

RLA Board Minutes
Jan. 25, 1997

In attendance:

Board members: Ken Gwynn, Marcella Bicknell, Dale Alps, Marvin Gee, Rich Stolte

Absent: Marcy Trahan, Wilf Howarth

Treasurer: Bill Widmaier

Assistant Treasurer: Ken Cooper

ACC Chairperson: Dennis Bicknell

Road Committee: Jim Boyd

GHVFD: Jack Heidebrecht

Recording Secretary: Judy Petersen

Absent: Environment Committee: Graham Fowler

Landowners present: Sandra and Merlin Friedrichsen, Duke Sumonia, Carol and Gene Pfeif, Bob Clarke, Victoria McCoy

Meeting called to order at 10 am.

Post office information session: Bob Clarke discussed if it was profitable for the RLA to mail with a bulk mailing permit. Standard bulk mail: Taking into account the one time fee of \$85, an annual fee of \$85 and a minimum of 200 pieces, the total price of a mailing would be 25.6 cents each. With six mailings a year, the cost per piece would be 32.19 cents. First class at .32 is cheaper unless the RLA can get non-profit status. If we could qualify for non-profit status with the post office, the price is 13.2 cents per piece.

- Marv Gee moved that the RLA 1) apply for a non-profit status with the post office and 2) inquire with Hobert Office Services what they would charge for the use of their bulk mailing permit.

Motion seconded by Marcella Bicknell and passed unanimously.

Road Committee Report: Jim Boyd reported he had trouble starting road grader because of the extreme cold. He bought a kerosene heater with forced air that heated the engine quickly. The frozen roads prohibit any road work. He is putting out new sand barrels.

- Rich S. moved to adopt the minutes of the Nov. meeting as written. Dale A. seconded.

Marcella Bicknell offered a friendly amendment with the following corrections of the minutes of the Nov. meeting:

- 1) the minutes of the Sept. 28 meeting were approved.
- 2) Environmental committee report, first paragraph: The aerial spraying for spruce bud worm was done in 1984, not three or four years ago for pine bark beetle as reported in the minutes.

Rich S. accepted the friendly amendment with the corrections. The motion to adopt the minutes with the corrections was passed.

ACC: Dennis Bicknell submitted a written report on ACC activities:

An application for Dick and Elke Boggs, Lot 89, Filing I on Elk Ridge for the construction of a cabin has been approved. Work has commenced by Black Creek Construction.

An application for Ed and Jean Richards, Lot 6 1, Filing 1, 243 Gladeview Court, for the construction of a dog run and wood storage shed has been approved.

Work is underway on a previously approved storage shed by Ron and Cathy Ellis, Lot 37 filing 1, 225 Solitude Court.

The Board has been previously advised about contacts being made with Estes Park Light & Power (EPL&P) concerning electric service costs within the Retreat. EPL&P responded in December saying that their position was that all transformers previously financed through agreements with the developer and any subsequent agreements had been installed. In the future, their policy would be that installations requiring a new transformer would be financed by the Retreat member requiring a transformer. The cost, about \$1100 minimum, can be recovered by a 20% refund of electric consumption charge for five years. Their policy will be consistent at present, neither party can find copies of the previously agreed-to conditions. An article for the next Retreat Newsletter reviewing electric service and including the new policy has been and is being reviewed by EPL&P. For the record, there are 74 transformers in use within the Retreat; obviously several cabins share a common transformer.

Treasurer's Report: Bill W. presented the following treasurer's report:

Cash balances at 1/25/97 are:	Checking	\$ 6,671.05
	"Hi-Balance" Sav.	69,570.23
Petty Cash		
Total cash		\$76,241.28

As of January 21, 1997, \$14,190. in assessments has been received. Total assessments are budgeted at \$45,580.

Cash disbursements year to date January 21, 1997 total \$3,009. For the period January 1, 1996 through January 21, 1997, the excess of receipts over expenditures is \$11,180.15.

BALANCE SHEET (CASH BASIS)

January 21, 1997

ASSETS**CASH ON HAND AND IN BANK**

Petty Cash	\$0.00
Checking	6,671.05
Savings	69,570.23
Total	76,241.28

EQUIPMENT

Old Equipment	7,000.00
Road Grader (purchased 1992)	11,325.00
	18,325.00
Less: Accumulated Depreciation	(15,798.00)
Total	2,527.00

Total Assets	\$78,768.28
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LIABILITIES AND EQUITY

LIABILITIES	\$0.00
EQUITY	78,768.28
Total Liabilities and Equity	\$78,768.28

NOTES

The Savings Account has been appropriated as follows:

Current Year Budget	\$5,000.00
General Reserve	19,975.05
Building Fund (from 1995)	500.00
Equipment Reserve (from 1994)	2,000.00
Bulwark Ridge	3,288.00
Open Space Reserve	38,807.18
Total	\$69,570.23

In accordance with generally accepted accounting principles, assets are recorded at cost less accumulated depreciation. Assets owned by the Association include roads and common areas which have no cost basis but have estimated replacement values as follows:

Common Areas	\$41,800.00
Roads	\$1,200,000.00
Total	\$1,241,800.00

STATEMENT OF CASH RECEIPTS AND CASH DISBURSEMENTS AND CHANGES IN CASH BALANCES For the 21 Days Ending January 21, 1997

1997

	ACTUAL	BUDGET (Preliminary)
CASH RECEIPTS:		
Landowners' assessments	\$14,190.00	\$45,580.00
Transfer fees		1,200.00
Interest income		1,500.00
Bulwark Ridge Assn. transfer		0.00
Other income		0.00
Total Cash Receipt	\$14,190.00	\$48,280.00

CASH DISBURSEMENTS

Accounting	300.00	
Administration:		
Office supplies	95.49	1,000.00

Postage	79.20	300.00
Secretarial		150.00
Long Dist Telephone		250.00
Travel		100.00
Miscellaneous		500.00
Newsletter - Postage & Copying	44.16	1,000.00
Social Events & Annual Meeting		300.00
Donations - fire department		10,000.00
Environmental		1,000.00
Insurance	2,791.00	2,800.00
Legal fees		3,000.00
Membership		250.00
Property taxes		140.00
Road maintenance:		
Payroll, Taxes & Insurance		5,600.00
Education & Training		580.00
Road Base & Supplies		9,960.00
Bulwark Ridge		3,200.00
Capital Expense Reserve		1,000.00
Equip. Fuel		2,000.00
Equipment Repairs & Maint.		1,000.00
Total Disbursements	3009.85	44,430.00
Excess of Cash Receipts over Cash Disbursements	11,180.15	\$3,850.00
Cash balances January 1, 1997	65,061.13	
Cash balances December 31, 1996	\$76,241.28	

NOTE

The budgeted excess of cash receipts over disbursements is to be allocated to:

General Reserves	(\$4,888.00)
Bulwark Ridge	(3,262.00)
Open Space Reserve	12,000.00
Total	\$3,850.00

- Rich S. moved to approve the disbursements. Marv G. seconded and the motion passed unanimously.

GHVFD: Jack Heidebrecht presented the following written report:

State of the Board

Director Tom Connell of Glen Haven passed away before Christmas. The board now consists of eight (8) members, leaving four (4) vacancies. Those persons who are interested in serving on the GHAVFD board are urged to contact any board member.

Fire Chief's Report

A total of 46 calls were received through December 31, 1996, which is about average.

Type of Call	No.	
Motor Vehicle Accident	5	
Medical emergency	17	
Structure fire	1	Mutual aid with EPVFD
Wildfire	1	Mutual aid with LRVFD
Smoke report	3	
Search and Rescue	2	
Miscellaneous fire	9	Power line down, propane leak, 2 smoke in house, car wreck and bonfire, (neither found)
Other Miscellaneous calls	8	

Other miscellaneous calls consisted of: power line down, propane leak, motor vehicle accident (left scene), tree in road, fuel spill, welfare check, ice on switchbacks, 911 hang-up.

Average number of personnel responding per local paged incident: 8.7.

Average response time to local incidents: 4.2 minutes.

Calls by area: 5 General area; 12 Glen Haven; 7 Retreat; 20 Road 43; 1 Estes Park; 1 Loveland Rural.

PERSONNEL: There are a total of 26 volunteers: sixteen (16) active, four (4) reserves, six (6) in training. Eight (8) are first responders, three (3) are emergency medical technicians.

FIRE FIGHTING AND EMERGENCY MEDICAL EQUIPMENT: (1) All equipment is operable.

TRAINING: Training sessions are conducted each month, and often between. They focus on subjects according to call history.

Water Sources

Financing is the major issue with regard to securing and installing water tanks in the Retreat. \$4,250 has been allocated for water storage development in each of the years 1997, and 1998. We first searched for tanks that might be donated. Now it appears that tanks will have to be purchased.

Fire Protection District Committee Report

A property valuation print out has been received from the Larimer County Assessor. It is currently being examined to determine if the service area boundaries have been properly established.

1996 Annual Report

The 1996 Annual Report has been completed. Copies will be forwarded to the Retreat for inclusion in the next newsletter.

1996 Accomplishments

A solid working budget was maintained during the year, and budget projections were made for the next five years.

A significant cash reserve has been created for disasters and equipment amortization.

Ownership and access rights were obtained to the 14,000 gallon water storage facility located above Fire House #1 in Glen Haven. Plans have been made to develop similar water storage in the Retreat.

Stream flow and pond volumes were calculated and certified by an engineer. This information plus continued investment in water delivery capability and training of personnel will allow pursuit of a lower ISO rating for the GHAVFD service area.

The most successful fire days event in years cleared more than \$7,000 profit. Expansion of fire days is being planned, and additional fund raising ideas are being pursued.

Training sessions were conducted more than once monthly. Various volunteers received certification in dive rescue, ice rescue, wildfire fighting and emergency medical procedures. Chief Housewright became a nationally certified emergency vehicle operator.

A new fire fighting vehicle, leased from the Colorado State Forest Service, was put into service. It utilizes compressed air foam, which is 10 times more efficient than plain water.

Six volunteers were recognized for 20 years service to the GHAVFD. They were Steve Childs, Doug Grice, Brian Derrington, John Marshal, Al Matlock and Greg Martin.

Jack H. discussed the GHVFD 1996 budget and the proposed GHVFD 1997 budget and 5-year plan.

The voluntary assessment from Glen Haven and from the Retreat will be evaluated in July.

Old Business:

Bill W. changed the proposed budget to reflect the actual carryover from 1996 which gives a deficit for 1997 of \$1,352.98.

1997 PROPOSED BUDGET

INCOME

SURPLUS FROM 1996	\$3,535.14
ASSESSMENTS - 212 X \$215	\$45,580.00
TRANSFER FEES	\$1,200.00
INTEREST INCOME	\$1,500.00
TOTAL INCOME	\$51,815.14

EXPENSES

ACCOUNTING	\$300.00
ADMINISTRATION	

MISCELLANEOUS	\$500.00
OFFICE SUPPLIES	\$1,000.00
POSTAGE	\$300.00
SECRETARIAL	\$150.00
LONG DIST. TELEPHONE	\$250.00
TRAVEL	\$100.00
NEWSLETTER - POSTAGE & COPYING	\$1,000.00
SOCIAL EVENTS & ANNUAL MEETING	\$300.00
DONATIONS - FIRE DEPT	\$10,000.00
ENVIRONMENTAL	\$1,000.00
INSURANCE	\$2,800.00
LEGAL FEES	\$3,000.00
MEMBERSHIP	\$250.00
PROPERTY TAXES	\$140.00
PAYROLL, P/R TAXES & INS.	\$5,600.00
ROAD ADMIN., CERT., TRAINING	\$580.00
ROAD BASE & SUPPLIES	\$9,960.00
ROAD MAINT. - BULWARK RIDGE	\$3,200.00
CAPITAL EXPENSE RESERVE	\$1,000.00
EQUIPMENT FUEL, REPAIRS & MAINT.	\$3,000.00
TOTAL EXPENSES	\$44,430.00
EXCESS OF RECEIPTS OVER EXPENSES	\$7,385.14

ALLOCATION OF EXCESS TO RESERVES:

OPEN SPACE	\$12,000.00
BULWARK RIDGE	(\$3,261.088)
GENERAL	(\$1,352.98)
	\$7,385.14

1996 CARRYOVER

EXCESS OF CASH RECEIPTS OVER DISB \$20,599.06

TRANSFERS

FROM BULWARK RIDGE	(\$3,261.88)
TO OPEN SPACE	(\$12,000.00)
INTEREST INCOME - OPEN SPACE	(\$1,775.92)
INTEREST INCOME - B. RIDGE	(\$26.12)
NET SURPLUS	\$3,535.14

- Rich S. moved to accept the 1997 budget. Marv seconded. Discussion: There was a meeting in Jan. where the board worked through the budget.

Motion passed unanimously.

Vicki McCoy presented guidelines for printing letters to the editor in the newsletter:

- letters must be signed legibly;
- personal attacks and mere carping will not be considered;
- criticism must be accompanied by constructive suggestions;
- letter writers must be RLA members in good standing;
- letters must be reasonably interesting to a majority of readers.

Letters may be edited and will be subject to the availability of space; they will not take the place of news items. If there is not enough room for all letters received to be printed, the letter-writers' names and the subjects of their letters will be listed briefly.

Dale moved that the board approve the guidelines for a reader's forum on a one year trial basis. Marv G. seconded and the motion passed unanimously.

Marcella will continue to work on forming a welcoming committee.

- Marv moved to approve the full membership meeting voting procedure as submitted by the committee. Rich S. seconded. Discussion: need clarification for what it means by "file" the proxies. Suggested to delay the report of proxies to a later time in the annual meeting to give time to count and record the proxies. The by-laws do not address absentee ballots, but the parliamentarian says the bylaws do authorize proxy votes. The president from two years ago, when there was a motion on the floor, ruled that what was meant by proxies also applied to absentees. In this

motion, the board is adopting the parliamentarian's guidance.

Motion passed unanimously.

The annual winter potluck date was set for March 22, 6 p.m., at the Community Church.

NEW BUSINESS:

Dale will reserve the Big Thompson Community Center for the annual meeting on July 26, 1997.

Ken presented a letter from landowners who have property in the Retreat though they live on County Rd. 43. They want to not pay assessment dues and would also like to disassociate with the Retreat. A letter will be sent saying the board has received their letter and will research the request.

A landowner has requested to see a record of the attorney's fees.

- Marv G. moved the board table the request from Mr. Sumonia regarding the specifics of the attorney's fees until the next meeting. Marcella seconded. Motion passed.
- Marv G. moved the meeting be extended until 12:15 p.m. Marcella seconded and the motion passed.

Marcella presented a letter from a landowner protesting the use of tires as a retaining wall by the Dyers'. The ACC has asked Mr. Dyer to camouflage the tires, upon which he did start planting trees between the tire. Marcella will respond to the landowner. The Dyers' will be asked to reply to the board in writing with a response to the ACC's request about their plans to camouflage the tires.

- Marv G. moved to use the same Greeley CPA firm used before to audit RLA books and to prepare tax papers. Seconded and motion passed.

Marv G. moved to adjourn. Motion seconded and passed.

ARCHITECTURAL CONTROL COMMITTEE
RETREAT LANDOWNERS ASSOCIATION
POST OFFICE BOX 172
GLEN HAVEN CO 80532

January 20, 1997

TO: RETREAT BOARD OF DIRECTORS

FROM: ARCHITECTURAL CONTROL COMMITTEE

The ACC wishes to report to the RLA Board of Directors on its activities since the last report of November 11, 1996.

An application for Dick and Elke Boggs, Lot 89, Filing 1 on Elk Ridge for the construction of a cabin has been approved. Work has commenced by Black Creek Construction.

An application for Ed and Jean Richards, Lot 61, Filing 1, 243 Gladeview Court, for construction of a dog run and wood storage shed has been approved.

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9/13
1/20/97

Dennis R. Bicknell
For the ACC.

ACCRBDJ7

MEMO

DATE: January 25, 1997

TO: RLA Board of Directors

FROM: Ken Cooper, Assistant Treasurer

1. Membership Update: No properties have changed ownership since the last meeting of the board in November.
2. One Lien (Geldes) continues in force from last year.
3. As of January 18, 1997 we had received and deposited 89 full payments and one partial payment for a total of \$19,243.00. One assessment billing (Duesing) was returned as undeliverable. Courtesy reminders as needed will be mailed during the week beginning February 10.

GHAVFD BOARD REPORT 01-25-97 (Jack L. Heidebrecht, Liaison)

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GHAVFD PROPOSED 1997 BUDGET AND 5-YEAR PLAN

	1993	1994	1995	1996	1997	1998	1999	2000	2001
ADMINISTRATION COMMODITIES									
A 1-1 FEES, LICENSES	25	700	25	96	50	50	50	50	50
A 1-2 MISC. EXPENSE	0	169	3	16	25	25	25	25	25
A 1-3 MILEAGE	0	0	0	0	0	0	0	0	0
A 1-4 OFFICE SUPPLIES	0	0	213	51	50	50	50	50	50
A 1-5 POSTAGE/SHIPPING	186	426	499	218	100	100	100	100	100
A 1-6 PRINTING	57	270	298	48	50	50	50	50	50
A 1-7 TELEPHONE	0	0	0	0	0	0	0	0	0
A 1-8 AWARDS	0	0	0	734	200	200	200	200	200
TOTAL COMMODITIES	263	1565	1038	1163	475	475	475	475	475
CONTRACTUAL SERVICES									
A 2-1 INSURANCE	5381	4433	4167	4185	4500	4500	4500	4500	4500
A 2-2 SAFE DEPOSIT BOX	15	0	20	20	20	20	20	20	20
A 2-3 PROFESSIONAL SVCS	580	0	210	442	450	450	450	450	450
TOTAL CONTRACT SVCS	5976	4433	4397	4647	4970	4970	4970	4970	4970
TOTAL ADMINISTRATION	6239	5998	5435	5810	5445	5445	5445	5445	5445
BUILDINGS AND GROUNDS COMMODITIES									
B 1-1 REPAIRS EQUIPMENT	0	0	0	0	50	50	50	50	50
B 1-2 REPAIRS - BUILDING	53	34	23	710	100	100	100	100	100
B 1-3 ELECTRICITY	396	312	375	612	700	700	700	700	700
B 1-4 PROPANE	1611	791	607	1102	1000	1000	1000	1000	1000
TOTAL COMMODITIES	2060	1137	1005	2424	1850	1850	1850	1850	1850
CAPITAL OUTLAY									
B 2-1 IMPROV - BUILDING	0	216	0	79	0	0	0	0	0
B 2-2 BUILDING CONSTRUCT	0	0	0	0	500	500	0	0	0
TOTAL CAPITAL OUTLAY	0	216	0	79	500	500	0	0	0
TOTAL BLDGS & GROUNDS	2060	1353	1005	2503	2350	2350	1850	1850	1850
FUNDRAISING COMMODITIES									
F 1-1 FEES AND LICENSES	20	20	50	50	50	50	50	50	50
F 1-2 MISCELLANEOUS EXP	350	633	374	123	150	150	150	150	150
F 1-3 POSTAGE/SHIPPING	138	50	20	32	30	30	30	30	30
F 1-4 PRINTING	148	128	13	47	75	75	75	75	75
F 1-5 FOOD & DRINK	1779	1009	989	734	500	500	500	500	500
F 1-6 AWARDS	1440	88	343	15	0	0	0	0	0
TOTAL COMMODITIES	3875	1928	1789	1001	805	805	805	805	805
CONTRACTUAL SERVICES									
F 2-1 INSURANCE	0	0	0	0	0	0	0	0	0
F 2-2 EQUIP RENTAL	300	419	395	393	200	200	200	200	200
F 2-3 ADVERTISING	66	0	175	230	150	150	150	150	150
TOTAL CONTRACT SVCS	366	419	570	623	350	350	350	350	350
TOTAL FUNDRAISING	4241	2347	2359	1624	1155	1155	1155	1155	1155

GHAVERD PROPOSED 1993 BUDGET AND 5-YEAR PLAN

	1993	1994	1995	1996	1997	1998	1999	2000	2001
OPERATIONS									
COMMODITIES									
O 1-1 DUES & FEES	20	22	22	8	20	20	20	20	20
O 1-2 MISC EXPENSE	66	1241	0	3	0	0	0	0	0
O 1-3 MILEAGE	57	194	353	402	300	300	300	300	300
O 1-4 OFFICE SUPPLIES	0	0	5	3	10	10	10	10	10
O 1-5 POSTAGE/SHIPPING	0	32	242	69	100	100	100	100	100
O 1-6 PRINTING	0	4	1	25	25	25	25	25	25
O 1-7 TELEPHONE	56	34	93	34	75	75	75	75	75
O 1-8 FUEL	664	909	1131	790	1000	1000	1000	1000	1000
O 1-9 FIRE SUPPLIES	1035	1358	3167	2209	75	75	75	75	75
O 1-10 REPAIRS AUX EQUIP	37	5	282	42	100	100	100	100	100
O 1-11 REPAIRS VEHICLES	1803	3298	3195	2791	7000	3500	3500	3500	3500
O 1-12 REPRS COMMUNICATIONS	526	1301	3147	2279	1800	1800	1800	1800	1800
O 1-13 TITLES VEHICLES	11	6	0	0	0	0	0	0	0
O 1-14 TRAINING	160	786	730	378	1200	1200	1200	1200	1200
O 1-15 FOOD & DRINK	0	11	231	250	200	200	200	200	200
O 1-16 EMS SUPPLIES	0	0	111	360	25	25	25	25	25
TOTAL COMMODITIES	4435	9201	12710	9643	11930	8430	8430	8430	8430
CONTRACTUAL SERVICES									
O 2-1 RENTAL EQUIPMENT	200	700	400	400	400	400	400	400	400
O 2-2 MISC CONTRACTUAL	0	0	0		3500	3500	0	0	0
TOTAL CONTRACT SVCS	200	700	400	400	3900	3900	400	400	400
CAPITAL OUTLAY									
O 3-1 EQUIP - COMMUNICATION	305	1282	665	1700	2000	1600	1600	1600	1600
O 3-2 EQUIP - VEHICLE	970	2288	195	504	800	800	800	800	800
O 3-3 EQUIP - FIRE FIGHTING	1439	208	4776	1241	2000	2000	2000	2000	2000
O 3-4 EQUIP - EMS	36	0	490	0	400	400	400	400	400
O 3-5 EQUIP - PERS PROTEC	0	175	1093	1049	2000	2000	2000	2000	2000
O 3-6 MOTOR VEHICLES	1300	1400	0	0	0	0	4000	0	
O 3-7 WATER SUPPLY	0	0	3564	543	750	750	0	0	0
TOTAL CAPITAL OUTLAY	4050	5353	10780	5037	7950	7550	10800	6800	6800
TOTAL OPERATIONS	8685	15254	23890	15080	23780	19880	19630	15630	15630
TOTAL GHAVERD BUDGET	21,225	24,952	32,689	26,017	32,730	28,830	28,080	24,080	24,080

ACTUALS

RETREAT LANDOWNERS ASSOCIATION, INC.

**BALANCE SHEET (CASH BASIS)
December 31, 1996**

ASSETS

CASH ON HAND AND IN BANK

Petty Cash	\$0.00
Checking	490.90
Savings	<u>64,570.23</u>
Total	<u>65,061.13</u>

EQUIPMENT

Old Equipment	7,000.00
Road Grader (purchased 1992)	<u>11,325.00</u>
	18,325.00
Less: Accumulated Depreciation	<u>(15,798.00)</u>
Total	<u>2,527.00</u>

Total Assets	<u>\$67,588.13</u>
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LIABILITIES AND EQUITY

LIABILITIES

\$0.00

EQUITY

67,588.13

Total Liabilities and Equity	<u>\$67,588.13</u>
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NOTES

The Savings Account has been appropriated as follows:

Current Year Budget	\$0.00
General Reserve	19,975.05
Building Fund (from 1995)	500.00
Equipment Reserve (from 1994)	2,000.00
Bulwark Ridge	3,288.00
Open Space Reserve	<u>38,807.18</u>
Total	<u>\$64,570.23</u>

In accordance with generally accepted accounting principles, assets are recorded at cost less accumulated depreciation.

Assets owned by the Association include roads and common areas which have no cost basis but have estimated replacement values as follows:

Common Areas	\$41,800.00
Roads	<u>1,200,000.00</u>
Total	<u>\$1,241,800.00</u>

RETREAT LANDOWNERS ASSOCIATION, INC.

**STATEMENT OF CASH RECEIPTS AND CASH DISBURSEMENTS
AND CHANGES IN CASH BALANCES
For the Year Ended December 31, 1996**

	ACTUAL	1996 BUDGET
CASH RECEIPTS:		
Landowners' assessments	\$46,334.95	\$45,580.00
Transfer fees	1,600.00	0.00
Interest income	3,579.90	1,200.00
Bulwark Ridge Assn. transfer	3,261.88	0.00
Other income	<u>134.00</u>	<u>0.00</u>
Total Cash Receipts	<u>54,910.73</u>	<u>46,780.00</u>
 CASH DISBURSEMENTS		
Accounting	300.00	300.00
Administration:		
Office supplies	1,911.00	1,800.00
Postage	404.16	500.00
Secretarial	160.00	200.00
Telephone	438.73	250.00
Travel	70.40	150.00
Miscellaneous	497.76	225.00
Annual Meeting	283.03	650.00
Donations - fire department	10,000.00	10,000.00
Donations - fire department legal	0.00	0.00
Donations - other	0.00	
Environmental	943.50	1,550.00
Insurance	2,700.00	2,800.00
Legal fees	4,178.27	3,000.00
Membership	290.00	330.00
Payroll	2,178.00	3,100.00
Payroll taxes and insurance	588.03	650.00
Property taxes	120.10	140.00
Road maintenance	590.75	5,000.00
Equipment repairs	<u>8,657.94</u>	<u>3,000.00</u>
Total Cash Disbursements	<u>34,311.67</u>	<u>33,645.00</u>
 Excess of Cash Receipts over Cash Disbursements	20,599.06 ✓	\$13,135.00 =====
 Cash balances January 1, 1996	<u>44,462.07</u>	
 Cash balances December 31, 1996	<u>\$65,061.13</u> =====	

NOTE

The budgeted excess of cash receipts over disbursements is to be allocated to:

General Reserves	\$1,135.00
Building Fund	0.00
Open Space Reserve	<u>12,000.00</u>
Total	<u>\$13,135.00</u>

RETREAT LANDOWNERS ASSOCIATION

1997 PROPOSED BUDGET

INCOME

SURPLUS FROM 1996	\$3,535.14
ASSESSMENTS - 212 X \$215	\$45,580.00
TRANSFER FEES	\$1,200.00
INTEREST INCOME	<u>\$1,500.00</u>
TOTAL INCOME	<u>\$51,815.14</u>

EXPENSES

ACCOUNTING	\$300.00
ADMINISTRATION	
MISCELLANEOUS	\$500.00
OFFICE SUPPLIES	\$1,000.00
POSTAGE	\$300.00
SECRETARIAL	\$150.00
LONG DIST. TELEPHONE	\$250.00
TRAVEL	\$100.00
NEWSLETTER - POSTAGE & COPYING	\$1,000.00
SOCIAL EVENTS & ANNUAL MEETING	\$300.00
DONATIONS - FIRE DEPT	\$10,000.00
ENVIRONMENTAL	\$1,000.00
INSURANCE	\$2,800.00
LEGAL FEES	\$3,000.00
MEMBERSHIP	\$250.00
PROPERTY TAXES	\$140.00
PAYROLL, P/R TAXES & INS.	\$5,600.00
ROAD ADMIN., CERT., TRAINING	\$580.00
ROAD BASE & SUPPLIES	\$9,960.00
ROAD MAINT. - BULWARK RIDGE	\$3,200.00
CAPITAL EXPENSE RESERVE	\$1,000.00
EQUIPMENT FUEL, REPAIRS & MAINT.	<u>\$3,000.00</u>
TOTAL EXPENSES	<u>\$44,430.00</u>

EXCESS OF RECEIPTS OVER EXPENSES \$7,385.14

ALLOCATION OF EXCESS TO RESERVES:

OPEN SPACE	\$12,000.00
BULWARK RIDGE	(\$3,261.88)
GENERAL	<u>(\$1,352.98)</u>
	<u>\$7,385.14</u>

1996 CARRYOVER

EXCESS OF CASH RECEIPTS OVER DISB TRANSFERS	\$20,599.06 ✓
FROM BULWARK RIDGE	(\$3,261.88)
TO OPEN SPACE	(\$12,000.00)
INTEREST INCOME - OPEN SPACE	(\$1,775.92)
INTEREST INCOME - B. RIDGE	(\$26.12)
NET SURPLUS	<u>\$3,535.14</u>

RLA Check Register

11/16/96 Through 12/31/96

1/19/97

Page 1

RLA-Checking

Date	Num	Description	Memo	Category	Clr	Amount
<u>Checking</u>						
11/16/96	3329	Guiducci & Gu...	LEGAL FEES	Legal Fees	x	-59.07
11/16/96	3330	NEW ENGLAND B...	ENVELOPES	Administratio...	x	-77.33
11/16/96	3331	VOID			x	0.00
11/16/96	3332	VICKIE MCCOY		Administratio...	x	-20.00
11/16/96	3333	HOBART OFFICE...	COPIES & SUPP...	--Split--	x	-14.79
12/9/96	3334	A-1 PARTS	REPAIRS - EQUIP	REPAIRS -EQUIP	x	-90.40
12/9/96	3335	AT&T	PHONE	Administratio...	x	-45.15
12/9/96	3336	SLOPE METER CO	SLOPE METER	REPAIRS -EQUIP	x	-110.00
12/9/96	3337	WYATT & MARTELL	LEGAL - OPEN ...	Legal Fees	x	-126.00
12/9/96	3338	USDA FOREST S...	SPEC. USE PERMIT	Membership	x	-75.00
12/28/96	3339	Marvin Gee	POSTAGE - NEW...	--Split--		-67.20
12/28/96	3340	AT&T	PHONE	Administratio...		-42.86
12/31/96	3341	POSTMASTER	P.O. BOX RENT	Administratio...		-24.00
12/31/96	3342	WEAR PARTS & ...		REPAIRS -EQUIP		-361.63
12/31/96	3343	JIM BOYD	PAYROLL	--Split--		-251.42
12/31/96	3344	Guiducci & Gu...	LEGAL FEES	Legal Fees		-68.00
12/11/96		Bank One	TRANSFR FROM ...	[MM1 - Unapprop]	x	600.00
12/9/96		Marvin Gee	PETTY CASH REIMB	--Split--	x	1.88
11/29/96		Bank One	SERVICE CHG	Administratio...	x	-7.00
11/27/96		Bank One	PRINTING FEES	Administratio...	x	-45.15
11/26/96		Bank One	REFUND - SUPP...	Administratio...	x	45.15
11/18/96		Bank One	TRANSFR FROM ...	[MM1 - Unapprop]	x	200.00
12/31/96		Bank One	BANK CHG	Administratio...	x	-7.00
Total Checking						-644.97

RETREAT LANDOWNERS ASSOCIATION, INC.
BALANCE SHEET (CASH BASIS)
 January 21, 1997

ASSETS

CASH ON HAND AND IN BANK

Petty Cash	\$0.00	
Checking	6,671.05	
Savings	<u>69,570.23</u>	
Total		<u>76,241.28</u>

EQUIPMENT

Old Equipment	7,000.00	
Road Grader (purchased 1992)	<u>11,325.00</u>	
	18,325.00	
Less: Accumulated Depreciation	<u>(15,798.00)</u>	
Total		<u>2,527.00</u>

Total Assets	<u>\$78,768.28</u>
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LIABILITIES AND EQUITY

LIABILITIES

\$0.00

EQUITY

78,768.28

Total Liabilities and Equity	<u>\$78,768.28</u>
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NOTES

The Savings Account has been appropriated as follows:

Current Year Budget	\$5,000.00
General Reserve	19,975.05
Building Fund (from 1995)	500.00
Equipment Reserve (from 1994)	2,000.00
Bulwark Ridge	3,288.00
Open Space Reserve	<u>38,807.18</u>
Total	<u>\$69,570.23</u>

In accordance with generally accepted accounting principles, assets are recorded at cost less accumulated depreciation.

Assets owned by the Association include roads and common areas which have no cost basis but have estimated replacement values as follows:

Common Areas	\$41,800.00
Roads	<u>\$1,200,000.00</u>
Total	<u>\$1,241,800.00</u>

RETREAT LANDOWNERS ASSOCIATION, INC.
STATEMENT OF CASH RECEIPTS AND CASH DISBURSEMENTS
AND CHANGES IN CASH BALANCES
For the 21 Days Ending January 21, 1997

	ACTUAL	1997 BUDGET (Preliminary)
CASH RECEIPTS:		
Landowners' assessments	\$14,190.00	\$45,580.00
Transfer fees		1,200.00
Interest income		1,500.00
Bulwark Ridge Assn. transfer		0.00
Other income		<u>0.00</u>
Total Cash Receipts	<u>14,190.00</u>	<u>48,280.00</u>
CASH DISBURSEMENTS		
Accounting		300.00
Administration:		
Office supplies	95.49	1,000.00
Postage	79.20	300.00
Secretarial		150.00
Long Dist Telephone		250.00
Travel		100.00
Miscellaneous		500.00
Newsletter - Postage & Copying	44.16	1,000.00
Social Events & Annual Meeting		300.00
Donations - fire department		10,000.00
Environmental		1,000.00
Insurance	2,791.00	2,800.00
Legal fees		3,000.00
Membership		250.00
Property taxes		140.00
Road maintenance:		
Payroll, Taxes & Insurance		5,600.00
Education & Training		580.00
Road Base & Supplies		9,960.00
Bulwark Ridge		3,200.00
Capital Expense Reserve		1,000.00
Equip. Fuel		2,000.00
Equipment Repairs & Maint.		<u>1,000.00</u>
Total Disbursements	<u>3,009.85</u>	<u>44,430.00</u>
Excess of Cash Receipts over Cash Disbursements	11,180.15	<u>\$3,850.00</u>
Cash balances January 1, 1997	<u>65,061.13</u>	
Cash balances December 31, 1996	\$76,241.28	
	=====	

NOTE

The budgeted excess of cash receipts over disbursements is to be allocated to:

General Reserves	(\$4,888.00)
Bulwark Ridge	(3,262.00)
Open Space Reserve	<u>12,000.00</u>
Total	<u>\$3,850.00</u>

RLA Check Register

1/1/97 Through 1/22/97

1/22/97

Page 1

RLA-Checking

Date	Num	Description	Memo	Category	Clr	Amount
<u>Checking</u>						
1/10/97	3345	Bank One	TRANSFER TO SA...	[MM2 - Gen Res]		-5,000.00
1/18/97	3346	RIEDMAN CORP	INSURANCE	Insurance		-2,815.00
1/18/97	3347	MCGILLS	PRINT STATIONERY	Administratio...		-68.59
1/18/97	3348	ROBART OFFICE...	COPIES & SUPP...	--Split--		-50.50
1/18/97	3349	KEN COOPER		--Split--		-99.76
1/2/97		Landowners	ASSESSMENTS	Assessments		7,525.00
1/19/97		RIEDMAN CORP	INSURANCE OVE...	Insurance		24.00
1/10/97	DEP	Landowners	ASSESSMENTS	Assessments		3,225.00
1/8/97	DEP	Landowners	ASSESSMENTS	Assessments		3,440.00
Total Checking						<u>6,180.15</u>

**P. O. Box 29
Glen Haven, CO 80532-0029
(970) 577-0015**

January 25, 1997

To the Members of the RLA Board of Directors:

Following is a proposed article addressing the subject of letters to the editor for the newsletter. It sets out guidelines and incorporates Wilf Howarth's suggestion of listing the names of writers and subjects of letters not printed. Please consider reinstating this feature.

Readers' Forum

The possibility of again using our newsletter as a forum for RLA members' ideas has been suggested, and we'd like to try it.

Members who have *constructive* ideas can send them in writing for publication in the next newsletter.

Some rules, such as those used by newspapers, are necessary:

- letters must be signed legibly;
- personal attacks and mere carping will not be considered;
- criticism must be accompanied by constructive suggestions;
- letter writers must be RLA

members in good standing;

- letters must be reasonably interesting to a majority of readers.

Letters may be edited and will be subject to the availability of space; they will not take the place of news items. If there is not enough room for all letters received to be printed, the letter-writers' names and the subjects of their letters will be listed briefly.

Those who have something to share with other Retreat members should address letters to: RLA Newsletter Forum, P.O. Box 160, Glen Haven, CO 80532-0160. We look forward to hearing from you.

Respectfully submitted,

Victoria D. McCoy

**RLA Board of Directors Meeting
March 22, 1997**

Present:

Board Members: Dale Alps, Marcella Bicknell, Marvin Gee, Kenneth Gwynn, Richard Stolte, Marcille Trahan
Committee Heads: Dennis Bicknell, Jim Boyd, Graham Fowler, Jack Heidebrecht
Treasurer: William Widmaier
Assistant Treasurer: Ken and Marcia Cooper
Recording Secretary: Victoria McCoy
Landowners: Char Gee (representing Marvin Gee for the first half hour until he could arrive from another meeting), Guy McCoy, George and Thelma Richard, Duke Sumonia, Ron and Janice Tate

Meeting called to order at 10:10 a.m. by Ken Gwynn, President

First Landowners' Comments Session: Mr. Fowler reported that the Reviere's septic system is leaking onto the road; Mr. Alps advised him to call the Reviere's. Mr. McCoy presented a motion — to revise the by-laws to make it possible to amend the covenants — which he would like to introduce at the Annual Meeting. Mrs. McCoy asked if something could be done about the dog belonging to the renter of the Jenkins house, which had been running loose on the road; Mr. Gwynn said he would call the renter. Mrs. McCoy also asked if Board attorney Ed Guiducci would be attending the Annual Meeting; Mr. Gwynn said he had been asked and it is believed he will come.

Environmental Control Committee Report: Mr. Fowler said he will be meeting the head forester for a tour of The Retreat in April. He will check for spruce budworm, mistletoe and other problems. The forester will also address our Annual Meeting and will provide handouts to the members. Mr. Fowler suggested a workday to revegetate the cul-de-sac at the end of Fisherman's Lane when the pile of construction dirt is removed.

Treasurer's Report: Mr. Widmaier's report is attached. He asked if the Board would approve its regular annual donation of \$25 to the Estes Valley Improvement Assn., which was done.

Road Committee Report: Mr. Boyd said he would be getting recycled asphalt for our roads in June. He also reported a conversation he had with Terry Tuttle regarding plans for improving Dunraven Glade Road. Mr. Tuttle seemed to be representing a large number of people who live on Dunraven Glade and said they are dealing directly with Larimer County and that it was no concern of The Retreat. The Dunraven Glade group does not want the road paved; it does want chemicals applied to control dust.

On the subject of roads, Mrs. Bicknell introduced a new Larimer County booklet, free to county residents and costing \$5 to non-residents, which addresses many aspects of country living, including what to expect from the county regarding dirt roads.

Mr. Stolte will get information about the Dunraven Glade Road issue.

Mr. Gee moved to notify the County Commissioners that the Dunraven Glade initiative comes from individual landowners, not from the RLA. Motion defeated.

Architectural Control Committee Report: Mr. Bicknell's report is attached.

A New Business agenda item regarding roads was addressed early so Mr. Boyd could leave. He requests landowners not use private equipment on Retreat roads. He will be starting to crown the roads soon, and independent road grading could be disadvantageous.

GHAVFD Report: Mr. Heidebrecht's report is attached.

Mr. Alps said he believed the fire house in The Retreat was leased to the GHAVFD for 15 years at approximately \$10 per year and wondered if the lease was about to expire. Mrs. Bicknell will check with Mr. Bicknell.

The January 1997 minutes were approved.

OLD BUSINESS

- Dyers' tires issue. The Board sent a letter to the Dyers asking what their intentions were concerning the tire wall. No reply was received to the first letter, sent by the ACC, and none had been received to date to the Board letter. Mrs. Bicknell will write a follow-up letter.

- Request to review attorney's fees issue. Mr. Gwynn said the By-Laws do not require, and Roberts Rules of Order do not say, specific payables are open to inspection. He suggested the Board prepare a motion for the members to vote on at the Annual Meeting. Mr. Widmaier offered to compile a list of issues and how much was spent on each. Mr. Alps suggested giving the

PENDING APPROVAL OF THE BOARD

requester that information and also presenting the issue at the Annual Meeting. Mr. Gee was opposed to submitting the issue to the membership on the grounds the Board was elected to handle such matters; he moved to deny the request. Mrs. Trahan said the lawyer is employed by the Board, and she was concerned about lawyer-client confidentiality. Mr. Gee's motion to deny the request passed unanimously.

- Non-profit status w/postal service. Mr. Gee thought Mrs. McCoy was doing the paperwork; Mrs. McCoy thought Mr. Gee was doing it. They will straighten it out before the next Board meeting.

- Assessment for the Crosses. The Crosses had asked if they could withdraw from The Retreat. They were told they could not; they then paid their dues in full.

- Pot luck. Mr. Gee reminded all present that help would be needed to clean up after the event.

- Annual Meeting location. Mr. Alps will try to reserve the Big Thompson Canyon building again this year.

- Bulwark Ridge merger. Mrs. Trahan said in speaking with Mr. Guiducci she learned that the Bulwark Ridge merger with The Retreat, approved at the 1996 Annual Meeting, may not be valid due to a misunderstanding of some wording regarding the covenants. She is working with Mr. Guiducci to clarify the issue. There may need to be a vote at the 1997 Annual Meeting to amend the merger agreement.

- Geldes fence issue. Mr. Gee said Mr. Guiducci wanted to know the status of this issue. Mr. Gwynn said the fence has been removed, and Mr. Geldes is in compliance with the covenants. Mr. Gwynn will so advise Mr. Guiducci.

NEW BUSINESS

- Mr. Cooper noted that it costs approximately \$1 per copy to print the Membership Directory every year and asked if the Board wanted to save money by simply photocopying and stapling sheets of paper rather than creating a booklet. After some discussion, during which Mrs. Bicknell cited an article in *Common Ground* which said the appearance of literature reflected on, and was important to the image of, an organization, it was decided that the value of the booklet format outweighed the cost. It was also decided to include telephone numbers in the next directory unless individuals specifically requested that they not be.

Assistant Treasurer's Report: Mr. Cooper said seven landowners were delinquent in paying any part of their dues as of March 15 and asked for approval to give their names to Mr. Guiducci for collection letters; request approved. The exact date on which dues become delinquent, and the manner of deciding that date (date written on check or envelope postmark date) was discussed. Dues are delinquent on March 1, and the postmark on the envelope is the deciding factor. The question of the cost of each lien was raised. Mr. Gwynn said it was approximately \$30 per lien for the lawyer's collection letter and the filing fee. Mr. Cooper's report is attached.

Second Landowners' Comments Session: Mrs. Tate asked if minutes from the last Board meeting had been mailed out; they had not yet, because they had just been approved. She also said that phone numbers had been dropped from the Membership Directory because people had been upset about them in the past, and that Carol Dingel had volunteered to be on the Welcoming Committee. Mrs. Bicknell said Sondra Friedrichsen had also volunteered.

Mr. Tate said that Streamside to Black Creek was the worst he'd ever seen it and asked that road base be put down there. Mr. Gwynn said he would call Mr. Boyd about it.

Mr. McCoy asked if a master plan for the roads existed. Mr. Gwynn said Mr. Boyd was working on one.

Mrs. McCoy asked if there would be a pot luck before the Annual Meeting. Mr. Gwynn said there would. Volunteers were requested to work on the pot luck. Mmes. Bicknell, Cooper, Tate and Trahan responded/

The meeting adjourned at 12:20 pm.

PENDING APPROVAL OF THE BOARD

ARCHITECTURAL CONTROL COMMITTEE
RETREAT LANDOWNERS ASSOCIATION
POST OFFICE BOX 174
GLEN HAVEN CA 95032

MARCH 20 1997

TO: RLA BOARD OF DIRECTORS

FROM: ARCHITECTURAL CONTROL COMMITTEE

The ACC wishes to report on activities since the last report of January 20, 1997.

A request for a cabin for Ed and Diane Phillips, Lot 27, Filing 1 on Streamside Drive has been approved by the ACC. The Phillips intend to live in the Retreat upon completion of their new home. Work has not commenced yet.

A request for new Walnut colored siding for Allison & Mary Gooch, Lot 43, Filing 2, 1438 Streamside Drive has been approved.

A request to repaint the exterior of the cabin for James & Danielle Eldridge, Lot 54, Filing 2, 189 Fisherman Lane, has been approved. Work is essentially complete.

A request to repaint the exterior of the cabin for Jim & Andrew Dyer, Lot 17, Filing 5, 1571 Copper Hill Road, has been received. In addition, exterior work including decks and landscaping will be added. Approval is pending.

Exterior work on Derry's cabin, Lot 21, Filing 4 on Fisherman Lane is about completed.

Squirrels on Lot 6, Filing 4 on Miller Fork have obtained a building permit; the application to the Retreat has been approved.

At least one landowner has contacted EPL&P concerning the transformer cost, and has received the payment on the electric bill.

The ACC has obtained an updated list of water well permits from the files of the State Engineer should anyone want to verify their status. The ACC feels that sufficient information has been presented to properly advise the members of their obligations.

ADCRDM97

For the ACC

Dennis R. Bicknell

Motion to Revise the Covenants

Reason: The RLA Protective Covenants were written in 1971 and contain no provisions for amendment. However, they should be amended to conform to present-day practices and environmental knowledge, increased population, and new technology (such as satellite dishes and communication towers). There are three arguments in favor of amending them by revising the By-Laws:

A) The Amended By-Laws, dated July 30, 1994, refer to Covenant amendment (Article II, Definitions, Section 1: "Protective Covenants . . . may be amended from time to time.")

B) The Amended By-Laws also state procedures for defense of the Protective Covenants (Article XV, Enforcement of Covenants, Sections 1 through 6).

C) This enforcement responsibility and the wording of Article II, Section 1, (A, above, imply a granting of authority to the By-Laws to amend the Covenants.

It is moved:

- 1) That the following section be added to Article XV of the By-Laws:

Section 7. The Protective Covenants may be amended at a regular or special meeting of the members by a two-thirds vote of a quorum of members present in person or by proxy.

- 2) that the RLA Board of Directors appoint a committee of three members in good standing to serve for one year for the purpose of formulating amendments to the Covenants; this committee would solicit comments from all RLA members and prepare a motion for the adoption of each proposed amendment at the 1998 RLA Annual Meeting, or at a special meeting;

- 3) that a maximum of three amendments may be proposed each year;

- 4) that each proposed amendment be voted upon separately by the membership at the 1998 Annual Meeting, or at a special meeting.

MEMO

DATE: March 22, 1997
TO: RLA Board of Directors
FROM: Ken Cooper, Assistant Treasurer

1. Membership update: No properties have changed ownership since the last meeting of the Board except that Anne Laubhan is now the sole owner of Filing 4, Lot 4, previously co-owned with James Byrne.

2. As of March 15, there were ⁷ ~~X~~ landowners who had failed to pay any portion of their 1997 RLA assessments, or to correspond as to their intent to do so in the immediate future. It is therefore my recommendation to the Board that these landowners' names (Duesing, Eldridge, ~~Henson~~, Kilpatrick, Laubhan, Matlock, Nash and Taylor) be given to legal counsel for the purpose of mailing collection notices. It is my understanding that action has already been initiated for Duesing.

3. Several landowners made payments postmarked subsequent to the March 1 deadline. Some included an interest payment in their checks. For those who did not, a letter was sent requesting the balance be paid to clear their account.

4. Prior to the mailing of 1998 assessment notices, approximately nine months from now, I feel some clarification is needed for me and our members regarding payment, interest and deadlines:

a. Why spend RLA funds sending a Courtesy Reminder? The Dues Invoice specifies what is required and it could be reiterated in a newsletter, if desired;

b. I utilized the prior year wording on this year's Courtesy Reminders; then later discovered a discrepancy between its wording and that quoted on the assessment invoice (is the last day 2/28 or 3/1?) Also, the Bylaws quote indicates interest commences on the due date (January 1st) yet we charge from March 1st;

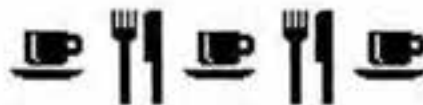
c. Though the Courtesy Reminder references a postmark date, the Bylaws quote merely says "paid on or before March 1". Do we need to clarify what is meant by "paid" in our Bylaws?



130 MAILED
3-13-97

There is
still time
to make
your reservation
for the

Retreat Landowners Association
potluck dinner



Saturday evening
March 22, 5:00 p.m.

[the meal will be served at six o'clock]

Please bring a hot dish and salad or desert along with your own table service.

Beverages will be provided.

- *Community Church of the Rockies* •
- fellowship hall -
1700 Brodie Avenue, Estes Park

[Community Church is located at the intersection of Brodie Avenue
and Fish Creek Road, at the south end of Lake Estes across
from the school bus facility.
Fish Creek is accessible off highway #36.]

*Please make your reservation by calling 970-586-5485 or dropping a note to
The RLA, POBox 160, Glen Haven, CO 80532. Thank you!*

JUST A COURTESY REMINDER

- * The Retreat Landowner Association 1997 annual assessment of \$215 is due between January 1 and February 28.
- * Unpaid assessments become delinquent on March 1, according to our bylaws.
- * To avoid a 1 1/2% per month interest charge on the unpaid balance, make sure your remittance is postmarked no later than Friday, February 28. If your payment is made after the due date, please add \$3.22 for each month it is late, beginning March 1.
- * As in past years, following a review by our Board of Directors, the names of landowners with unpaid assessments as of March 15 will be given to RLA legal counsel. The attorney will then mail collection notices to delinquent parties with the cost of such legal service being added to the amount due.
- * If your remittance is in the mail, we thank you !
- * If you have a question about your account, please contact me:

Ken Cooper
8070 West Woodard Drive
Lakewood, CO 80227-2440
Phone: 303-986-5070

RLA Board of Directors Meeting
May 31, 1997

Present:

Board Members: Dale Alps, Marcella Bicknell, Kenneth Gwynn,
Eugene Pfeif, Marcille Trahan

Committee Heads: Dennis Bicknell, Jim Boyd, Graham Fowler

Treasurer: William Widmaier

Assistant Treasurer: Ken and Marcia Cooper

Recording Secretary: Shirley Neely-Turpin

Landowners: John Barlow, Marcia and Ken Cooper, Irene and
Steve Little, Vicki and Guy McCoy, Carol Pfeif,
Duke Sumonia, Stan Wasmann

Meeting called to order at 10:05 by Ken Gwynn, President

President's Comments: Mr. Gwynn welcomed Eugene Pfeif who has been appointed to fill the position left open due to the death of Wilfred Howarth. At 10:06 Mr. Gwynn called the Board into executive session to discuss issues regarding the forty acres open space. The general meeting resumed at 10:30.

Vice President's Comments: Mrs. Bicknell discussed the difficulty the Board has had in getting a response or action from the Dyers concerning the camouflaging of the tires. They had indicated plans for plantings and a rock wall, however, at this date, the situation has not been rectified. Mr. Bicknell will continue trying to get a response from them. Mrs. Bicknell mentioned the need for six people to count votes at the annual meeting. Art Turpin has volunteered. Five more people are needed. The Board is looking for a replacement for Marvin Gee as Corresponding Secretary. There were two corrections in the March 22, 1997 minutes. The name Reviere should be replaced with Reghers and "leak" with "one time spill".

Mr. Alps moved that the March 1997 minutes be approved as corrected. Mrs. Trahan seconded the motion. The motion passed.

First Landowner's Comment Session: None.

Road Committee Report: Mr. Boyd commented that he would like to hire one or two part time operators to help with the many projects that are on the "burner". He knows of two people who would be competent for this work. He would like to reactivate a road committee of three or four members. He is planning two or three road work days for the summer; probably two in June and one in July. Graham and

Bill raised the question of cost effectiveness in hiring- out road work. Mr. Boyd will research the cost of the plan and get back to the Board. Some landowners gave information about how other communities handle road maintenance; e.i., Pinewood Springs has county assistance. Mr. Fowler expressed concern that roads would have to be "up to spec" to have county assistance. The Board indicated that Mr. Boyd should pursue information about the cost of hiring operators.

Architectural Control Committee Report: Mr. Bicknell's report is attached. Some discussion ensued regarding the Dyer's driveway . The question was raised as to whether the RLA has the authority to withhold permission for a landowner to build. It was decided that this authority does not lie within the covenants.

Treasurer's Report: Mr. Widmaier's report is attached. There was discussion that some common areas had increased in tax evaluation and others had decreased. A report summarizing the changes in equity balances will be added to Mr. Widmaier's package presented at Board Meetings. Mr. Alps asked a question about how the IRS views a non-profit organization having a large reserve of capital. Mr. Widmaier indicated that we need not be concerned.

Mr. Alps made a motion to approve the Treasurer's report. Mr. Pfeif seconded the motion. The motion passed.

Environmental Committee Report: Mr. Fowler is still trying to get the head forester here for a tour of The Retreat. He hopes this will happen before the Annual Meeting. If not, his report will be in the Newsletter. There was some discussion on the Fisherman's Lane cul de sac. Mr. Alps indicated that the dirt removal would be completed by July. Mr. Alps will plant grass seed in the Fall.

GHVFD REPORT: Mr. Heidebrecht was not present. Mrs. Bicknell discussed the need for volunteers for Fire Days which is on July 5th this year. Help is needed selling food and beverages. Items for the bake sale will be gratefully accepted. Volunteers could be posted along the 5K race route to encourage the runners . Also needed is someone to direct the Kiddies' Games.

OLD BUSINESS

Attorney's Fees: Mr. Sumonia had requested a report on attorney's fees and what they were spent for. There was discussion about how such a report might violate attorney-client confidentiality. Mrs. Trahan made a motion to provide a summation of attorney's fees by general category to be presented to the members at the Annual Meeting or by specific written request as long as there is not violation of attorney-client confidentiality. Mr. Alps seconded the motion. There were five ayes and one abstention. The motion passed.

Bulwark Merger Update: Mrs. Trahan's report is attached. There was some discussion about the fact that the Bulwark Ridge Association extends

beyond the six properties behind the gate. Title searches on these properties would be necessary. Mrs. Trahan made a motion that the cost of the title searches be taken out of the \$3,000 Bulwark Ridge road funds. The motion was seconded by Mr. Pfeif. The motion passed.

The Bulwark Ridge Association has its own covenants. A list of these is attached along with comparisons to the RLA covenants. To the best of our knowledge, the covenants developed by the Bulwark Ridge Association are assigned to just the six properties.

Mr. Gwynn declared that there would be special Board meeting to deal with the Bulwark Ridge Merger.

ANNUAL MEETING PROGRESS

Mrs. Bicknell made a motion that the Board hire a recording secretary for the 1997 Annual meeting. The motion was seconded and passed. There was some discussion as to the fee for this service. The motion was amended to set a cap of \$100, which was seconded and passed.

The 1997 Annual Meeting will be held at the Big Thompson Canyon building this year. a pot luck will follow the meeting.

VOTING ISSUE

Mrs. Trahan announced that the following four people will be running for the three open positions on the Board: Dale Alps, John Barlow, Steve Little and Janice Tate. The candidates are to prepare a brief biography for the Newsletter. It was suggested that a picture of each candidate accompany the bio. Three of the candidates were present. A letter will be sent to Mrs. Tate.

The voting procedures for the 1997 Annual Meeting will appear in the Newsletter, accompanying the notice of the Annual Meeting. Mr. Sumonia voiced concern about voting procedures to be used at the Annual Meeting. His concerns were addressed by Mr. Gwynn and Mrs. Bicknell.

NEW BUSINESS

Covenant change proposal. Mrs. McCoy's proposal is attached

The proposal will be presented as a vote issue at the Annual Meeting.

There was some discussion about changing the 75 per cent vote in the proposal to two-thirds vote of the membership. Several people expressed concern about making a change too easy. There was also concern that the membership could never get a 100% vote to accept the proposal. A motion was made and seconded that the Board

supports using a two thirds vote of the total membership to amend protective covenants. Dale Alps suggested that a statement of the board's support of a two thirds vote appear in the Newsletter. The motion passed.

At twelve noon a motion was made and seconded to continue the meeting for 10 minutes.

GHVFD contribution. The Board recommended extending the cap and assessment for the GHVFD through 1998. A motion was made and seconded. The motion passed. This item will be brought to the membership to vote on at the annual meeting.

A motion was made and seconded to extend the meeting for 10 minutes. The motion passed.

Assistant Treasurer's Report: Mr. Cooper's report is attached.

Landowner's Comments:

Mr. Little reported an attempted break-in at his home sometime between 2/25 and 5/3. The chain was still locked across the driveway. A hand print was found on a window and a footprint on a door. The incident will be reported in the Newsletter.

Mr. Gwynn gave an update on the 40 acres open space. The Carpenters have not closed on the property and are not likely to close until early fall. If their purchase is completed, there is a possibility that they would sell a portion to the RLA. A suggestion was made not to spend our reserve funds until this situation is settled.

Mr. Alps brought up a question about the lease on the Retreat Fire House. It was leased in June of 1980. It is not certain when the lease expires. Someone will be pursuing this information.

There was some discussion about the Shimek's propane tank which has been uncovered in excess of two years. They have been contacted several times. It was suggested that a letter be sent to them by the RLA attorney. Mr. Alps suggested that someone from the board see them again about this matter before contacting the attorney.

Mrs. McCoy asked about funds that were available for the editor of the Newsletter for computer use. She believed that the amount was \$200. The board decided to table the issue until it can ascertain accurate amounts available to compensate for computer use.

The meeting adjourned at 12:32.

*Respectfully submitted
Shirley Neely - Secy*

RETREAT LANDOWNERS ASSOCIATION, INC.
BALANCE SHEET (CASH BASIS)
May 28, 1997

ASSETS

CASH ON HAND AND IN BANK

Petty Cash	\$0.00
Checking	1,485.78
Savings	<u>102,978.90</u>
Total Cash	<u>104,464.68</u>

EQUIPMENT

Old Equipment	7,000.00
Road Grader (purchased 1992)	<u>11,325.00</u>
	18,325.00
Less: Accumulated Depreciation	<u>(15,798.00)</u>
Total Equipment	<u>2,527.00</u>

Total Assets \$108,991.68

LIABILITIES AND EQUITY

LIABILITIES

\$0.00

EQUITY

108,991.68

Total Liabilities and Equity \$108,991.68

NOTES

The Savings Account has been appropriated as follows:

Current Year Budget	\$25,153.35
General Reserve	20,465.95
Building Fund (from 1995)	500.00
Equipment Reserve (from 1994)	2,000.00
Bulwark Ridge	3,337.06
Open Space Reserve	<u>51,522.54</u>
Total	<u>\$102,978.90</u>

In accordance with generally accepted accounting principles, assets are recorded at cost less accumulated depreciation.

Assets owned by the Association include roads and common areas which have no cost basis but have estimated replacement values as follows:

Common Areas	\$41,800.00
Roads	<u>\$1,200,000.00</u>
Total	<u>\$1,241,800.00</u>

RETREAT LANDOWNERS ASSOCIATION, INC.
STATEMENT OF CASH RECEIPTS AND CASH DISBURSEMENTS
AND CHANGES IN CASH BALANCES
January 1, 1997 Through May 28, 1997

	ACTUAL	1997 BUDGET
CASH RECEIPTS:		
Landowners' assessments	\$44,874.70	\$45,580.00
Transfer fees		1,200.00
Interest income	1,449.39	1,500.00
Other income		0.00
Total Cash Receipts	<u>46,324.09</u>	<u>48,280.00</u>
CASH DISBURSEMENTS		
Accounting	300.00	300.00
Administration:		
Office supplies	245.93	1,000.00
Postage	210.32	300.00
Secretarial	20.00	150.00
Long-distance telephone	46.04	250.00
Travel		100.00
Miscellaneous	364.63	500.00
Newsletter - postage & copying	301.87	1,000.00
Social events and annual meeting	127.31	300.00
Donations - fire department		10,000.00
Environmental		1,000.00
Insurance	2,791.00	2,800.00
Legal fees	1,077.87	3,000.00
Membership	25.00	250.00
Property taxes	120.22	140.00
Road maintenance:		
Payroll, payroll taxes & insurance	404.23	5,600.00
Education & training		580.00
Road base & supplies		9,960.00
Bulwark Ridge		3,200.00
Capital Expense Reserve		1,000.00
Fuel - equipment	172.80	2,000.00
Repairs & maintenance - equipment	713.32	1,000.00
Total Disbursements	<u>6,920.54</u>	<u>44,430.00</u>
Excess of Cash Receipts over Cash Disbursements	39,403.55	\$3,850.00
Cash balances January 1, 1997	65,061.13	
Cash balances May 28, 1997	<u>\$104,464.68</u>	
	=====	

NOTE

The budgeted excess of cash receipts over disbursements is to be allocated to:

General Reserves	(\$4,888.00)
Bulwark Ridge	(3,262.00)
Open Space Reserve	<u>12,000.00</u>
Total	\$3,850.00

RLA Check Register

3/21/97 Through 5/28/97

5/28/97
RLA-Checking

Page 1

Date	Num	Description	Memo	Category	Clr	Amount
<u>Checking</u>						
3/22/97	3372	MARCY TRAHAN	POT LUCK SUPP...	Social Events	x	-17.44
3/22/97	3373	DENNIS BICKNELL	ACC EXPENSES	Administratio...	x	-25.94
3/22/97	3374	Marvin Gee	postage	--Split--	x	-67.12
3/22/97	3375	KEN COOPER	supplies	--Split--	x	-43.06
3/22/97	3376	Guiducci & Gu...	LEGAL FEES	Legal Fees	x	-55.44
3/22/97	3377	Estes Valley ...	MEMBERSHIP DUES	Membership	x	-25.00
3/22/97	3378	KEN GWYNN	COMPUTER UPGRADE	Administratio...	x	-322.13
3/24/97	3379	BILL WILMAIER	COPIES - MEETING	Administratio...	x	-4.77
3/24/97	3380	VICKIE MCCOY	SECRETARY	--Split--	x	-20.00
3/24/97	3381	Marvin Gee	POT LUCK EXPE...	--Split--	x	-9.87
4/3/97	3382	VICKIE MCCOY	POSTAGE - NEW...	--Split--	x	-69.64
4/3/97	3383	AT&T	PHONE	Administratio...	x	-14.38
4/7/97	3384	Internal Reve...	FICA TAXES	Payroll:Comp ...	x	-33.24
4/7/97	3385	Colorado Stat...	COLO. UNEMPL...	Payroll:Comp ...	x	-6.08
4/15/97	3386	Guiducci & Gu...	LEGAL FEES	Legal Fees	x	-112.50
4/15/97	3387	COMMUNITY CHU...	POT LUCK (2 YR)	Social Events	x	-100.00
4/15/97	3388	AT&T	PHONE	Administratio...		-8.55
5/7/97	3389	HOBART OFFICE...	COPIES & SUPP...	--Split--		-102.51
5/19/97	3390	ODSTACIL & MEIS		Accounting		-300.00
5/19/97	3391	Marvin Gee	LIEN FILING ETC	--Split--		-8.00
5/19/97	3392	Guiducci & Gu...	LEGAL FEES	Legal Fees		-859.49
5/28/97	3393	AT&T	PHONE	Administratio...		-15.23
4/15/97	DEP	Landowners	ASSESSMENTS	--Split--	x	486.44
4/7/97	DEP	Landowners	ASSESSMENTS	--Split--	x	582.13
3/25/97	DEP	Landowners	ASSESSMENTS	--Split--	x	439.66
Total Checking						-712.16

ARCHITECTURAL CONTROL COMMITTEE
RETREAT LANDOWNERS ASSOCIATION
POST OFFICE BOX 172
GLEN HAVEN CO 80532
May 26, 1997

TO: The Retreat Board of Directors

FROM: Architectural Control Committee

The ACC wishes to advise the Retreat Board of Directors of its activities since the last report of March 20, 1997.

Approval was given to a cabin to be built by Roger and Lucille Keenig on Lot 31, Filing 1 which is the first lot along Dunraven Glade after Lindsay's ponds. It is to be a log home on top of the knoll, and foundation work should start in June.

Approval was given to Cliff and Barbara Dyer to build a cabin on Lot 5, Filing 2, at 458 Streamside Drive. It will be located well up the hill which will pose some logistics problems of which the Dyers are well aware.

Approval was given to Jim and Ardene Boyd, Lot 17, Filing 5, 1371 Copper Hill Road, to level some land, install a corral and shed, and make other changes around their cabin.

Approval was given to Tim and Lynda Stoltz, Lot 18, Filing 2, 71 Copper Hill Road, to repaint the exterior of their existing cabin. The color will be changed from red-brown stain to lighter paint. A number of members making a similar change are hoping that paint will retain a good appearance longer than the semi-transparent stains have.

Framing work has commenced at Robert and Kathy Squire's, Lot 6, Filing 4.

Interior work is about completed at Asbury's at Lot 4, Filing 2, 362 Streamside Drive; he has advised that the trailer will be removed in the very near future. A water well was obtained at 400ft, and septic vault installed.

An application is pending from Mark and Dorris Hall, Lots 2&3, Filing 3 for a small shed addition to the existing barn. Board members might take note of the work Halls have done in removing fences installed by the previous owner which was the subject of some discussion. It is well done, and welcomed.

A letter was received by the board from Steve Little about propane tanks, Covenant 9, at Denglers and Shimeks. See letter on reverse to Denglers; Shimeks have been contacted; see article in January Retreat Newsletter. Dengler work still underway.

nnis R. Bicknell
ACCBHY97

THE RETREAT LANDOWNERS ASSOCIATION
ARCHITECTURAL CONTROL COMMITTEE
POST OFFICE BOX 172
GLEN HAVEN, COLORADO

October 12, 1996

John J. & Melanie Dengler, III
318 Starling Street
Fort Collins, CO 80526

Dear Retreat friends,

Your letter of September 26, 1996 with enclosed plans and plat for an outbuilding to be constructed at 724 Copper Hill Road on Lot 58, Filing 2 has been received. The ACC has approved your request as submitted, and enclose a copy of the form indicating this approval. No doubt the extra space will soon be filled, and the outbuilding should blend with your home. We hope you are enjoying your time here, and grow to appreciate the Retreat. As a gentle reminder of Covenant 9, propane tanks are to be screened such that they are not visible from adjoining properties or the streets.

Thank you for your complete request and please don't hesitate to ask if we may be of assistance.

Sincerely,

Dennis R. Bicknell
For The ACC

ACCL58P2
Encl: Notal
cc: File
Board

RETREAT LANDOWNERS ASSOCIATION
TREASURER'S REPORT
May 31, 1997

Cash balances at 5/28/97 are:	Checking	\$ 1,485.78
	"Hi-Balance" Sav.	102,978.90
	Total cash	\$ 104,464.68

As of May 28, 1997, \$44,874.70 in assessments has been received. Total assessments are budgeted at \$45,580.

Cash disbursements year to date May 28, 1997 total \$6,920.54. For the period January 1, 1996 through May 28, 1997, the excess of receipts over expenditures is \$39,403.55.

Enclosed are schedules of checking account activity from March 22, 1997 to May 28, 1997 (the period since the last Board meeting).

Assessed valuations have been received.

Bill Widmaier
Treasurer

MEMO

DATE: May 31, 1997
TO: RLA Board of Directors
FROM: Ken Cooper, Assistant Treasurer

1. Membership update: As of 5/27/97 no properties had changed ownership since the last meeting of the Board in March. However, it appears that the Claypools are in the process of selling (3:45), as I had a query from a title company requesting info on any balance outstanding from them.
2. Personalized follow-up letters to six landowners who had not responded to either their initial invoice or the courtesy reminder proved successful (payments were remitted). Therefore it was not necessary to have our attorney send collection letters. We do have a handful of landowners who did not remit late fees, but these will be carried over to next year as the amounts are quite small and do not warrant involvement of our attorney.
3. One lien (Geldes) continues in force from last year. This same landowner paid exactly half of his assessment again this year, with no explanation as to why. I submit to the Board the question of whether a second lien be filed or are we adequately covered by last year's lien.
4. The only other lien required to be filed this year (pending the decision on Geldes) was for the Duesing property, as referenced in the prior Board meeting.

<u>Covenant Content</u>	<u>RLA</u>	<u>Bulwark</u>
Dwelling Size	1	---
Architectural Control	2	(1,2,3,4)
Building Location	3	5
Setback Exceptions	4	---
Temporary Residences	5	9
Time of Construction	6	---
Easements	7	---
Nuisances	8	6
Refuse and Rubbish	9	6
Clearing of trees	10	---
Enforcement	11	Article IV
Resubdivision	12	---
Water	13	12
Private Automobiles	14	7
Roads	15	---
Driveways and Access roads	16	11
Animals and livestock	17	10
Mining/mineral extraction	---	8

It doesn't seem to me that there are significant differences between the two sets of covenants, other than Architectural Control issues. I would guess that Larimer County zoning ordinances would cover most of those concerns, though I'm not familiar with them.

ARTICLE II.

DEFINITIONS

1. Association. "Association" shall mean the Bulwerk Ridge Owners Association, a Colorado non-profit corporation.

2. Owners. "Owners" as used herein shall be Walter McC. Maitland and Ruth V. Maitland as Co-Trustees.

3. Parcel Owner. "Parcel Owner" means any person, firm, corporation, partnership or other legal entity, or combination thereof, who owns one or more "Parcels" as the same are hereinafter defined. This term shall include contract purchasers but shall exclude those having only a security interest in the property for the performance of an obligation.

4. Parcel. "Parcel" shall mean any tract of land within the boundaries of the Exhibit B Property or any tract of land to which this Declaration is subsequently extended by election of the Owner.

ARTICLE III.

RESTRICTIONS ON PARCELS

1. No parcels shall be used or occupied in any manner other than for Residential Purposes, except that home occupations as defined by the County Zoning ordinance shall be permitted.

2. Accessory buildings shall be limited to an attached or detached garage and one barn per dwelling unit.

3. No structures outlined in paragraphs 1 and 2 shall be made out of metal except that a barn roof may have a metal surface.

4. No parcels shall be used or occupied in any manner which would violate the zoning regulations of Larimer County, Colorado.

5. No buildings shall be located nearer than 50 feet to any parcel boundary.

6. No noxious or offensive activity shall be carried on upon any parcel, nor may any activity be engaged in which

may be or may become a nuisance or annoyance to other parcel owners. No scrap, junk, refuse or waste materials of any kind shall be maintained or stored on any parcel except that during construction of a dwelling house on any parcel scrap, lumber and materials may be maintained thereon for a reasonable time, which time shall not exceed completion of the structure. All parcels shall be kept in a clean and sanitary condition at all times.

7. A parking area may be maintained on each parcel for the parking of the personal automobiles and recreational vehicles of the parcel owners; provided, however, that Owners-Declarants herein reserve the right to require a fence or a screened planting to surround such area. Only vehicles and machines of good running condition which are currently licensed or registered are permitted on any parcel.

8. No mining or extraction of minerals shall be permitted on any parcel.

9. No temporary building, or accessory structures, basement, tent, mobile home or trailer shall be maintained or permitted on any parcel as a residence except during the construction of a dwelling house, and then only for a period of one year, or for short periods of camping and vacation use not to exceed 60 days in any calendar year.

10. Horses and cattle and domesticated dogs and cats, kept as household pets, shall be the only animals kept or maintained on any parcel. No domestic fowl shall be maintained. Each parcel may be used for the grazing of livestock, provided, however, that grazing shall be managed in a husbandlike manner so as to prevent overgrazing. No animals of any kind shall be raised for commercial purposes. Such livestock shall be kept within the boundaries of a legal fence or confined by other restraints.

11. No driveway shall be constructed or used unless and until a steel culvert with a minimum diameter of 12 inches shall be installed by the parcel owners at their

expense; provided, however, that this provision shall be waived if the driveway lies below the level of the access road to the property where the driveway intersects with said roadway.

12. All water wells and sewage disposal systems constructed on any parcel shall comply with the requirements of the State of Colorado and the requirements of Larimer County. Any residence constructed on a parcel shall be connected with any public or community water or sewage disposal system which may hereafter be formed or created at such time as said public system is in existence and makes service available to the parcel.

ARTICLE IV.

ENFORCEMENT

These covenants may be enforced by an action in equity for injunctive relief or by any action permitted by law. Owners, individual parcel owners, or the Bulwark Ridge Owners Association shall each have the right to enforce these covenants. In the event action is taken through a court to enforce these covenants, or any one of them, and as a result thereof the court enters a judgment or decree in favor of the party or parties bringing said action to enforce these covenants, then the party or parties bringing said action shall be entitled to an award of a reasonable attorney's fee for the prosecution of the action, in addition to any other relief granted.

ARTICLE V.

GENERAL PROVISIONS

1. Severability. Should any part of this Declaration be declared invalid or unenforceable by any court of competent jurisdiction, such decisions shall not affect the validity of the remaining part of this Declaration.

**R. O. BOX 29
GLEN HAVEN, CO 80532-0029**

Whereas,

- the Protective Covenants of The Retreat do not contain a method whereby they can be changed; and,
- it would be advantageous to the members of the RLA to be able to change the Covenants as new situations and technology, not envisioned when the original Covenants were written, develops; and,
- Colorado law requires ratification by 100 percent of members when no formula is contained in the original Covenants; and,
- it is not possible to achieve 100 percent ratification; and
- it is unconstitutional to deny U. S. citizens the means to amend the rules under which they live;

Therefore, it is proposed:

- that 100 percent of the members of the RLA vote to add this amendment to the Covenants:

**The Protective Covenants of The Retreat may be amended
by a 75-percent vote of the members.**

Please understand that you would not be voting to change any specific Covenant. You would be voting to make it *possible* to modify the Covenants in the future. If any proposed change does not suit you at that time, you need only vote against it.

RETREAT LAND OWNERS ASSOCIATION, INC.
Board of Directors Meeting
July 26, 1997
Big Thompson Community Building

PRESENT:

Board Members:	Dale Alps, Marcella Bicknell, Marv Gee, Kenneth Gwynn, Gene Pfeif, Marcille Trahan
Committee Heads:	Dennis Bicknell, Jim Boyd, Graham Fowler
Corresponding Secretary:	Janice Tate
Treasurer:	William Widmaier
Assistant Treasurer:	Ken Cooper
Recording Secretary:	Jennie Esarey
Retreat Newsletter Editor:	Victoria McCoy
GHAVFD Liaison:	Jack Heidebrecht
Land Owners:	Steve Little, Duke Sumonia,
Attorney:	Edward Guiducci

Meeting called to order at 9:40 by President Ken Gwynn. Duke Sumonia representing the Big Thompson Association requested permission to address the General Session at the afternoon meeting. Granted.

President's Comments: None

Vice-President's Comments: None

Minutes:

With typographical error noted, motion to accept was made by Marcella Bicknell, seconded by Marv Gee; carried.

Land Owner Comments:

Comments were made regarding information included in the RLA Newsletter, proxy votes as related to bylaws and changing the Protective Covenants.

Road Committee Report:

As per Board request, Jim Boyd has researched various options in Estes Park, Loveland, and Fort Collins, also Larimer County, which might be available for road maintenance and snow plowing with consideration of costs, quality of work and ability to give prompt response to needs (list is attached). The search for additional help was not successful, therefore the work still remains the responsibility of

the RLA employees.

Mr. Boyd reported that Steve Smith, hired to assist with the maintenance, has provided a big relief for Mr. Boyd's work load and is doing a good job.

Road base continues to be a problem. Obtaining recycled asphalt from a reliable resource is an ongoing dilemma. When a source is located, transporting materials in a timely fashion becomes an issue. It then becomes a question of whether to bring in the recycled asphalt in smaller amounts over a longer period of time, or bring in the larger number of truck loads of regular road base which involves the use and added expense of water as it is put down. He anticipates that this application should be begun in early August. Work will be start on Elk Ridge, Bulwark Ridge, Black Creek and Copper Hill. He asked that if others were aware of problem areas such as exposed bedrock, those areas that get extremely muddy and "greasy", etc., they get in touch with him.

Major work on the grader was also discussed.

Architectural Control Committee Report:

Dennis Bicknell reviewed the activities of the ACC since the last report of May 1997. He addressed some concerns regarding the Dyers' driveway. His complete report is attached.

Treasurer's Report:

Mr. Widmaier presented the bound copy of the Accountant's statement (1996) and the income statement to date (copy is attached). Checks paid out included the donation to the Fire Department, legal fees and expenses involved with the road maintenance. He noted that the payroll, road base and other supplies and fuel were under budget while repairs and equipment maintenance were over budget. Motion to approve disbursements and the treasurer's report was made by Marv Gee and seconded by Marci Trahan; motion carried.

Environmental Committee Report:

Graham Fowler presented three publications regarding situations which are currently posing a threat to trees in the area: the pine bark beetle, the ips beetle and mistletoe. A booklet outlining thinning guidelines was also displayed. Dense growth in some areas could also be a problem. The ACC will be actively be involved with those wanting to do any thinning. The area forester has toured the Retreat and will attend the Annual Meeting to discuss the problems he noted. Arrangements can be made for visits to individual sites. The issue of lion safety was also addressed with Mr. Fowler reviewing a number of things that individuals and homeowners can do to discourage attacks. Regarding trout stocking, Mr. Fowler advised that he was going to pass on this for this year.

GHAVFD Report:

Liaison Jack Heidebrecht reported to the Board that the Fire Board is currently short three directors. The number of calls so far is down for the year—a total of 17 as compared to 30 for the same date last year. He reviewed the number of volunteers and the status of their training, the fire fighting and emergency medical equipment and the areas of ongoing training. Of note in the discussion was the possibility of a buried tank and related equipment as a water source for the fire department.

1997 Fire Days raised approximately \$7,000 beyond expenses for the GHAVFD.

OLD BUSINESS:

Regarding the merger with Bulwark Ridge:

Marci Trahan reported that during the title searches they have become aware of nine or ten more property owners. In a comparative review of the covenants governing the two associations, it was discovered that there were not many differences, and that most issues were covered in both sets of covenants. In some cases it was determined that the Bulwark covenants were more strict than the Retreat and visa versa (copy of comparison is attached). Discussion followed regarding amending the merger motion that had been made during last year's meeting. The amended motion would merge the administrative functions of the two organizations. Last year's amended motion (according to the minutes) would require the Bulwark Ridge association members to abide by the Retreat's protective covenants. This has been determined to be illegal. There just needs to be a merger of the two companies without that contingency. The Retreat ACC and the RLA Board would be responsible for controlling the covenants based on obtaining the necessary percentage to approve the merger. If this is not possible, legal counsel recommends that the two entities enter into an agreement expanding the role of the administrative functions of the Retreat over the Bulwark Ridge which is agreeable to the Board of Bulwark Ridge.

The question regarding road maintenance and assessments from the members of the Bulwark Ridge Association will necessitate further discussion.

Agenda for the Annual Meeting:

Prepared agenda was presented for Board review (copy attached).

Standing Rules for July 26 Annual Meeting:

Presented for Board review. Moved and seconded that these be accepted; motion carried.

Compensation for Assistant Treasurer and Newsletter Preparation:

It was moved by Marv Gee and seconded that \$200, be paid to Assistant Treasurer and \$200 to the Newsletter editor as payment for maintenance and rent on hardware per calendar year. It was determined that 1997 payment was now due. Motion carried. Treasurer was instructed to prepare these checks.

Issue of Propane tank and old tires:

A letter has been prepared regarding the propane tank, but not the tires. There will also be a follow up letter addressing the trees that have died, etc. Issue could be brought up during Land Owner Comments portion of the meeting.

NEW BUSINESS:

None brought to the floor.

Assistant Treasurer's Report:

Board notified that there is one member not in good standing for non-payment of dues. This could be a problem regarding Victoria McCoy's proposed amendment concerning the Protective Covenants as

published in the Newsletter as amending the Protective Covenants requires approval of 100 percent of the membership. Mr. Guiducci has prepared an opinion letter on amending Protective Covenants for the Board.

New directories have been prepared and will be made available for the members attending the meeting as well as for those requesting them on the proxies.

OTHER BUSINESS FROM BOARD MEMBERS:

Marv Gee requested Board resolution at a future time for the equipment storage shed.

Ms. Tate reported that she had 44 proxies for the meeting.

LAND OWNER COMMENTS:

These included remarks concerning tires on driveway, religious materials left on the properties, trespassing issues and neighborhood watch program.

At this point, the Board went into Executive Session.

ADJOURNMENT: 11:35 AM

Jennie Esarey
Recording Secretary

Approved Date _____

RETREAT LANDOWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING
JULY 26, 1997

Those present included: Board members Marcella Bicknell, Vice President, Dale Alps, Marvin Gee, John Barlow, Steve Little.

The meeting was called to order at 5:30 PM. Election of officers was tabled until the next board meeting. Marcella Bicknell will act as President until that time.

Board meetings were scheduled for September 27, 1996 at Gee's house; November 22, 1997 at Barlow's house; January 17, 1998 at Little's house, all meetings will begin at 9:30AM.

The meeting adjourned at 5:45 PM.


Marcella Bicknell, Vice President

Approved Date _____

Agenda
Meeting of the RLA Board of Directors
7/26/97

- 9:30 Call to order, President's Comments
- 9:30 Vice President's Comments
- 9:35 Approval of May meeting minutes
- 9:40 Landowner's Comments
- 9:50 Road Committee Report (J. Boyd)
- 10:00 ACC Report (D. Bicknell)
- 10:05 Treasurer's Report (Bill Widmaier)
- 10:25 Environmental Committee Report (Graham Fowler)
- 10:35 GHVFD report (J. Heidebrecht)
- 10:40 Old Business
 - a. Bulwark Merger Update (Marcy Trahan)
 - b. Annual Meeting -progress
- 11:05 New Business
- 11:15 Assistant Treasures (Ken Cooper)
- 11:20 Landowner Comments
- 11:30 Adjournment

RETREAT LANDOWNERS ASSOCIATION
TREASURER'S REPORT
July 26, 1997

Cash balances at 7/25/97 are:	Checking	\$ 1,738.98
	4,200 "Hi-Balance" Sav.	85,788.96
	Total cash	\$ 87,527.94

As of July 25, 1997, \$45,064.70 in assessments has been received. Total assessments are budgeted at \$45,580.

Cash disbursements year to date July 25, 1997 total \$24,962.89. For the period January 1, 1996 through July 25, 1997, the excess of receipts over expenditures is \$22,466.81.

Enclosed are schedules of checking account activity from May 30, 1997 to July 25, 1997 (the period since the last Board meeting).

Also enclosed is a new schedule - Statement of Changes in Fund Balances - as recommended by the Audit Committee.

Bill Widmaier
Treasurer

MEMO

DATE: July 26, 1997

TO: RLA Board of Directors

FROM: Ken Cooper, Assistant Treasurer

1. Membership update: As of July 19 three properties had changed ownership since the last meeting of the Board in May. Claypool (3:45) was sold to David Gatch and Winter Dawn Marie; Murphy (1:51) was sold to Melinda Travis; Duesing (2:53) which had been foreclosed by the First National Bank was sold by the bank to James and Danielle Eldridge (who already owned the adjoining property). New member packets were sent to Gatch/Marie and to Travis.
2. Lacking any response to correspondence concerning underpayment of 1997 dues and upon the advice of legal counsel, a lien was filed on the Geldes property.
3. Directories have been printed and will be distributed at the annual meeting and mailed to those members who so requested on their proxies.

ARCHITECTURAL CONTROL COMMITTEE
THE RETREAT LANDOWNERS ASSOCIATION
POST OFFICE BOX 172
GLEN HAVEN CO 80532

July 23, 1997

TO: Board of Directors, RLA

FROM: Architectural Control Committee

The ACC wishes to advise the Retreat Board of Directors of its activities since the last report of May 1997.

Approval was given to Mark and Dorris Hall, 43 Gladeview Court, to build a small shed for a foal.

Winter Dawn Marie and David Gatch submitted an application to build a dog run to the rear of the existing house at 878 Dunraven Glade, Lot 45 Filing 3.

A swimming pool application was approved for Ron and Catherine Ellis, 225 Solitude Court, Lot 37, Filing 1.

Driveway repairs were done for John & Marla Kilpatrick, Lots 55 and 61, Filing 2, along Copper Hill Road. It should be noted that the driveway actually starts in a Retreat common area; the Retreat and Kilpatricks entered into an agreement some years ago to address this.

Cabin construction is underway at the following approved sites: Phillips, Streamside Drive; Dyers, Streamside Drive, and Koenigs, Dunraven Glade.

No other planned construction has been brought to the attention of the ACC.

For the ACC:

Dennis R. Bicknell
ACCBDJ97

GHAVFD BOARD REPORT 07-26-97 (Jack L. Heidebrecht, Liaison)

State of the Board

The board consists of nine (9) directors, leaving three (3) vacancies. Persons interested in serving as a director should contact any board member.

Fire Chief's Report

A total of 17 calls were received from 1-1-97 through 7-20-97.

<u>Type of Call</u>	<u>No.</u>	
Motor Vehicle Accident	4	:
Medical emergency	6	:
Structure fire	0	:
Wildfire	1	:
Smoke report	1	:
Search and Rescue	1	:
Miscellaneous fire	3	:
Miscellaneous report	1	:
		Missing child located
		Flooding

Last year on this date 30 calls had been received.

PERSONNEL: There are a total of 26 volunteers: fifteen (15) active, five (5) reserves, six (6) in training. Four (4) of the trainees will become regular members when their one-year training course has been completed next month. Eight (8) volunteers are first responders, three (3) are emergency medical technicians.

FIRE FIGHTING AND EMERGENCY MEDICAL EQUIPMENT: All equipment is operable. Donated equipment has been received from Larimer County Emergency Services, Loveland Rural Volunteer Fire Department and Platteville Fire Department.

TRAINING: Training in water delivery and transfer continues to be emphasized.

Water Sources

Water sources continue to be pursued. A few more draft points have been developed.

Fire Protection District Committee Report

The research report has been completed and will be presented to the board of directors today.

Fire Days

The 1997 Fire Days fund raiser is considered a success as approximately \$7,000 was raised above expenses.

RLA BOARD OF DIRECTORS MEETING
September 27, 1997

Present:

Board Members: Dale Alps, John Barlow, Marcella Bicknell, Marvin Gee,
Steve Little, Gene Pfeif, Marcille Trahan

Committee Heads: Dennis Bicknell

Treasurer: William Widmaier

Assistant Treasurer: Ken Cooper

Recording Secretary: Shirley Neely-Turpin

Landowners: Marcia Cooper, Tom Krantz, Victoria McCoy, Carol Pfeif,
Richard Stolte, Duke Sumonia

The meeting was called to order at 9:30 by Marcella Bicknell, Vice-President.

Vice-President's Comments: Ms. Bicknell stated that we have a quorum and added four items to the agenda. Under Old Business, item f. Larimer County tax refund. Under New Business, items d. Winter Potluck, e. Setting dates and places of meetings, f. standing committee chairpersons.

Board Member's Comments: Mr. Alps suggested introductions of all those present which was done.

Election of Officers: For the office of President, Marvin Gee nominated Marcella Bicknell. The nomination was seconded and carried. For the office of Vice-President, Ms. Trahan nominated Marvin Gee. The nomination was seconded and carried. Mr. Alps moved that Ms. Trahan continue in the office of Secretary. It was seconded and carried. Mr. Gee moved that Mr. Widmaier continue in the office of Treasurer. It was seconded and carried.

Minutes: Mr. Alps moved to approve the minutes of the July 22, 1997 Board Meeting. The motion was seconded and carried.

President's Remarks: Ms. Bicknell stated that several Landowners have thanked the Board for the Certificates of Appreciation that were given out at the Annual Meeting Potluck. The Board received from Carol Fulton a card of thanks which was passed around to the members. Ms. Bicknell mentioned that many old and new Landowners have been coming forward with offers of help with various Retreat projects.

Al Cunningham has agreed to share the Recording Secretary job with Shirley Turpin. They will be alternating meetings. Both have been supplied with information

A break was taken at 11:35. The meeting resumed at 11:45.

New Business

Nominating Committee: Ms. Bicknell moved that we name a nominating committee which would include Marcy Trahan, Susy Clark, Flo Belz and Irene Little. These people have agreed to serve for the 1998 election. The chairperson is the Board member, Marcy Trahan. The motion was seconded and carried.

Rules for Board Meetings: Mr. Alps suggested that the Board gather ideas and discuss them at the next meeting.

Educational Materials for Board: Ms. Bicknell expressed an interest in ordering materials from the CAI catalog. The resources could be shared among Board members. Mr. Little moved to approve the purchase of CAI manuals with a limit of up to \$100.00. The motion was seconded and carried.

Continuation of Committee Chairs: After discussion it was decided that all incumbent committee chairpersons would continue for the next year, and if any changes are needed, they can be made at the next meeting.

Mr. Alps moved that the meeting be extended for 15 minutes. The motion was seconded and carried.

Winter Potluck: Mr. Alps moved that Mr. Gee be in charge of the pot luck. The motion was seconded and carried. The potluck will be held at the Community Church of the Rockies on March 7 if the facility is available.

Date and Place of Meetings: November 22, 1997 at Barlow's, 24 Black Creek Drive
January 17, 1997 at Little's, 22 Saddle Court
March 28, 1997 at Bicknell's, 1473 Streamside
May 16, 1997 at Pfeif's, 1488 Dunraven Glade
July 25, 1997 at Big Thompson Canyon

Mr. Alps will check on the availability of the Big Thompson Canyon Community Building for the July meeting.

Assessment: Mr. Gee moved to set the assessment for 1998 at \$165.00. This would include \$50.00 per member for the Fire Department. The motion was seconded. Mr. Widmaier questioned the idea of setting the assessment before the budget meeting. After discussion Mr. Little moved to lay the pending motion on the table. The motion was seconded and carried. The budget meeting was set for 9:30 A.M., November 15 at the Widmaier's.

Other Business: Mr. Barlow would like to have the Fisherman's Lane cul de sac parking question on the next agenda.

Ms. McCoy asked if Jim Boyd is still in charge of the roads. The answer is yes.

on taking minutes from the Colorado Association of Parliamentarians which Ms. Bicknell received at a workshop she attended.

Dick Boggs has agreed to share with Ms. Bicknell the position of liaison with the GHVFD. Both are members of that Board.

A sympathy card was sent to the Lindsays in the loss of their son. A get well card was sent to Joe Jorend who was in the hospital briefly.

Two responses concerning the Summer Potluck have been received. Both preferred the Potluck before the meeting. The President will keep everyone posted as responses come in.

Board Member's Remarks: In response to an inquiry by Duke Sumonia, Ms. Trahan prepared a report on nominating committee procedures that have been followed since her nomination as committee chairperson in November of 1996. A copy of her report is attached.

Landowners' Comments: No comments.

Treasurer's Report: Mr. Widmaier's financial report is attached. There was discussion on funds allocated for road equipment and repair. Mr. Little asked for clarification of the terms "equipment fund" and "repairs and maintenance" of equipment. Mr. Widmaier explained the difference. There was also discussion on allocating an additional \$1000 for the equipment fund. Mr. Widmaier suggested that a budget meeting be held before the November Board meeting to adopt a budget for the new fiscal year. Ms. Trahan moved to accept the Treasurer's Report and the allocation of \$1000 to the equipment fund. The motion was seconded and carried.

Assistant Treasurer's Report: Mr. Cooper's memo is attached. Mr. Cooper asked if dues for next year could be set now or would we wait until after the budget meeting. It was stated that the assessment amount for 1998 would be discussed at the budget meeting and the amount set at the next Board meeting.

Regarding ownership changes of property, Mr. Cooper added that Tom Krantz had acquired the Maddux property, filing 1, lot 8.

Mr. Alps inquired as to how many members are delinquent with dues. Mr. Cooper answered that one member owes half the dues for the last two years and late fees will be added to the amount owed.

Environmental Report: Graham Fowler was not present. Ms. Bicknell presented an update on the Fisherman's Lane cul de sac. She read a letter from Jack Heidebrecht in which he described the extensive progress that has been made by the group working on the project. The area is ready to be seeded and the Satterfields have donated several spruce trees. Mr. Alps reported on the removal of some dead trees and some which were too close to power lines. Mr. Gee suggested that a thank you to the people who worked on the project be included in the next Newsletter. There was some discussion about parking around the cul de sac for people wanting to hike in the area. Some members felt that parking should be discouraged, while others pointed out that people will park in the turn-a-round or driveways, causing

inconvenience for residents in the area. Mr. Gee suggested tabling the parking issue until Board members have a chance to look at it. Ms. Bicknell pointed out that we don't provide parking anywhere else in The Retreat and, in fact, we discourage it. Mr. Alps moved that we continue with the project as planned and if parking becomes a problem in the future, we will deal with it then. Motion was seconded and carried.

Architectural Control Committee Report: Mr. Bicknell's report is attached. Mr. Alps stated that under "construction work" the Koenig project should be added. There was a question regarding the Dyer's new construction, and Mr. Bicknell stated that plans had been approved by the ACC and a building permit had been granted by Larimer County.

There was discussion concerning the Squire's water line being laid along the edge of the road. Mr. Bicknell indicated that they should send a request for a variance to the ACC and the committee would send it along to the Board.

Mr. Alps reported on the progress of the Shimeks in covering their propane tank. The tank has had to be moved three times, but is now in its permanent place. In the process of redoing their deck, they will cover the tank with boards from the old deck. They hope to complete the project by fall, or at the latest, June of 1998. It was stated that they do need ACC approval if the deck is changed in design or size.

Mr. Little addressed the problem of lack of response to letters sent to the Shimeks and that an RSVP within thirty days should be emphasized in our letters.

Road Committee: Jim Boyd was not present. Mr. Little introduced discussion on the bad condition of certain roads and the need to do some touch-up work on chuck holes before the winter freeze. He suggested a late fall road work session to get these roads in better condition before the need to plow. He also expressed concern that we are not spending enough on road maintenance. He would advocate spending at least the \$2000 allocated on the roads between now and the next meeting. Mr. Barlow pointed out that some roads have a good decomposed granite base, whereas others are boggy or rocky and need improvement. The need for a road committee to look at a long range plan for road maintenance. Mr. Little and Mr. Barlow volunteered to serve as the road committee and to have a report ready for the November meeting. Mr. Gee moved that Mr. Little and Mr. Barlow be appointed as the nucleus of the Road Committee. It was seconded and carried. It was agreed that volunteers for this committee be solicited through an article in the Newsletter. It was ascertained that the Road Committee would have the authority to spend allocated funds on the roads.

Corresponding Secretary: No report.

Newsletter Editor: Ms. McCoy asked the Board if the Newsletter should include a section on services offered by Landowners. There was some discussion on charging a fee and what the amount would be. Also discussed was the extent of information in each entry. The consensus was that it should be a simple directory of name, type of service and telephone number. Mr. Gee made the motion that we approve a RLA members services directory to be printed free of charge in the Newsletter. The motion was seconded and carried. An announcement of this service will be published in an

*Approved by
11/20/97
10/20/97*

upcoming Newsletter.

Ms. McCoy introduced discussion on the workings of proxies. She feels that people who do not live here or come to the meetings do not have a clear understanding of how the proxy vote works. Ms. Bicknell stated that she had asked Gene Pfeif to look into the problem and he stated that he is doing so. He will come up with a form to simply explain proxies. It will be ready by the early December Newsletter.

Mr. Little brought up the fact that the Glen Haven News in The Trail Gazette never has any Retreat News. Mr. Little suggested that Jan Watkins be asked if she wants news from The Retreat. Ms. McCoy said that she would add her to the Newsletter mailing list and that she would call her about including Retreat news.

Ms. McCoy suggested that we stop including the minutes of Board meetings in the Newsletter to save paper and facilitate getting the Newsletter out. Mr. Little said that he thought we had a legal obligation to publish the minutes. He suggested that we include the absolute minimum requirements which is basically motions that were passed. A copy of the complete minutes would be available to anyone who requests them. This notation would be in the Newsletter.

There is a box at the top of the McCoy's driveway for Newsletter material.

Mr. Little presented a request from a previous owner for receiving the Newsletter and would be willing to pay for it. Some discussion followed. Mr. Gee moved that we make subscriptions available to non-members for \$5.00 a year. It was seconded and carried.

GHAVFD: Ms. Bicknell informed the Board that there is a 25 year lease on Firehouse #2. There is a 25 year renewal and the lease started in 1984. The lease is \$10.00 a year and the Board was not sure when the Fire Department had last made a payment. After discussion it was decided to start from now sending the GHAVFD Treasurer, Carol Ball, a bill for the monthly payment.

There was discussion about who is responsible for the appearance and up keep of the property. Mr. Alps suggested that a committee be appointed to look into appearance and storage problems that exist. Ms. Bicknell stated that the Fire Department is working on the storage problem. Mr. Barlow pointed out that any addition would have to be approved by the ACC. Mr. Alps and Mr. Barlow volunteered to talk to the Fire Department about what needs to be done.

Old Business

Bulwark Ridge Merger: Ms. Trahan has a list of Landowners, but not of the properties and locations. She will get that information and contact the Landowners.

Covenant Violations Update: A letter was sent two months ago to the Denglers regarding covering their propane tank. There has been no response. A member of the Board will call them to discuss their intentions.

Mr. Dyer was contacted about the tires in their driveway. He has written to Ms. Bicknell about the various steps they have taken to improve the appearance and make them more stable. The Dyers' new construction was discussed. The consensus was

that the Board remain aware of both situations and let the Dyers know that the outside construction should be finished by next summer. Mr. Alps pointed out that as long as construction has passed building code, the Board has nothing to say except regarding color or style. An update on the Dyers construction and driveway projects will be in the Newsletter.

The problem of trailers left on properties longer than the 60 day limit was discussed. In the past the Board has written letters reminding Landowners that the time limit is up. In the case of the Nelsons on Elk Ridge, these reminders have been ignored for several years. They have stated that they don't agree with our by-law on trailers. Ms. Bicknell said she would write to him again and appeal to his sense of community in resolving this problem. If this problem continues, other people could use this as a excuse to ignore the 60 day rule. The Board will continue to communicate with the Nelsons, hopefully resolving the problem without again consulting the attorney.

There was discussion on the nuisance covenant and whether or not it should be more clearly defined. The consensus of the Board was not to define it , because the definition of what is a nuisance might be subject to change.

Covenant Amendment Issue: There was discussion about educating the Landowners about covenants and their meaning and the possible need for a vehicle to change covenants to benefit The Retreat. After further discussion, the Board members agreed that this is a moot point due to the required 100% consensus of the membership.

There was discussion regarding horses; the number per acre, the manure, associated flies, etc. The Board is aware of this as a potential issues.

Assessment Cap: At the annual meeting the membership did approve the motion to increase the assessment cap from \$150.00 to \$200.00 to continue the funding to the Fire Department. Mr. Gee moved to amend the By-laws, Article XII, Section 1 to: (first sentence), Each member is obligated to pay an annual assessment to the Association of an amount set yearly by the Board of Directors, but not in excess of \$200.00 beginning January 1, 1998 for one year, and to delete the second sentence of Article XII, Section 1. The motion was seconded and carried. This amendment is to be an addendum to the By-laws until such time as the text of the By-laws is retyped.

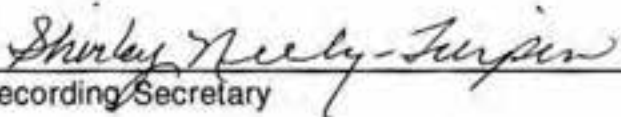
Open Space Committee: Mr. Gee reported for the committee. They want to know if the Board wants the committee to continue. The forest service land has not changed ownership, and acquiring this property is still a possibility. Mr. Little moved that the Open Space Committee be authorized through the year of 1998. The committee would be free to consider options and bring them back to the board. The motion was seconded and carried.

Larimer County Tax Refund: We should be getting from the County all the money back from our taxes since 1988. This amounts to about \$200 a year on the Common Land. Then that land comes off the tax roles. A check for about \$1200 will be forthcoming.

Mr. Cooper asked if the budget meeting was open to the membership. Members can have input at the beginning , but do not participate in the discussion or decision making.

Ms. McCoy questioned why Landowner's Comments at the end of the meeting had been dropped. Mr. Gee said there was no time to deal with them. It was decided to deal with the question at the next meeting.

Mr. Gee moved to adjourn. The motion was seconded and carried.


Recording Secretary

Date Approved

Marcella

To: RLA Board of Directors,
From: Marcy Trahan *MT*,
Chair, Nominating Committee
Date: Sept. 24, 1997
Re: Nominating Committee Report

In responding to Duke Sumonia's inquiry regarding the nomination procedure (copies of his letters and my responses are attached), I discovered an irregularity. According to our by-laws, (Article V, Section 1) the Nominating Committee, consisting of a Chairman, who is a member of the Board, and one or two members of the Association shall be appointed by the Board of Directors. When I was appointed Chairperson of the Committee at the November, 1996 Board meeting, the Board did not appoint any members from the Association. I believe that this was an unintentional oversight by the Board.

I did not refer to the By-laws at that time. During this time period I was deeply involved with working out all the complications revolving around the merger. While this may be an explanation it is not an excuse. As chair of the Nominating Committee, I should have been aware of the by-laws and brought this oversight to the attention of the Board. However, we did solicit the membership in the December, 1996 newsletter for anyone who would be interested in serving on the Nominating Committee. Unfortunately, not a single RLA member indicated their interest by contacting me or another Board member. By default, I became a committee of one. Although this did not fulfill the letter of the by-law, I certainly think it fulfilled the spirit. I did consult frequently with Ken Gwynn and other Board members during this time.

Requests for nominations for the three Board positions were made to the entire membership in the December, 1996 and the April, 1997 Retreat Newsletters. Members were asked to make nominations or to put their own names forward as a candidate. In a sense, the entire membership became the nominating committee. A request for nominations was also made to the membership at the March Potluck. At that time two members came forth to place their names on the slate. A third individual expressed some interest but on follow-up withdrew from consideration.

A slate of three people (Dale Alps, John Barlow, and Steve Little) was presented to the membership at the annual meeting. This slate fulfilled the By-law requirement that the number of nominees equal if not exceed the number of vacancies on the Board. There was also a call for nominations from the floor at the annual meeting.

Although the Board's oversight in appointing the Nominating Committee was a procedural error, it does not invalidate the election process since ample opportunity was provided for nominations from the membership. I have consulted both Robert's Rules of Order (1990 Edition) and a National Parliamentarian on this issue.

Contrary to the implications made in Mr. Sumonia's letter, there was no conspiracy to limit the number of nominations to three nor was anyone denied an opportunity to seek election. Whatever irregularities occurred during the nomination process they were ones of oversight. There was no intent to violate the by-laws. However, the Board needs to ensure that we make every effort to follow the by-laws in the future regarding the nominations process.

Aug. 19, 1997

Marcy Trahan
RLA Board
1997 Nominating Committee Chairperson

Dear Marcy,

I'm interested in the nominations for RLA Directors for 1997-98. Would you please help. To save your time you may wish to complete the following and return in enclosed stamped envelope. THANK YOU.

1. When were you appointed Chairperson? _____

2. Who were the other members were on the Committee? _____

3. When were they appointed and by whom? _____

4. When and where did committee meet? _____

5. How many members were asked if they were interested in running? _____

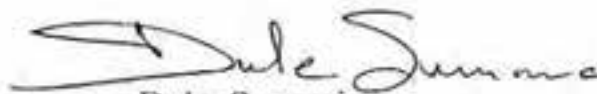
6. Why were there only 3 nominees for 3 positions? _____

7. Who made the decision to limit number to 3? _____

8. Who were appointed to serve for 1998 election? _____

THANK YOU

cc: Alps
Pfeif



Duke Sumonia
Box 114
Glen Haven, Co. 80532

Sept. 14, 1997

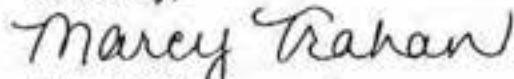
Duke Sumonia
Box 114
Glen Haven, CO 80532

Dear Duke,

In reference to your request, most of the information you inquired about can be found in copies of the RLA Board minutes that you have received. All members of the Retreat were solicited for the open Board positions. Announcements were made in two Retreat Newsletters and at the Winter Potluck. Only three individuals from the membership indicated their intention to seek the three open Board positions, therefore only three nominees. The nominating committee for 1998 has not yet been appointed.

Thank you for your inquiry.

Sincerely,



Marcy Trahan
RLA Board
1997 Nominating Committee Chairperson

cc: Bicknell
Alps
Pfeif
Gee
Little
Barlow

Sept 18, 1997

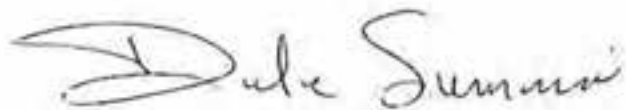
Dear Marcy;

Received your letter this date but it does not answer the questions asked. I'll try again, why not just fill in the blanks?

From your answer that only three indicated their intentions, it seems that if no one came forward no one would have been nominated. I know this sounds facetious but it leads me to believe there wasn't even a nominating committee. You imply such by not indicating who they were.

As you say most of the information is already available I would appreciate it if you would cite specifically "where".

cc: Alpa
Pfeif

A handwritten signature in cursive script that reads "Duke Sumner". The signature is written in dark ink and is positioned to the right of the typed text.

Aug. 19, 1997 and Sept. 16, 1997

Marcy Trahan
RLA Board
1997 Nominating Committee Chairperson

Dear Marcy,

I'm interested in the nominations for RLA Directors for 1997-98. Would you please help. To save your time you may wish to complete the following and return in enclosed stamped envelope. THANK YOU.

- * 1. When were you appointed Chairperson? _____
- * 2. Who were the other members were on the Committee? _____

- * 3. When were they appointed and by whom? _____

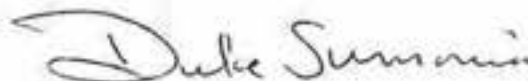
- * 4. When and where did committee meet? _____
- * 5. How many members were asked if they were interested in running? _____
By Committee
- * 6. Why were there only 3 nominees for 3 positions? _____

- * 7. Who made the decision to limit number to 3? _____

- 8. Who were appointed to serve for 1998 election? _____

THANK YOU

cc: Alps
Pfcif



NOTE; FOLLOWING COMMENTS ADDED 9/18/97

NONE OF THE INFORMATION INDICATED BY * IS IN ANY MINUTES, NEWSLETTERS OR ANY PLACE I CAN FIND.

RE: #8, See bylaws p.4, ART V, Sec. 1. Was not done last year nor this year.

Sept. 22, 1997

Duke Sumonia
Box 114
Glen Haven, CO 80532

Dear Duke,

Thank you for your request for additional information. I will address some of your concerns at the RLA Board meeting on Saturday, September 27, 1997.

Sincerely,

Marcy Trahan
Retreat Board of Directors

MEMO

DATE: September 27, 1997
TO: RLA Board of Directors
FROM: Ken Cooper, Assistant Treasurer

1. Membership update: As of September 18 only one ownership change had taken place since the last board meeting in July. Brown sold 4:11 & 12 to Cooper. This transaction had no impact on our membership rolls as Brown owns another lot in the Retreat and Cooper was already a member.
2. In addition to directories distributed at the annual meeting, forty-six (46) were mailed to RLA members who had requested them.

ARCHITECTURAL CONTROL COMMITTEE
RETREAT LANDOWNERS ASSOCIATION
POST OFFICE BOX 172
GLEN HAVEN CO 80532

September ²⁶/₁₉, 1997

TO: Retreat Board of Directors

FROM: Architectural Control Committee *sp*

The ACC wishes to advise the Retreat Board of its activities since the last report of July 23, 1997.

An application has been approved for Roy and Donna Hawthorne, Lot 34, Filing 4, 600 Bulwark Ridge Drive. The application will add a pitched roof to the existing flat roofed structure that was built some years ago. The final appearance will be that of a house with a roof.

An application has been received, but not yet approved, for repainting the exterior of John and Nancy Thut's cabin, Lot 30, Filing 1, 228 Streamside Drive.

A letter has been written to Ms. DeLitta, Lot 35 Filing 1, 378 Dunraven Glade concerning the portable corral on the land, and asking for an application with setback distances if the corral is to be retained.

Construction work continues at Dyers, Lot 5, Filing 2; Squires, Lot 6, Filing 4; Phillips, Lot 27, Filing 2.

A letter was received Thursday, September 25, 1997 from member Duke Sumonia. The first part of the letter inquires "Does the ACC have a policy, procedure, or interest in assuring covenants are adhered to and/or enforced after start of construction? Example, Adherence to the 30 foot set -back from roads." Mr. Sumonia asked for a response at the Sept. 1997 Board meeting if possible. In response to the above question, the ACC does have more than an interest in assuring covenants are met after the start of construction.

Mr. Sumonia wrote of a specific example in the Retreat. The ACC is a committee, and as chair, I feel all members should be given the information, the situation reviewed, and a reply with any appropriate action contemplated be prepared. There is simply insufficient time to get the information to the other committee members, conduct a review, and draft a reply. In the interim, Mr. Sumonia may wish to review Covenant 4 in detail.

Dennis A. Beckwith

RLA BOARD OF DIRECTORS MEETING

197

November 22, 1997

PRESENT: Marcella Bicknell, President; Marvin Gee, Vice-President; Board Members: Dale Alps, John Barlow, Steve Little, Eugene Pfeif; and Al Cunningham, Recording Secretary. Committee Chairmen: William Widmaier, Treasurer: Ken Cooper, Assistant Treasurer; Graham Fowler, Environmental; Vicki McCoy, Newsletter Editor; and Janice Tate, Corresponding Secretary. Landowners: Dick Boggs and Richard Stolte.

Marcella called the meeting to order at the home of John Barlow at 9:40 a.m.

The agenda for the meeting was accepted as is.

APPROVAL OF MINUTES:

The minutes of the meeting of September, 1997 were corrected as follows: Budget Meeting as referred to on pages 2 and 3 be changed to Budget Work Session. No other corrections. Marv Gee moved that the minutes be approved as corrected. Steve Little second, motion passed.

LANDOWNER COMMENTS: NONE

BOARD MEMBER REMARKS:

Marcella talked about the snowfall on Oct. 24th and 25th. The equipment wouldn't start because of the cold. Several phone calls were made to landowners in different areas of the retreat to inform them of the situation and ask them to inform their neighbors. Jim Boyd, Marv Gee, and Dennis Bicknell got the equipment started Saturday afternoon and the roads were plowed. Bill McDonald has had coronary bypass surgery and is recovering at home. Marcella stated there have been five replies on the pot luck. The Welcome Committee has been staffed by Nancy McDevitt and Frances Cunningham.

DOCUMENTATION OF BOARD ACTION TAKEN WITHOUT A MEETING:

Marv Gee moved that the Boards Action Taken By Telephone Survey By The President To Accept Jim Boyd's Resignation, Purchase Storage Shed, and Arrange For Snow Removal By Ron Ellis Be Entered Into The Minutes As Action Taken. Steve Little second, motion passed.

REPORTS:

Treasurer:

Cash balance as of October 31st \$76,824.73. Cash receipts \$45,172.20. Cash disbursements \$39,559.42. Included in Cash Receipts is a refund of property taxes from Larimer County reported as Other Income on the Cash Receipts and Disbursements Statement. John Barlow moved to accept the Treasurer's Report. Eugene Pfeif second, motion passed. Treasurer's Report is attached.

Assistant Treasurer:

Ken reported one new Transfer Fee of \$100. Bills will be sent out right after Christmas. Mr. Cooper's report is attached.

RLA BOARD OF DIRECTORS MEETING

November 22, 1997

Environmental Committee:

Graham reported on the expected return of the pine bark beetle and some of the options open to landowners. Graham discussed the option of spraying or thinning. The Forest Service has said the best thing the Retreat could do is to do some thinning of trees as needed. Vicki McCoy asked what the covenants covered on cutting trees. It was determined that the cutting of trees requires approval by the ACC. Graham recommended that \$5000 a year for the next five to ten years be put into the budget for Environmental to control pine bark beetle. Marcella suggested the Board consider these recommendations. Graham also reported that Fishermans Lane culdesac has been cleaned up and is in good shape. Some signs on the trail were torn down or damaged Graham has replaced these.

Architectural Control Committee:

Dennis reported on the Boggs application and discussed the letter of Nov. 22, 1997 from Duke Sumonia. The ACC recommends that the Board of Directors approve a motion to accept the construction as performed at Lot 89, Filing 1. Marv Gee made a motion to approve the construction as built. Steve Little second, motion passed. John Barlow abstained. Dale Alps suggested an Application for Approval be filed with the ACC for the storage shed. Dennis said he would start the application. Acc report is attached.

Roads Committee:

✓ (John Barlow reported that Ron Ellis on a trial basis will do snow removal at \$60 per hour using his own equipment. Snow removal will start at five inches and snowing.) Develop long range plan for road maintenance. Will maintain road budget at current level. John stated Al Cunningham was interested in road grading. Received proposal from Schmidt Earth Builders on grading roads. Reviewed several quotes from other operators. Road Committee will study options and make recommendations. Dale Alps reported on the cost of the shed. The shed will be an 8'X12' for a delivered price of around \$910. Marcella suggested doing something for Jim Boyd's 8 year service.

Corresponding Secretary:

Janice Tate reported receiving two address changes and will pass them on to Ken and Vicki.

Newsletter Editor:

✓ Vicki McCoy suggested a \$5 fee for non-member service listings in the Newsletter and asked for a decision from the Board. John Barlow moved to accept service listings from non-members at a fee of \$10 per year. Marv Gee second, motion passed.

RLA BOARD OF DIRECTORS MEETING

November 22, 1997

GHAVFD Water Storage Tanks:

Marcella reported that for the years 1997 and 1998 the fire department has budgeted \$4250 per year devoted to water storage development in the Retreat. The fire department would like to have water storage in the retreat in the amount of 30,000 gallons. Sites looked at are the Common Area near Fishermans Lane and Copper Hill Rd. the other site is at Copper Hill Rd. and Copper Hill Court. Marcella suggested that the retreat help with the cost. Marcella is also working with Tom Housewright on evacuation plans for the retreat.

Welcoming Committee:

Nancy McDevitt and Frances Cunningham to contact new members.

Open Space Committee: No Report

The Meeting Recessed for Ten Minutes

OLD BUSINESS:

Dale Alps moved to send \$100 to the Recording Secretary of the 1997 Annual Meeting. Marv Gee second, motion passed.

Bulwark Ridge "Association": nothing more to report at this time.

Covenant Violation Update: Cook trailer to be moved; Dengler and Shimek have covered propane tanks; Nelson no response. Marv Gee moved Board go on record expressing their disappointment in a lack of a response from Mr. Nelson and that we ask Bill Widmaier to talk with him personally. Steve Little second, motion passed. Marcella reported the following exposed propane tanks: Lavaux, Matlock, Geldes, Runnels. Steve Little moved to send letters to Runnels, Geldes, Matlock, and Lavaux concerning exposed propane tanks. Marv Gee second, motion passed.

Standing Rules for Board Meeting: Tabled till next meeting.

Fishermans Lane culdesac: Parking is now sufficient.

Winter Potluck: Set for March 14th at the Community Church of the Rockies.

Annual Meeting: Set for July 25th.

Larimer County tax Refund: Done.

New Business:

Adopt Budget for 1998: Bill Widmaier handed out a work sheet for the 1998 Proposed Budget. He asked the following changes be made:

RLA BOARD OF DIRECTORS MEETING

November 22, 1997

Adopt Budget for 1998 (cont.): Line out Transfer of Equipment Fund in the amount of \$1000; Change Total Expenses from \$41,935 to \$40,935; and change Excess of Receipts Over Expenses from \$100 to \$1100. Bill stated that \$1000 will be transferred to the Equipment Fund. Steve Little suggested to leave Environmental Budget at current level. Dale Alps moved to accept 1998 Proposed Budget as amended. Marv Gee second, motion passed. Mr. Widmaier's report is attached.

Set Annual Assessment for 1998: Marv Gee moved that the assessment for 1998 be established at \$185 per landowner. John Barlow second, motion passed. Eugene Pfeif moved to extend the meeting to 12:15. Dale Alps second, motion passed.

Sanders-Reiter/Edwards Issue: John Barlow read a letter from Edwards explaining the mishap of cutting a tree stump down on the Sanders-Reiter lot. Mr. Sanders is asking the Board to take some type of action against Mr. Edwards. A letter was sent to Mr. Edwards about the policy of cutting trees in the Retreat. Steve Little moved to extend the meeting to 12:30. John Barlow second, motion passed. Dale Alps commented he didn't know if the Board had the right to demand Mr. Edwards abide by any of Mr. Sanders's options. Steve Little suggested to table this issue and moved Board direct the President to consult our attorney about this matter and report back at the January Meeting. Marv Gee second, motion passed.

Other: Bill Widmaier reported on legal expenses. Report attached. Steve Little moved to extend the meeting till 12:40. Marv Gee second, motion passed.

Landowners Comments: Richard Stolte encouraged the Committee to continue the relationship with Larimer County that was established by Jim Boyd concerning Dunraven Glade Road. Ken Cooper asked if Dennis could provide a form for landowners to use when thinning trees. Dale Alps stated thinning was good and should be done but to be sure you stay on your own property and file with the ACC.

The Meeting adjourned at 12:40.

Al Cunningham

APPROVED *Manella Brunell*

DATE 1-17-98

Retreat Landowners Association, Inc.

Board Meeting Agenda

November 22, 1997

9:30 a.m.; Barlows, 24 Black Creek Drive

- | | | |
|-------|-----|--|
| 9:30 | 1. | Call to order, establish quorum and approve agenda |
| 9:35 | 2. | Approval of minutes |
| 9:40 | 3. | Landowner comments |
| 9:55 | 4. | Board member remarks |
| 10:00 | 5. | Documentation of board action taken without a meeting |
| | | a. Jim Boyd's resignation |
| | | b. Purchase of storage shed |
| | | c. Arrangement for snow removal |
| 10:10 | 6. | Reports |
| | | a. Treasurer |
| | | b. Assistant treasurer |
| | | c. Architectural Control committee |
| | | d. Environmental committee |
| | | e. Roads committee |
| | | f. Corresponding secretary |
| | | g. Newsletter editor |
| | | h. GHAVFD: water storage tanks |
| | | i. Welcoming committee |
| | | j. Open space committee |
| 10:45 | 7. | Old Business |
| | | a. Bulwark Ridge "Association" |
| | | b. Covenant violation update:
Cook, Dengler, Shimek, Nelson |
| | | c. Standing rules for board meeting |
| | | d. Fishermans Lane culdesac |
| | | e. Winter potluck: date, location |
| | | f. Annual meeting: date, location |
| | | g. Larimer County tax refund |
| 11:15 | 8. | New Business |
| | | a. Adopt budget for 1998 |
| | | b. Set annual assessment for 1998 |
| | | c. Sanders-Reiter/Edwards issue |
| | | d. Other |
| 11:55 | 9. | Landowner comments |
| 12:00 | 10. | Adjournment |

Next meeting; January 17, Littles, 22 Saddle Court

[Note: this is the third not the fourth Saturday]

RETREAT LANDOWNERS ASSOCIATION
TREASURER'S REPORT
November 22, 1997

Cash balances at 10/31/97 were:	Checking	\$ 4,115.98
	Savings	72,708.75
	Total cash	\$ 76,824.73

As of October 31, 1997, \$45,172.20 in assessments has been received. Total assessments are budgeted at \$45,580.

Cash disbursements year to date October 31, 1997 total \$39,559.42. Included in Cash Receipts is a refund of property taxes from Larimer County. For the period January 1, 1996 through October 31, 1997, the excess of receipts over expenditures is \$11,763.60.

Enclosed are schedules of checking account activity from September 27, 1997 to October 31, 1997 (the period since the last Board meeting).

Also enclosed is the Statement of Changes in Fund Balances.

Bill Widmaier
Treasurer

RLA Check Register

9/26/97 Through 11/1/97

11/21/97
RLA-Checking

Page 1

<u>Date</u>	<u>Num</u>	<u>Description</u>	<u>Memo</u>	<u>Category</u>	<u>Cir</u>	<u>Amount</u>
<u>Checking</u>						
9/27/97	3450	AT&T	PHONE	Administratio...	x	-20.62
9/27/97	3451	MARCELLA BICK...	POSTAGE & SUP...	--Split--	x	-69.11
9/27/97	3452	COLORADO DEPA...	Bi-Annual Report	Administratio...	x	-25.00
10/1/97	3453	Colorado Stat...	COLO. UNEMPL...	Payroll:Comp ...	x	-104.39
10/1/97	3454	Bank One	FICA Tax	--Split--	x	-570.42
10/6/97	3455	Colorado Comp...	WORKERS COMP	Payroll WC Ins	x	-293.00
10/21/97	3456	VICKIE MCCOY	NEWSLETTER PO...	--Split--	x	-100.39
10/21/97	3457	Guiducci & Gu...	LEGAL FEES	Legal Fees	x	-51.23
10/28/97	3458	HOBART OFFICE...	COPIES & SUPP...	--Split--		-71.76
10/6/97		Larimer Count...	property taxes	Property Taxes	x	2,552.27
10/1/97		Bank One	Transfer from...	[MM1 - Unapprop]	x	600.00
Total Checking						<u>1,846.35</u>

MEMO

DATE: November 22, 1997
TO: RLA Board of Directors
FROM: Ken Cooper, Assistant Treasurer

1. Membership update: As of November 17 only one ownership change had taken place since the last board meeting in September. Brain and Maria Kelly of Houston, Texas purchased 3:20 from Joyce Robertson.
2. Invoices for 1998 assessments will be mailed on or about December 26 to avoid the Christmas crunch. A brief article has been given to Vicki McCoy for inclusion in the next newsletter describing to members the computation of late fees for payments postmarked subsequent to March 1.

ARCHITECTURAL CONTROL COMMITTEE
RETREAT LANDOWNERS ASSOCIATION
POST OFFICE BOX 172
GLEN HAVEN CO 80532

November 14, 1997

TO: Retreat Board of Directors
FROM: Architectural Control Committee

The ACC wishes to advise the Retreat Board of its activities since the last report of September 19, 1997.

Conversations and applications have been discussed with Shimeks, Lot 38, Filing 2, 551 Copper Hill Road concerning remodeling of their existing deck and screening of the propane tank. The screening has been completed, and deck work commenced. The deck materials to be used will be a man-made composition material, so it will be interesting to learn of its stability.

An application was approved for a deck addition to the existing cabin of the Zeigler family, 855 Bulwark Ridge Drive.

Jim and Ardene Boyd, Lot 17, Filing 5, 1371 Copper Hill Road, have submitted an amended plan for their previously approved barn. The length of the barn will be increased and Pro-Panel will be used for the roof and sides.

An application for a gazebo was approved for James and Danielle Eldridge, Lot 54, Filing 2, along Copper Hill Road. Eldridges own three lots, 53, 54 & 56. A portion of the wooden walk is in the utility easement; a condition of approval was that the owners, at no cost to or work by the RLA, would be responsible for moving the walk should utility work in the easement area be needed.

Construction work continues at Dyers, Lot 5, Filing 2; Squires, Lot 6, Filing 4, Koenigs, Lot 31, Filing 1; Phillips, Lot 27, Filing 1; and Dengler, Lot 58, Filing 2.

In the September 19, 1997 report, the ACC advised that an inquiry had been received concerning the wooden walkway and steps at the recently constructed home of the Boggs, Lot 89, Filing 1, 532 Elkridge Dr. It was indicated that the information would be sent to all ACC members for review and possible action. This review has been finished and the following is submitted for the Board's consideration and recommended action.

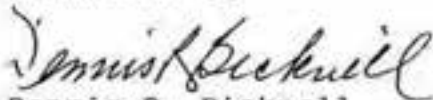
Retreat Board of Directors
November 14, 1997
Page 2

It would seem that Covenants 3 and 4 have some conflicting or unclear requirements. Covenant 3, the setback covenant, says that "...eaves, steps, and open porches shall be considered as part of the building." However Covenant 4 addresses EXCEPTIONS TO SETBACK RESTRICTIONS; STATING "...low platforms or steps, swimming pools and similar low, unroofed and unscreened construction may be erected, outside the setback line..." Obviously these statements, in this particular matter, could be discussed at great length, perhaps without resolution.

Enclosed is a plat of the site as submitted with the addition of the walkway. This is a steep lot with limited sites; it is the permanent home of the Boggs. The ACC recommends that the Retreat Board of Directors at its meeting on November 22, 1997 approve a motion to accept the construction as performed at Lot 89, Filing 1 as indicated on the enclosed plat plan.

The ACC will add a provision to any future approvals requiring notice to the ACC by the member of any construction that is beyond the footprint of the main building, if such construction is not indicated on the original submission.

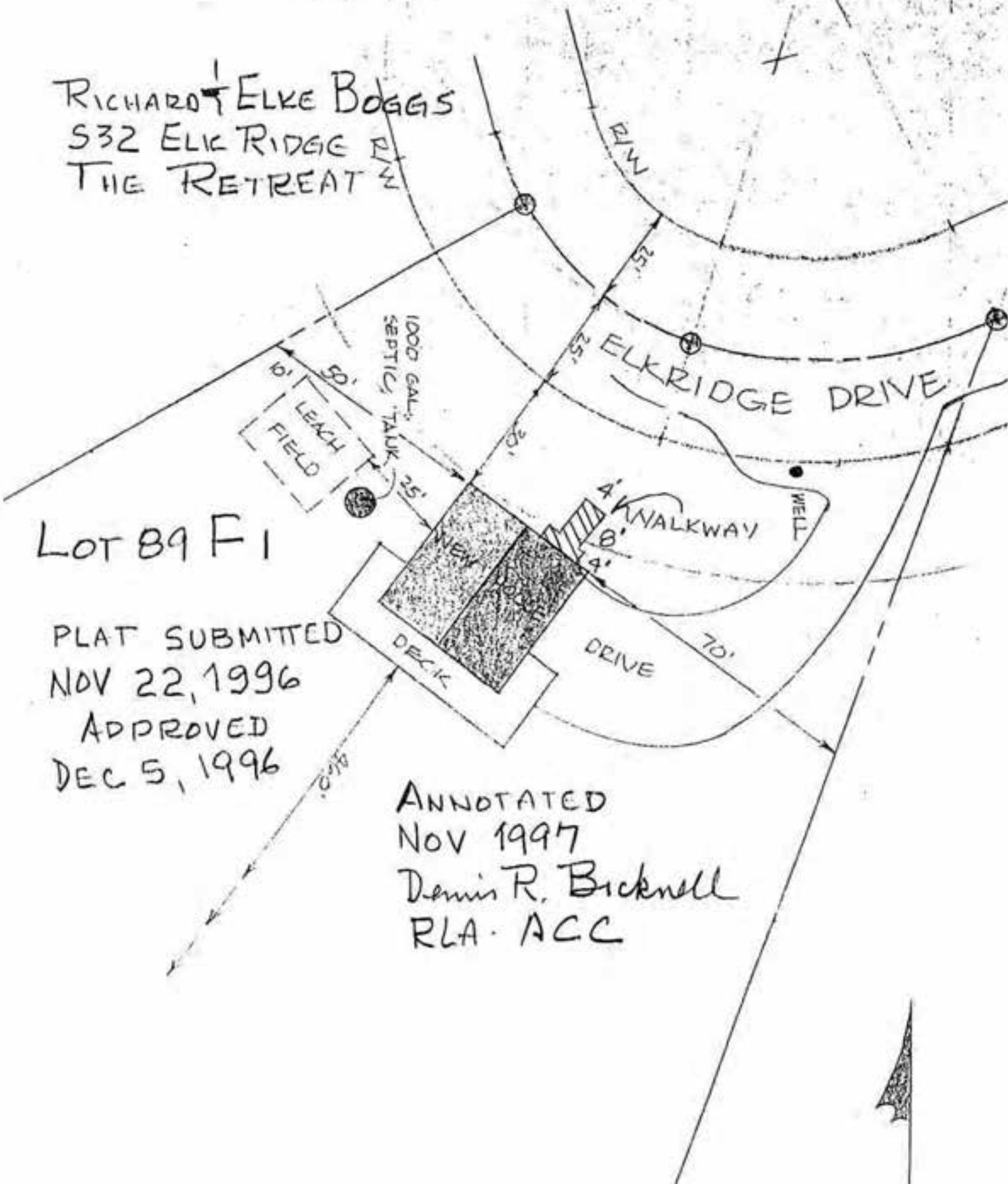
Submitted by



Dennis R. Bicknell
For the ACC

CCBRN97

RICHARD ELKE BOGGS
532 ELK RIDGE P
THE RETREAT E



LOT 89 F1

PLAT SUBMITTED
NOV 22, 1996
APPROVED
DEC 5, 1996

ANNOTATED
NOV 1997
Dennis R. Bicknell
RLA - ACC

Nov. 22, 1997

Dennis Bicknell
ACC Representative

Dear Dennis,

Paragraph 8 of your Nov. 14th letter states, "Obviously these statements (referring to covenants 3 and 4)... could be discussed at great length, perhaps without resolution." They might also be discussed, understood and the ACC's dilemma resolved in short order if the last sentence of covenant 3 was considered as the defining criteria, i.e., "shall be considered part of the building."

Accordingly covenant 4 can be read and understood to refer only to detached structures. The last sentence clearly defines the exception as to not applying to, "any portion of said dwelling house, the location of which shall be governed by the provisions of Restriction Three above."

Put the two together and I believe the "dilemma" can be resolved.

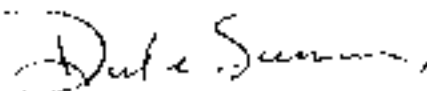
It is rather interesting to note that subject "footprint" did not appear on ACC application nor plan submitted to Larimer County Planning Department

I'm not really concerned about the subject porch and steps, in fact, I think they look nice and really present no problem. Remember, in my original letter I used them only as an example of my real concerns. It is the policies(?), procedures, fairness, *especially, equal treatment*, and use of knowledge of the ACC in dealing with their responsibilities.

I don't understand from the recommendations proposed to the Board whether the ACC believes this situation be brought into compliance, or owners will be asked to submit, with cause, a request for a variance, or neither, or that there is nothing wrong. Which is it?

I'm still interested in the procedures/processes the ACC uses. Was this case discussed in a deliberative meeting, or only by telephone/writing, or how? If anyway but the first how can real ideas be exchanged. Curiously, what was the last date the ACC had a meeting?

Sincerely and respectfully submitted,



P.S. I think you may wish to look at the house itself - it appears to me that it does not meet the setback requirements. It can be a test of ACC procedures for assurance.

CC: RLA Board

**RETREAT LANDOWNERS ASSOCIATION
1998 PROPOSED BUDGET**

	PRELIMINARY	
INCOME		
ASSESSMENTS - 211 X \$185	\$39,035.00	
TRANSFER FEES	\$0.00	
INTEREST INCOME	<u>\$3,000.00</u>	
TOTAL INCOME	<u>\$42,035.00</u>	
 EXPENSES		
ACCOUNTING	\$350.00	
ADMINISTRATION		
MISCELLANEOUS	\$400.00	
OFFICE SUPPLIES	\$1,200.00	
POSTAGE	\$325.00	
SECRETARIAL	\$150.00	
LONG DIST. TELEPHONE	\$150.00	
TRAVEL	\$100.00	
NEWSLETTER - POSTAGE & COPYING	\$1,200.00	
SOCIAL EVENTS & ANNUAL MEETING	\$400.00	
DONATIONS - FIRE DEPT	\$10,000.00	
ENVIRONMENTAL	\$1,000.00	
INSURANCE	\$2,800.00	
LEGAL FEES	\$3,500.00	
MEMBERSHIP	\$260.00	
PROPERTY TAXES	\$0.00	
ROAD MAINTENANCE:		
SNOW REMOVAL	\$2,000.00	
PAYROLL, P/R TAXES & INS.	\$3,600.00	
ROAD ADMIN., CERT., TRAINING	\$500.00	
ROAD BASE & SUPPLIES	\$9,000.00	
EQUIPMENT REPAIRS & MAINTENANCE	\$2,500.00	
TRANSFER TO EQUIPMENT FUND	\$1,000.00	
EQUIPMENT FUEL	\$1,500.00	
TOTAL EXPENSES	<u>\$41,935.00</u>	40,935
EXCESS OF RECEIPTS OVER EXPENSES	<u>\$100.00</u>	100
	=====	

RETREAT LANDOWNERS ASSOCIATION

1998 BUDGETED Statement of Changes in Fund Balances

	Total All Funds	Unrestricted Funds	Emergency Fund	Equipment Fund	Blwrk Rdg Fund	Open Spc Fund	Net Book Value of Equip.
Balance 1/1/98	77856	0	17000	3000	3410	52641	1805
Operations	1100	1100					
Transfers	-3410	-1000		1000	-3410		
Depreciation	-650						-650
Balance 12/31/98	74796	100	17000	4000	0	52641	1155
		<i>Combin unRESTRICTED & EMERGENCY FUND</i>					

RETREAT LANDOWNERS ASSOCIATION

LEGAL EXPENSES

	TOTAL	COVENANT VIOLATIONS	DEMAND LETTERS & LIENS	VARIOUS OTHER	OPEN SPACE	BULWARK RIDGE
1996						
January	33.00	33.00				
February	319.00	154.00	55.00			110.00
March	935.00	627.00			308.00	
April	616.00	198.00		99.00	319.00	
May	191.00	33.00	125.00		33.00	
June	506.00	22.00				484.00
July	247.50	15.50	100.00	44.00		88.00
August	1,037.65			443.65	484.00	110.00
September	287.90		58.00	229.90		
October	34.25			34.25		
November	59.07		59.07			
December	194.00			46.00	137.00	11.00
TOTALS	4,460.37	1,082.50	397.07	896.80	1,281.00	803.00
RECOVERY	(363.93)		(363.93)			
NET	4,096.44	1,082.50	33.14	896.80	1,281.00	803.00

RETREAT LANDOWNERS ASSOCIATION

LEGAL EXPENSES

	TOTAL	COVENANT VIOLATIONS	DEMAND LETTERS & LIENS	VARIOUS OTHER	OPEN SPACE	BULWARK RIDGE
1997						
January	0.00					
February	50.44					50.44
March	55.44		22.00	33.44		
April	112.50		33.00	79.50		
May	859.49		88.00	56.49	715.00	
June	435.82		25.00	47.82		363.00
July	640.89		77.00	5.89		558.00
August	1,074.88			904.88		170.00
September	43.84				43.84	
October	51.23					51.23
November	0.00					
December	0.00					
TOTALS	3,324.53	0.00	245.00	1,128.02	758.84	1,192.67
RECOVERY	0.00					
NET	3,324.53	0.00	245.00	1,128.02	758.84	1,192.67

RETREAT LANDOWNERS ASSOCIATION, INC.
BALANCE SHEET (CASH BASIS)
 October 31, 1997

ASSETS

CASH ON HAND AND IN BANK

Petty Cash		\$0.00
Checking		4,115.98
Savings		<u>72,708.75</u>
Total Cash		<u>76,824.73</u>

EQUIPMENT

Old Equipment		7,000.00
Road Grader (purchased 1992)		<u>11,325.00</u>
		18,325.00
Less: Accumulated Depreciation		<u>(16,520.00)</u>
Total Equipment		<u>1,805.00</u>

Total Assets \$78,629.73

LIABILITIES AND EQUITY

LIABILITIES

\$0.00

EQUITY

78,629.73

Total Liabilities and Equity \$78,629.73

NOTES

The Association's Equity Consists of:

Undesignated from current year operations		(\$3,191.57)
Undesignated carryover from prior years		20,465.95
Building Fund (from 1995)		500.00
Net Depreciated Cost of Equipment		1,805.00
Equipment Fund (from 1994 and 1997)		3,000.00
Bulwark Ridge Fund		3,409.51
Open Space Fund		<u>52,640.84</u>
Total		<u>\$78,629.73</u>

In accordance with generally accepted accounting principles, assets are recorded at cost less accumulated depreciation.

Assets owned by the Association include roads and common areas which have no cost basis but have estimated replacement values as follows:

Common Areas		\$41,800.00
Roads		<u>\$1,200,000.00</u>
Total		<u>\$1,241,800.00</u>

RETREAT LANDOWNERS ASSOCIATION, INC.
STATEMENT OF CASH RECEIPTS AND CASH DISBURSEMENTS
AND CHANGES IN CASH BALANCES
January 1, 1997 Through October 31, 1997

	ACTUAL	1997 BUDGET
CASH RECEIPTS:		
Landowners' assessments	\$45,172.20	\$45,580.00
Transfer fees	300.00	1,200.00
Interest income	3,298.55	1,500.00
Other income - Refund of Property Taxes	<u>2,552.27</u>	<u>0.00</u>
Total Cash Receipts	<u>51,323.02</u>	<u>48,280.00</u>
CASH DISBURSEMENTS		
Accounting	300.00	300.00
Administration:		
Office supplies	1,174.25	1,000.00
Postage	320.43	300.00
Secretarial	40.00	150.00
Long-distance telephone	99.51	250.00
Travel		100.00
Miscellaneous	615.70	500.00
Newsletter - postage & copying	1,137.03	1,000.00
Social events and annual meeting	383.92	300.00
Donations - fire department	10,000.00	10,000.00
Environmental	37.54	1,000.00
Insurance	2,791.00	2,800.00
Legal fees	3,324.53	3,000.00
Membership	255.00	250.00
Property taxes	120.22	140.00
Road maintenance:		
Payroll, payroll taxes & insurance	5,534.92	5,600.00
Education & training		580.00
Road base & supplies	8,862.74	9,960.00
Bulwark Ridge		3,200.00
Addition to Equipment Fund		1,000.00
Fuel - equipment	1,256.03	2,000.00
Repairs & maintenance - equipment	<u>3,306.60</u>	<u>1,000.00</u>
Total Disbursements	<u>39,559.42</u>	<u>44,430.00</u>
 Excess of Cash Receipts over Cash Disbursements	 11,763.60	 <u>\$3,850.00</u>
Cash balances January 1, 1997	65,061.13	
Cash balances October 31, 1997	<u>\$76,824.73</u>	
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NOTE

The budgeted excess of cash receipts over disbursements is to be allocated to:

General Unrestricted Funds	(\$4,888.00)
Bulwark Ridge Fund	(3,262.00)
Open Space Fund	<u>12,000.00</u>
Total	<u>\$3,850.00</u>

**RETREAT LANDOWNERS ASSOCIATION
STATEMENT OF CHANGES IN FUND BALANCES
JANUARY 1, 1995 THROUGH OCTOBER 31, 1997**

	TOTAL EQUITY	UNRESTRICTED FUNDS	BLDG FUND	EQUIP. FUND	BLWRK RIDGE FUND	OPEN SPACE FUND	EQUIP.
BALANCES 12/31/94	\$43,720	\$11,223		\$2,000		\$12,172	\$18,325
1995 ACTIVITY:							
OPERATIONS	17,267	17,267					
INTEREST	1,800	941				859	
DEPRECIATION	(14,787)						(14,787)
<i>TRANSFERS:</i>							
BUILDING FUND	0	(500)	500				
OPEN SPACE	0	(12,000)				12,000	
BALANCES 12/31/95	48,000	16,931	500	2,000	0	25,031	3,538
1996 ACTIVITY:							
OPERATIONS	13,757	13,757					
INTEREST	3,580	1,778			26	1,776	
BULWARK RIDGE	3,262	3,262					
DEPRECIATION	(1,011)						(1,011)
<i>TRANSFERS:</i>							
OPEN SPACE	0	(12,000)				12,000	
BULWARK RIDGE	0	(3,262)			3,262		
BALANCES 12/31/96	67,588	20,466	500	2,000	3,288	38,807	2,527
1997 ACTIVITY:							
OPERATIONS	8,465	8,465					
INTEREST	3,299	1,343			122	1,834	
DEPRECIATION	(722)						(722)
<i>TRANSFERS:</i>							
EQUIPMENT FUND	0	(1,000)		1,000			
OPEN SPACE	0	(12,000)				12,000	
BALANCES 10/31/97	\$78,630	\$17,274	\$500	\$3,000	\$3,410	\$52,641	\$1,805

Equity consists of the total of all funds plus the net book value of equipment
"Unrestricted Funds" consists of undesignated cash from current operations
and prior year surpluses.

The Building Fund and the Equipment Fund are Board designated funds.

The Bulwark Ridge & Open Space funds have been designated by general membership.