



RETREAT LANDOWNERS ASSOCIATION, INC.

THE BOARD OF DIRECTORS MEETING
January 27, 1990

The meeting was called to order by President Graham Fowler. All members were present except Dice McKnight. Also in attendance were Jim Persichetti, Assessment, and Environmental Chairman; Dennis Bicknell, ACC Chairman; and Marvin and Char Gee, Corresponding Secretary/Assistant Treasurer.

SECRETARY'S REPORT

The minutes of the December 2, 1989 meeting were approved.

PRESIDENT'S REMARKS

Graham announced that two people from two insurance companies would be coming to talk with the Board, and explain the coverage they can provide to the Retreat. A copy of each proposal was in the hands of each Board member. Each representative from the two companies was to be given 30 minutes for the presentation. Graham said the Board will have to make a decision at this meeting, as the policy is due for payment at the end of the month. It was noted that the insurance coverage includes 24 miles of road; that there are twelve miles of road in the Retreat, but that when Rock plows or grades it doubles as he goes both ways.

Graham said Rebecca had called regarding Mr. Goodkin, and that the Retreat is going to Court February 27, against him. He has been in the area, and has gone. A "For Sale" sign is up on his property, and it was suggested that the Realtor be called and apprised of the situation.

LANDOWNER COMMENTS

There were no landowner comments.

ROADS

The Tallmans now have a phone. The number is 586-2261. Graham reported that the grader has been repaired, that the backhoe is next, but no date set. Graham said that both he and Jim Boyd had contacted the phone company supervisor, who had independently observed the damage that had been done to the roads. The supervisor also was displeased, and had men working to repair the roads while Graham was conversing with him. Graham drove the roads and finds them to be in better shape. The phone company will have to wait until the ground thaws to do the rest of Fisherman's Lane. Whether an easement had been obtained to work on the roads, and if the phone company was required to let the Retreat know when they were working, was discussed.

Graham said that Rock will take the backhoe down to the valley for repair when the weather is decent, that money for this has been budgeted. Graham hopes to recover monies from the sale of the Goodkin and West properties.

ENVIRONMENTAL

Jim Persichetti reported that there is no problem with the Spruce Budworm for the coming season. Rock will begin marking the beetle infested trees about mid-February; then will cut and remove the trees where he has permission. Rock will update the map showing where the infested trees are. In previous years the cost was about \$4.00 per tree. All infested trees on lots where Rock received permission, were cut and removed. Last year there were between 60 and 100 infested trees on lots where permission was not granted. With the increased budget this year, Jim feels it will cover Rock's going in cutting and leaving the infested trees. The Purringtons have cut beetle-infested trees on the common area behind their land, which are inaccessible for Rock's work.

Jim mentioned the Forest Service applications for purchasing trees, and gave copies to Marvin to put in the Newsletter. The order should be placed between mid-March and the first of April. Discussion brought out that the trees must be bought in packs of thirty, and that at least half of them survive. It was suggested that lilac bushes also be considered, and that perhaps several Board members go in together to buy trees.

ACC

Dennis reported that the ACC has approved an application for a garage at Tates (Filing 1, lot 15). They will be moving to the Retreat soon. Dennis also reported that the ACC received an application for building a cabin from Gary and Wanda Lundeen (Filing 1, lot 16).

Tony Besson tendered his resignation from the ACC. The Board accepted his resignation. Dennis has acknowledged his resignation in letter form for the Retreat.

A letter from Steve Little to the Board was read, in which he offered to be the

ACC, continued

new ACC Chairman. He will be moving permanently to the Retreat after the current school year. Dennis is willing to help him "learn the ropes" and would stay on the ACC as a member. Discussion involved how the ACC is formed (Handbook, p. 15, Article X, section 5, and p. 18, item 2 of the Protective Covenants). The Board is favorable to Mr. Little's becoming the chairman; it was suggested that guidelines be set up to show what the Board feels are the responsibilities of the ACC, following the two above mentioned items from the Handbook. There are a couple ACC members whose interest is no longer in the Retreat. It is felt that setting up the guidelines will help the ACC Chairman to revise the committee. Dennis will help Steve set up the committee, and present it as a package to the Board. The Board agreed to table any action until Dennis presents this package at a future meeting.

Duke questioned what had happened to the Bregach situation (see August 26, 1989 Board minutes). Dennis will check into it and let the Board know.

The Dunkin's fence and the area around the corral on the property were discussed. Dennis will call Mrs. Dunkin about the situation.

Regarding the Van Butzel problem (Filing 4, lot 19), Mary reported that she attended the zoning board hearing on the Van Butzel's request for a set back variance. The variance was granted; members of the planning board had visited the site, a video was shown and a letter from a concerned neighbor had been read concerning a septic system. A zoning board member said it would be reviewed by a County authority, and they felt that was a sufficient control. Mary said that Mr. Van Horn, representing the Van Butzels, alluded to the excavating around and across the stream creating a lot of silt; she felt the ACC should be aware and careful about such problems arising and causing environmental concerns, and that people should not necessarily be forced to build across the stream.

Mary said she spoke in opposition to the variance, and asked that the variance be made on the contingency that the Van Butzels make the same variance request from the Retreat ACC, which would allow the ACC to make a recommendation on the variance request. She said the zoning board would not do so, and felt that she was being brushed off by John Peters, the contact person. She said it is possible that the majority of the RLA members, and Mr. Van Horn do not realize that the ACC must be notified of variances other than buildings, that when they read "architecture control," they think only of buildings, not of driveways, easements and the like. She recommends that the Planning Board and zoning board be given a complete explanation of just what the ACC does.

In discussion, the move of the trail on Van Butzel's property, and the idea of letting Larimer County check on whether it is legal, was brought out.

Marvin will put an item in the Newsletter, explaining all that the ACC is involved in, such as driveways and easements, as well as the kinds of structures. He will stress that the ACC should be contacted before contacting the County for variance requests.

It was moved, seconded and passed that a letter be sent to Van Butzels, explaining the proposed use for the common area adjacent to their property, and that they do no work until there is ACC approval. Marvin explained to the Board the content of the letter he will write. The Board approved.

INSURANCE

Steve Payton representing Riedman Corp. from Loveland, and with whom the Retreat has a policy, explained exactly what the policy covers. After much discussion, he said he would call the underwriters the following Monday, to try to get them to lower prices and cut corners. In discussing the roads, he suggested having the Insurance Company come and look at the roads, and said he would order an insurance inspection of them. It was suggested that disclaimer signs could be put up saying that the RLA wouldn't be more liable than the State of Colorado, should an accident happen when someone is injured by tripping or falling. He suggested that the RLA valuable papers be put in a fire-proof vault, preferably in a bank, as a cost saving device. This could eliminate \$220 of the premium cost. Discussion revolved around the payroll insurance, including that the RLA is the prime contractor, and Rock an employee. Marvin will send a copy of our workmen's compensation policy to Mr. Payton. Mr. Payton reminded the Board that anything new, in the line of litigation or occurrence, would not be covered by a new insurance company. He feels that the policy cost can be lowered, and will contact Graham when he has a risk management survey.

Shelly Doggett from Insurance Associates of Estes Park, gave an explanation of the policy coverage they would give, which is the same as Mr. Payton's company. One difference is the \$1000 deductible for Directors and Officers as compared to the other insurance deductible at \$250. She included a Hired and Non-Hired coverage where someone who is doing Retreat business in his own car, and has an accident, the auto insurance is primary, but on discovering it is Retreat business, would be covered at \$100 on the premium. After discussion Graham asked why the RLA should choose her company over Steve's. Her answer: 1 - it's local, they can come quickly, 2 - Any questions needing quick answers, 3 - she can be available to attend our Board meetings, and 4 - she has been in insurance for eight years, and is licensed for 7½ years. She has lived in Estes Park for twenty years and knows the area much better than her underwriters who live in Denver, so can advise them in favor of the RLA. She said the Association is paying for service until we have a claim, and that she can't argue with the prices offered by our current policy. She did say that her program offers a 25% payment

Insurance, continued

plan, though there is no benefit for early payment. She too, will check with her underwriters to see if she can cut corners, but wouldn't recommend anything in coverage other than what we have. She said she writes coverage for Windcliff, Lake of the Pines in Boulder, and Horsetooth Lake Estates in Fort Collins. Graham will be in contact with her when a decision has been made by the Board.

ASSESSMENT COMMITTEE

Jim Persichetti reported on the Assessment Committee meeting of January 13, 1990. They reviewed four major options on the assessments, and will meet at Huberts in Niwot on February 17, 1990. At this time they will finalize their suggestions, and will provide the RLA Board with the written list, outlining their recommendations for the Board meeting of March 31. In the meantime, Jim said the committee felt the need to actively pursue collection of the \$100 transfer fees when lots are sold. The committee will submit two or three areas of By-laws which they feel will bring the By-laws more up to date, and in keeping with the growth of the Retreat. Jim was encouraged by the meeting, and reported that the main concern was that whatever was finally enacted upon by the Board, would not divide the community. The committee feels that whatever is decided, it should be fully explained to the membership in the Newsletter prior to the Annual Meeting. They also feel that the vote concerning assessments should be done only at an Annual Meeting. They also feel the idea of proxy votes has outlived its time, and suggest absentee ballots be used instead.

Discussion ensued, and from it came the importance of educating the membership through the Newsletter, and that there must be a contingency fund. Jim was asked to present the Assessment Committee options to the membership at the Annual Meeting.

Mary will write an article for the next Newsletter in which she will explain what the people who live here year-round do to take care of the properties of those who live in distant places. The next Newsletter will be in March or early April.

TREASURER'S REPORT

Graham passed out the treasurer's report, which ended December 31, 1989. Duke had figured how much we had gone over and under the budget for the year in the various categories; \$2,011 under budget, and \$994 over, leaving \$1,023 under budget for the year. Dennis suggested that an accountant be consulted to define the contingency fund, and formally set it up as a budget item. After discussion, it was moved, seconded and passed to accept the treasurer's report. Copy attached.

It was pointed out that two signatures should be used on the checks.

Marvin reported that 104 assessments are in, one of them a partial payment, making \$9,690 already deposited, and the four more have been received, but not processed. He went on to give two comments made by members: "the setting of the assessments should have included inflation/deflation clauses", and "I request that you do not raise assessments for non-residents to over \$100. We are unable and unwilling to pay a greater amount of money."

OLD BUSINESS

A. Howarth

Dennis, at the request of Duke, again reviewed the entire situation from the very first, year by year, from 1983 to the present time. Lengthy discussion was held, including the re-reading of Rebecca's letter which is quoted in the December 2, 1989 minutes, under ACC. In discussing temporary residences, (Covenant 5, page 19 in the Handbook) it was pointed out that one can have a permanent building, but people may temporarily stay there, as well as a temporary building in which people may stay temporarily. Graham will call Rebecca asking her to clarify her interpretation of the temporary residence. After more lengthy discussion, Duke moved that the Board consult with the attorney to take necessary action to resolve the problem of Howarth's guest house/potting/storage shed in the best interest of the Retreat, the Howarths, and Larimer County. The motion was seconded for discussion. In further discussion, an amendment was made to the motion that when RLA President Graham Fowler consults with the attorney the Board will abide with her advice. The amendment was seconded and passed. The original motion was then passed as amended.

B. Goodkin

Hugh reported that Miller Construction would tear down the corral and stable, and stack the materials for \$600. If they haul the material away, it would cost \$700. But they won't go on the land without a court order. The RLA is taking Court Action against Mr. Goodkin on February 27th. He is in contempt of court since he has not removed the corral as requested by the Court in previous action, and built an addition to the house which was never approved by the ACC. Noting that the property is up for sale, Graham will notify Rebecca, the mortgage holder, as well as Caldwell Banker who is handling the sale. After more lengthy discussion, it was decided that if Rebecca says action should be taken before the next meeting, Graham will let the Board know by mail.

C. Other Violations

Dennis pointed out that Schoenberg has three buildings, approved by both the ACC and the County. He also mentioned that Rivers and Deines first built a little shed with

Old Business, continued

an outside toilet, in which they lived, and that the big cabin house which they built is still not finished inside. He feels it is time to get them in compliance with the Covenants, as they continue to live in the little shed by the stream, and use the out-house.

D. Goals

In discussing goals, it was decided that Mary pursue goal #1, goal #2 is already being taken care of, goal #3 Duke will pursue, #4 Maggie will present as a By-law change, #5 is already in progress, and # 6 will be handled by Graham. Duke will also work on #10. These goals are listed in the December 2, 1989 Board minutes.

E. Insurance

After hearing the presentations by the two companies earlier in the meeting, it was decided to go with the lowest bid unless there is a difference of \$100.

NEW BUSINESS

A. Telephone

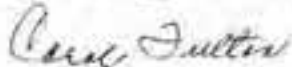
Duke reported that Joe Reece is the manager of customer service in Fort Collins, and his number is 223-6707. He works well resolving the trouble spots in the Retreat.

B. Corresponding Secretary/Assistant Treasurer

1. Marvin announced that they have a computer in their home now.
2. The Board gave Marvin permission to put the minutes and valuable papers in a safety deposit box.
3. Marvin suggests a sign indicating Dunraven Road and Elkridge Drive be put up at that intersection. Graham will take care of it.

Next meeting will be held at 9:30 a.m. on March 31, 1990 at Duke's home.

Respectfully submitted,



Carol Fulton, Recording Secretary

TREASURER'S REPORT
FOR YEAR ENDING 12/31/89

	Budget 1989	Expenses Through	Expenses 11/15/89 to 12/31/89
(AC) Accounting Audit	180.00	180.00	--
(MT) Annual Meeting	250.00	301.51	--
(D) Donations - GHVFD	500.00	500.00	--
(EC) Environmental Control	800.00	943.96	--
(ER) Expense Reimbursement	275.00	236.04	12.00
(EQR) Equipment Repair	3,500.00	3,245.02	--
(IN) Insurance	2,200.00	2,324.00	--
(LG) Legal Services	3,500.00	4,100.06	420.79
(MD) Membership & Corporate Fees	115.00	180.00	--
(MISC) Miscellaneous	555.00	336.00	--
(OS) Office Supplies	1,500.00	1,195.12	174.99
(TX) Property Taxes	75.00	85.24	--
(RM) Road Maintenance	4,500.00	3,652.70	1,769.73
(SS) Secretarial Services	750.00	560.00	20.00
(TEL) Telephone @ Firehouse	800.00	637.99	54.38
(TS) Trout--Stocking	750.00	750.00	
TOTALS	20,250.00	19,227.64	2,451.89

CHECKING ACCOUNT		MMDA	
<u>11/15</u> Beginning Balance	4,172.26	<u>11/15</u> Beginning Balance	7,061.55
<u>11/30</u> Interest	13.66	<u>12/05</u> Interest	30.60
<u>12/07</u> Transfer	1,000.00		
<u>12/07</u> U.S.West Refund	5.62	<u>12/08</u> Trans.to Checking	1,000.00
<u>12/07</u> FireHouse Rent	10.00		
<u>12/29</u> Interest	13.83		
Expenses	2,451.89		
12/31 BALANCE	2,763.48	12/31 BALANCE	6,092.15

BUDGET WORKSHEET FOR 1990

October 1989

	Actual Expenses 1987	Budget for 1988	Budget for 1989	Actual January 1 to October 15, 1989	Estimated Budget 1990	Final Budget 1990
(AC) Accounting-Audit	180.00	180.00	180.00	180.00	190.00	190.00
(MT) Annual Meeting	245.74	225.00	250.00	301.51	300.00	200.00
(D) Donations (GHVFD)	500.00	500.00	500.00	500.00	500.00	500.00
(EC) Environmental Control	515.00	1,500.00	800.00	943.96	1,000.00	1,000.00
(ER) Expense Reimbursement	244.10	275.00	275.00	190.44	250.00	250.00
(EQR) Equipment Repair	669.38	2,750.00	3,500.00	3,245.02	2,500.00	2,500.00
(IN) Insurance	3,850.00	2,000.00	2,200.00	1,862.00	2,350.00	2,350.00
(LG) Legal Services	945.83	1,000.00	3,500.00	3,580.00	4,400.00	6,000.00
(MD) Mmbrshp & Corporate Fees	115.00	115.00	115.00	180.00	180.00	180.00
(MISC) Miscellaneous	569.56	100.00	555.00	336.00	300.00	300.00
(OS) Office Supplies	951.51	1,000.00	1,500.00	995.13	1,250.00	1,250.00
(TX) Property Taxes	70.78	75.00	75.00	85.24	100.00	100.00
(RM) Road Maintenance	4,268.25	4,000.00	4,500.00	1,612.97	3,160.00	3,500.00
(SS) Secretarial Services	740.00	750.00	750.00	420.00	550.00	550.00
(TEL) Telephone @ Firehouse	764.63	840.00	800.00	575.81	800.00	800.00
(TS) Trout - Stocking	750.00	750.00	750.00	750.00	750.00	750.00
NOTES						
Reserve					1,880.00	1,000.00
TOTALS	15,379.78	16,060.00	20,250.00	15,758.08	20,460.00	21,420.00



RETREAT LANDOWNERS ASSOCIATION, INC.

THE BOARD OF DIRECTORS MEETING

March 31, 1990

The meeting was called to order by President Graham Fowler. All members were present except Mary Purrington and Maggie McDonald. Also in attendance were Rock Tallman, Road Chairman, Marvin Gee, Corresponding Secretary/Assistant Treasurer, Jim Persichetti Chairman of Environmental, and Assessment committees, and landowners Joan Persichetti, Cathy and Wallace Hubert, Jean and Ed Richards, Marlin and Anita McMahan, and Jewel Sumonia.

SECRETARY'S REPORT

The minutes of the January 27, 1990 Board meeting were approved.

PRESIDENT'S REMARKS

Graham reported that he and Duke had attended a CAI conference, and that each had attended separate seminars at that conference. He also reported that he has installed signs at the intersection of Dunraven Glade Road and Elkridge Drive, and at Fisherman's Lane and Copperhill Road.

LANDOWNER'S COMMENTS

There were no landowner comments.

ROADS

Rock reported that because of the recent weather we've experienced, the roads are in the worst shape he's ever seen, and that there are six major nasty spots. He explained that starting in July 1989 when the roads were very dry and dusty, the topsoil was blown around, and with the two downpours in August washing the road base away, then the unstable weather conditions since, he's been unable to get the roads back in shape. He suggested that to help alleviate the situation, a perforated drain tile be installed under the road with gravel being spread on top, in the major muddy areas. He noted that gravel costs about twice the amount of road base. In the following discussion, Graham encouraged Rock to get the backhoe repaired as quickly and as completely as possible, explaining that \$2500 has been budgeted for that item. He said that if there is any money left from the repair cost, it can be put in the road maintenance budget, to be applied to the expenditures in solving the muddy problem areas. Hugh reminded Rock that he is Road Chairman, and though he and Jim Boyd confer a lot, Rock has the final say, should there be a difference in opinion.

Duke read a portion of the GHAVFD minutes in which they discussed complaints about having the Retreat roads plowed when there is a snowstorm.

After some discussion Graham asked Rock to write a short article for the Newsletter, giving his thoughts and ideas about the roads, how often he's graded and plowed, and explaining that there are eighty inches of snow already this year, and how it feels to be out plowing in a blizzard when one can't see the road.

Discussion involved using a V-blade on the backhoe to plow one lane through heavy snows. It was suggested as an item to be looked into for next year.

Rock said more cross-links are needed for the chains on the grader.

ENVIRONMENTAL

Jim Persichetti reported that Rock had spent 5½ hours marking trees. Rock said that so far he's only found seven infested trees, and has cut down the infected trees on lots on which he was allowed. He said things are looking "very clean" at this time.

ASSESSMENT COMMITTEE

Jim Persichetti reported with regret that Vicki Alkire and Jack Benson resigned from the committee, effective this date. Jim explained that most of the Assessment report was accepted unanimously by the entire committee, but that certain items in the report were not a unanimous consensus. He then went through the report item by item:

Option I - was unanimously approved by the committee for presentation to the Board. Jim said that if the Board accepted the ideas from the Assessment Committee, all items to be voted on at the Annual meeting must be presented in the Newsletter thirty days prior to the meeting, and that all members either at the meeting or voting by absentee ballot, or proxy, would have an opportunity to vote on those items. Discussion involved the pros and cons of absentee and proxy votes. The committee feels that the membership must be completely informed, and suggests a breakdown of legal fees so that everyone understands where the money goes. It was noted that only Graham and the ACC chairman are in contact with our attorney; Dice was asked to prepare a statement of the legal disbursements for the Annual meeting. Under #4, the committee suggests a committee to

Assessment Committee, continued

help the Board make decisions, by doing the investigation for the Board. Under #6, the Board members assured the committee members that membership in the CAI is indeed beneficial in helping run the Retreat more efficiently. Under #11 the committee members stressed their recommendation to explain the various items of the budget to the membership.

Option II - was approved by a majority, not unanimously, by the committee. However, the committee unanimously recommends that the stated By-law be amended so that an increase in the \$100 limit be vote on by the entire membership at a regular Annual meeting in the method recommended in Option I. An option that Marlin McMahan suggested was to charge, in the future, members who buy more than one lot, assessments for each lot. He said some of the committee members felt it was unfair for those who own one lot to keep paying more and more, while those with multiple lots are paying the same.

Duke suggested having the fiscal year go from September to September, so the budget could be presented to the membership at the Annual meeting. Discussion brought out that the membership would tie the cost to the service, that they would see the "fluff" (such as the payphone) as places to cut expenses; that the Board decide the main-line items - a given budget - then ask the membership where to put the rest, that the membership would probably be more amenable to the Board's suggestions; and why couldn't the Board present more than one option for leveling the assessments for the membership to vote on.

Option III - Jim quoted Covenant #15. Discussion involved equal services-equal cost; Grandfathering; once the wholeness of the Retreat is broken, there is not way to stop it; the consensus of the committee was to keep the assessment as a whole lump sum; that Graham obtain legal backup so the Board can present its position at the Annual meeting in whatever decision it arrives at.

Option IV - There are thirty-two lot owners who own eighty-one lots. The suggestion recommended by the committee that an assessment on a per lot basis on items #3 and #4 was from "this point in time". Their suggested amendments to the By-law concerning these would be voted on by the membership at the annual meeting. The committee recommends that the Board consider both Items #3 and #4. It was suggested that the Board bring those two items to the membership at the 1990 Annual meeting with the idea of taking action at a later annual meeting. The committee recommends a By-law Committee to work toward the amendments suggested. The committee wants the membership to understand the interpretation of the By-laws so everyone will feel he/she is dealt with equally. The recommendation is that the Board spell out the one-vote per lot concept so everyone understands it.

Option V - needs to be considered. The committee felt they needed to present all sides of the various options.

The Board commended the Assessment Committee for the quick and thorough work. It felt the committee did an excellent job.

Discussion concerned the suggestions for By-law changes from the Committee. Jim explained that the suggestions deal directly with the assessments. He said there had been confusion in the committee as to whether a majority mean 2/3 or 51%. They recommended that 51% be considered a majority whenever majority is discussed in these By-law change suggestions. The committee feels there should be no special meetings for assessment increases, but this should be considered at Annual meetings only. If an emergency should happen, the Board could call a special meeting notifying the membership by mail, and by phone. It was suggested that the By-law Committee work on how special emergency votes should be handled. After lengthy discussion regarding Article VIII, Meetings, Section 4, voting, Marvin suggested that "all issues regarding By-laws, assessments, budget, and things that would affect the membership" would be better wording. The Board and committee concurred. The Assessment Committee is willing to work as a By-law Committee with someone from the Board as chairman.

Jim and Marlin asked to accompany Graham when he gets the legal opinion.

ACC

There was no report from the ACC committee. Marvin reported that he received a letter from Greg Marten, concerning Gary Lundeen's home (Piling 1, lot 16) explaining that though he had designed the building, he is not responsible for the building that is constructed on that site.

There has been no response from the Van Butzels (Piling 4, lot 19). However, the hole has been filled.

Graham suggested that when the new ACC Committee is formed, they bring their recommendations to the Board, letting the Board make the final decision. This idea was strongly suggested at the CAI conference he attended.

TREASURER'S REPORT

Dice passed out the treasurer's report, which was through March 15. he said that the books were in the accountant's hands at the present time. In explaining the expenditures, Dice said that all telephone calls by Board members are included under "telephone and firehouse". After a short discussion, it was moved, seconded and passed to approve the report. Copy attached.

ASSESSMENTS

Marvin reported that he sent a second notice to fifty-four people, that seven people have made partial payments. He gave to the Board a list of the eighteen members who are delinquent at the present time. This makes a total of twenty-six who have not paid completely. Marvin will copy some of the letters he has received, for the Board's perusal.

Marvin suggested two things: 1) wait until he gets back from a two-week trip, to send the list to Rebecca for legal action, and 2) make a telephone call to the delinquent members, to try to avoid the cost of the legal letter. The Board agreed to his suggestions. Marvin reported that there is roughly \$19,000 of the budget in, and that there is around \$2,000 yet to come in.

OLD BUSINESS

A. Second structure on same lot

Graham referred to the February 13, 1990 letter from Rebecca, of which all Board members have copies. Lengthy discussion followed, bringing out the importance of the use of the second building, and that the Retreat is zoned in FO Forestry. Duke asked to have the attorney properly informed, and all the parties get together to resolve the situation to everyone's satisfaction. Graham will discuss the situation with Rebecca when he consults with her on the Assessment Committee recommendations, and the Goodkin problem.

B. Goodkin

Graham reported that a Court order was served in April 1989, for Mr. Goodkin to remove the structures not approved by the ACC. Mr. Goodkin has not done so; subsequent Court orders to have him come to Court and explain why he hasn't done so, have been ignored, and he has eluded those who were attempting to serve him. Therefore, Graham will be going to Court for the Retreat; a Contempt of Court citation has been issued against Mark Goodkin to appear in Court on May 21, 1990 at 8:30 a.m., to show cause why he should not be punished by fine or imprisonment. If Mr. Goodkin does not appear, the Court will proceed without him.

Marvin suggested that the Title holder be advised about the situation.

The question was raised about the training corral on Dunraven Glade Road.

It was noted that at the CAI conference, they recommended that variances not be granted, or to be very careful in granting variances in the future. It was suggested that the Board not grant a variance to the Van Butzels. No action was taken.

C. Corresponding Secretary/ Assistant Treasurer

1. Marvin reported that the Retreat has a safety box, #481, and all corporate minutes are in the box.
2. A letter of appreciation from Insurance Associates of Estes Park was received.
3. The Gees have nearly all the names of the RLA members in their computer, and expect to get the accounts in soon.
4. Articles for the Newsletter should be received by April 18.

NEW BUSINESS

A. Special Meeting

There will be a special meeting April 21, 1990 at 9:30 a.m. at Gee's house to discuss the Assessment Committee's report, and to take action; and to organize and plan the Annual meeting.

B. New Board Members

Two positions will be open. Marlin McMahan will run for a position, Dice will ask Dick Weinmeister, Maggie will be asked to reconsider, and Duke will run again. Marvin will put an article in the April Newsletter asking for others to volunteer to run.

C. ACC

It was moved, seconded and passed to appoint Tom Fulton to the ACC. The Board was disappointed that there was no ACC report. It is felt by the Board that there should be a policy directing the ACC.

D. GHAVFD

Duke reported that the GHAVFD Fire Days will be June 30, and asked for help from the Retreat. He said they hope to have a dance.

It was moved, seconded and passed to adjourn.

Respectfully submitted,


Carol Fulton, Recording Secretary

TREASURER'S REPORT
FOR MARCH 31, 1990

	Budget 1990	Expenses Through March 15, 1990	Expenses
(AC) Accounting Audit	190.00	--	
(MT) Annual Meeting	200.00	--	
(D) Donations - GHVFD	500.00	--	
(EC) Environmental Control	1,000.00	--	
(ER) Expense Reimbursement	250.00	59.20	
(EQR) Equipment Repair	2,500.00	--	
(IN) Insurance	2,350.00	2,500.00	
(LG) Legal Services	6,000.00	350.77	
(MD) Membership & Corporate Fees	180.00	--	
(MISC) Miscellaneous	300.00	115.00	
(OS) Office Supplies	1,250.00	137.49	
(TX) Property Taxes	100.00	--	
(RM) Road Maintenance	3,500.00	457.38	
(SS) Secretarial Services	550.00	120.00	
(TEL) Telephone @ Firehouse	800.00	181.53	
(TS) Trout--Stocking	750.00	--	
Reserve	1,000.00	1,000.00	
TOTALS	21,420.00	4,921.37	

CHECKING ACCOUNT		MMDA	
<u>1/1/90</u> Beginning Balance	2,763.48	<u>1/1/90</u> Beginning Balance	6,092.15
<u>3/5/90</u> Interest	76.73	<u>3/15/90</u> Interest	76.83
Assessments	<u>14,110.00</u>		
TOTAL	16,950.21	<u>3/8/90</u> Trans./Checking	7,000.00
Expenses	4,921.37	3/8/90 To Reserve	1,000.00
TOTAL	12,028.84		
TRANSFER TO MMDA	7,000.00		
BALANCE	5,028.84	BALANCE	14,168.98



RETREAT LANDOWNERS ASSOCIATION, INC.

THE BOARD OF DIRECTORS SPECIAL MEETING April 21, 1990

The meeting was called to order by President Graham Fowler. All Board members were present. Also in attendance were Marvin and Char Gee, Corresponding Secretary/Assistant Treasurer, and Anita and Marlin McMahaon, landowners. Also present for a short time was Steve Childs, GHAVFD Firechief.

Graham explained that this meeting was called solely to discuss the Assessment Committee report, and dispensed with approval of the secretary's minutes of March 31.

GHAVFD

Steve Childs thanked the Board for allowing him to come to the meeting, and voice concerns over our policy of snow removal. Citing the big snowstorm in the early part of March, and his inability to get to Firehouse #2, or even completely to the end of Dunraven Glade Road, he said he was concerned as to how an emergency could have been handled. Graham explained that Dunraven Glade Road is plowed by the County, and that Retreat policy is that plowing begins when the snow stops, and there is six inches of snow. Reasons for this are #1, the safety of the driver, and #2, the roads would drift over if the plowing began during a blizzard, making it necessary to redo the roads. He explained that even after the snow stopped and Rock was plowing after the last big snow, he nearly went off the road. Graham noted that the Retreat is much more open, and there are more miles to plow, compared with Glen Haven. Steve said that Doug Grice starts to plow the Glen when three or four inches of snow are on the ground.

In discussing how to handle emergencies when large equipment cannot navigate the Retreat roads, the idea of snowmobiles was suggested. The Retreat donation of \$500 was suggested as a means to start acquisition of at least one snowmobile for the GHAVFD. It was also noted that many snowmobilers love to be involved in emergencies, and that it would be a good idea to find out who the owners are in this area.

Steve said that when three inches of snow falls, the department "chains up" the trucks. He said there are three EMT people in the department, and that all three are CPR instructors. He suggests that classes be given. It was noted that EPMC provides CPR classes monthly.

In accepting the \$500 donation for this year, Steve said that this money would probably go toward more communication equipment.

Asked about the status of the Fire District, Steve replied that it is a "sleeping dog" at present as there are many people who don't want to pay anymore taxes.

ASSESSMENT COMMITTEE REPORT

The Board took the Assessment Committee's recommendations one Option at a time, discussing at length the pros and cons of each. It was agreed that the budget and assessments for the year are set, but that the membership should have a vote at the Annual of 1990 for the year 1991. *Meeting*

Option I

In discussing the elimination of the phone at the firehouse, Graham asked Dice to send him the phone company telephone number. He will talk to the phone company with regard to the lessening need for that phone. The membership will be told at the Annual meeting that the phone will be taken out at the end of the summer, unless they are willing to pay for it.

Letters which were written by landowners concerning the assessments were read for the record. These were mostly complaints regarding the assessments not relating to landowners who have no improvements on their properties, that the legal costs were too much, that the assessments have doubled, that some owners were not allowing other owners to fish on Fisher-man's Lane, and to leave non-residents alone!

In discussing the collection of a \$100 transfer fee, it was moved and seconded that effective as of January 1, 1991, that we do upon change of ownership, collect \$100, as per Article VII, Section 1, sub e of the By-laws. The motion passed. Marvin was asked to notify the Title companies of this action.

Option II

The Board feels the budget for 1991 will be essentially the same as 1990. It was suggested that the next year's budget be published in the Newsletter in rough form, so the membership would know what is involved, and feel part of the procedure. Graham feels that if the assessment is left at \$100, it would take care of 1991. At the Annual meeting Graham will tell the membership that at the 1991 Annual meeting this option will be put to a vote. He will also explain that Option I was approved unanimously by the committee, where as Option II was approved by the majority of the committee.

Option III

Remarks included "in order to pursue Option III we'd have to totally scrap the Covenants and By-laws." The Board agrees that the Retreat is an entity and should remain so, and that the Board should guide the membership in this philosophy. Suggestions included having community activities such as rock-raking days, tree planting days, having a slogan, bumper stickers, T-shirts that all pointed up the unity of the Retreat. Action was tabled until the next regular meeting regarding these suggestions. The Board will leave Option III as it is, and will let the membership know that it has been considered.

Option IV

Items #3 and #4 will be mentioned to the membership who will be told they will be submitted to the membership for a vote at the 1991 Annual meeting. The point is that "after a certain date" they would be in effect. The suggested date is January 1, 1991.

Option V

The Board was in agreement that this option should not be considered.

In more discussion, the Board came to the conclusion that Option I is already being worked on, and there is no need for the membership to vote on it. Lengthy discussion again involved Option II, culminating in the plan to let the membership know that in the future the \$100 cap may have to be raised, that a \$150 cap is being considered, and that the membership will vote at the 1991 Annual meeting on this.

Emphasis was on leaving the method of collecting the assessment as it is, but to have the ability to raise the limit, or change the By-laws for assessment.

Discussion concerned what items to put on the ballot to be voted on this year. The final decision was as follows:

- Item 1 - Assess the members in the manner as is, and to raise the cap to \$150, effective January 1, 1991. Passed unanimously by the Board.
- Item 2 - Annual assessment shall be collected equally per lot ownership. This shall be construed as one membership for voting purposes only. Current landowners not affected. This becomes effective for persons purchasing land after January 1, 1991. Passed by majority, Duke against.
- Item 3 - Present owners who construct additional dwellings on additional lot currently owned, will be assessed an additional full assessment. This shall be construed as one membership for voting purpose. Passed by majority, Maggie against.

Three other options, #4 separating roads fee from assessments; #5 assessing by use; and #6 eliminating the lid and use the annual budget as the basis for voting the assessment, did not pass by the Board.

Discussion again involved how to assess - it was suggested to present three items for voting with item #1 saying to keep the assessment as is, items #2 and #3 referring to methods of collection, and then below the options, to ask the membership if they would be willing to raise the cap to \$150. Marvin and Graham will get together to work out the wording of the above items for vote by the membership. They will present the ballot at the next regular Board meeting.

In the June Newsletter, Marvin will note that copies of the Assessment Committee's report are available for the membership to look over, and that a few copies will be available at the Annual meeting. It will be noted that the Board had gone through the entire report, and had, after deep consideration and discussion, come to the above conclusions. The members will be asked to bring their ballots to the annual meeting.

Copies of the Assessment Committee report attached.

NEWSLETTER

The next Newsletter will be out around May 1. It will include the Board's position on the Assessment Committee report, an editorial on the common good, which Mary will write, articles on Earth Day and Fire Days, and an article by Rock, as asked for at the last regular meeting.

ASSESSMENT

Marvin reported that a lien was wrongfully placed on Al Matlock's property, and that Al had paid \$90 to get it released. He asked to pay \$50 assessment since the lien was a mistake. The Board concurred.

The next regular Board meeting is Saturday, June 2, 1990 at 9:30 a.m. at Mary Purrington's home on Copperhill Road.

Respectfully submitted,


Carol Fulton, Recording Secretary

Definition of a committee: A group that keeps minutes and wastes hours.

REPORT FROM COMMITTEE TO INCREASE REVENUE
FOR THE RETREAT LANDOWNERS ASSOCIATION
Jim Persichetti, Chairman

The committee appointed at the Oct. 14, 1989 RLA Board meeting has met twice and makes the following recommendations to the Board of Directors:

Option I. Leave assessments on a per membership basis with the \$100 limit for as long as possible and cut the budget to fit within the present limit:

1. Eliminate the trout stocking at \$750 per year saving.
 - a. This activity is enjoyed by only a few landowners.
 - b. Stocking our streams brings outsiders into The Retreat to fish.
 - c. This is a recreational activity, not a necessity for The Retreat.
 - d. Trout stocking could be continued on a contribution basis only.
2. Reduce legal fees one-third to one-half of present amount.
 - a. Limit the number of persons who may contact the attorney for a legal opinion for The Retreat to one or two Board members, such as the President and ACC chairman. Other members and committee chairmen should contact that person(s) to ask questions of the attorney, either by letter, phone or in person.
 - b. Board members should wait until there are several items to be discussed before contacting the attorney, either by phone or in person.
 - c. Mail a list of questions to the attorney beforehand so that he/she has time to either think them through or look up as necessary.
 - d. The Board should be more judicious in using the attorney. Board members should meet at the attorney's office during regular business hours to cut down on the the number of hours he/she incurs.
 - e. The attorney's bill should be itemized for time spent and this should be made a part of the Treasurer's report at the Annual meeting.
 - d. Consider changing to an attorney who might be more in tune with mountain property owners. Although there would be an initial extra expense bringing a new attorney up-to-

- date, it could be offset by more expeditious service.
3. Eliminate the phone at the firehouse, \$800 a year saving.
 - a. This was important when installed, but now more home owners have a phone at their home in The Retreat.
 - b. Campers or visitors can use the public phone in Glen Haven.
 4. Continue to explore Insurance Cost Options yearly.
 - a. A committee might be appointed to contact several insurance agencies for the best price on the actual insurance needs of the RLA.
 - b. Are the Bulwark Ridge residents paying their fair share of the insurance part of the budget in their assessment?
 5. Cut cost of Annual meeting from \$200 down to \$50.
 - a. The Big Thompson Community Building is available for rent for \$50. It has kitchen facilities and bathrooms which would eliminate the need to rent two sanolet units. Also, there is plenty of parking near the building and it is only six miles from The Retreat.
 - b. Have a true pot luck and the members in attendance supply all the food with none supplied by the RLA.
 - c. Always have a picnic, using the firehouse in the rare case of bad weather. Many members have commented that they prefer visiting with their neighbors at the picnic.
 6. Is membership in the CAI really cost effective or otherwise beneficial to the RLA at \$180 a year?
 - a. That association of Home Owner Associations is more related to Condominium and urban groups rather than Mountain Landowners like our RLA.
 7. Add more members to the Road Maintenance Committee.
 - a. Rock Tallman should not have to bear all the responsibility of not only running the equipment, but also keeping maintenance records and making reports.
 - b. Members could possibly do snow clearing in their own area without additional insurance needed by the RLA.
 - c. Add a "V" blade to the RLA's backhoe for snow clearance.
 8. Add more members to the Environmental Committee.

- a. Ask for more volunteers wherever possible.
9. Take a longer period of time to build up to the \$10,000 reserve fund.
- a. Always assess \$100 even if budget doesn't require that amount and use excess for the reserve fund until the \$10,000 amount is reached.
10. Board of Directors of RLA should take whatever action is necessary to start collecting the \$100 sales transfer fee - approximately \$2,000 to \$3,000 a year.
- a. Board of Realtors and Title companies should be notified by letter from the RLA that this fee is to be collected at the Closing of any sale of property within The Retreat.
 - b. Add to Bylaw Article VII Assessments, Section 1, e. "If not collected at time of Closing, Purchaser shall be obligated to pay \$100 transfer fee to the RLA along with the next annual assessment."
11. In budgets presented to membership, either in the Newsletter or at the Annual meeting, list more details of costs on the following budget items:
- a. Legal fees.
 - b. Insurance.
 - c. Secretarial expenses and office supplies.
 - d. List miscellaneous items.

Option II. Raise present \$100 limit on assessment in the Bylaws on a per membership basis when it becomes necessary, but do so in compliance with the suggested amended Bylaw. (See attached sheet, Suggestions for Bylaw Changes, P. 11, Art. VII, Sec. 1. c.)

- 1. Although this certainly is a possibility in the near future, the committee feels that budget cutting should take priority over this measure at this time.
- 2. This measure should be taken only by a vote of the membership at the Annual meeting.

The following options are also presented for the Board's consideration, but it should be noted that the committee members felt any of these options would tend to divide the RLA community spirit and each requires consideration and answers as to the legal consequences.

Option III. Separate Road Maintenance from the rest of the assessment charges.

1. In line with Covenant No. 15, assess each lot owner proportionately for that part of our budget that deals with road maintenance costs.
2. Please note that Covenant No. 15 states specifically that "the maintenance of the private roads shall be the responsibility of The Retreat Landowners Association, Inc. and owners shall be liable for proportionate charges."

Dunraven Glade Road is a county owned and maintained road. The RLA over the past 18 years has not spent any funds for maintenance of that road. It would therefore seem that the 57 landowners along Dunraven Glade Road, on the basis of proportionate assessments could petition the RLA Board of Directors or the Courts for relief from assessment for road maintenance only.

3. It is suggested that should the RLA Board of Directors pursue this option, it should get at least two legal opinions on the matter.
4. Bulwark Ridge landowners now pay only this portion of the assessment. Perhaps they should also pay their portion of insurance expenses pertaining to the roads.

Option IV. Change assessing landowners from the present per membership basis to a per lot basis.

1. Can a per lot assessment be enforced on those multiple landowners who purchased their lots according to an 18 year existing Covenant and Bylaws of single assessment per membership? Covenants and Bylaws are part of the Title Policy conditions at the time of purchase.
2. Two legal opinions should be sought to clarify this issue.
3. Assessments on a per lot basis could be adopted for those who purchase additional lots on or after the date the ammended Bylaw is adopted by a majority of the membership at the Annual meeting.
4. Another change suggested by this committee would be to asses multiple landowners if they should build a cabin on any of their additional lots. The Bylaw pertaining to assessments could be changed to mean that an additional assessment would be levied for an additional cabin or home, but the landowner would still have only one vote.

Option V. Charge Assessment to a proportionate to use by membership.

1. Several letters have been received by the RLA to use this method. Those who live in the Retreat certainly get 365 days' use from all the services, whereas those who visit their land only once a year or on occasional weekends get much less use of the services.
2. Although this would be the fairest method, it would take more bookkeeping and would again divide the landowners into at least three distinct groups or classes of landowners:
 - a. Full time residents of The Retreat.
 - b. Landowners with a cabin on their property, but who do not reside in The Retreat.
 - c. Landowners with no cabin on their property.

SUGGESTIONS FOR BYLAW CHANGES

Because many of the suggestions contained in the committee report require amending the Bylaws, the committee makes the following recommendations to amend existing Bylaws that relate to our report.

The committee also recommends that these proposed changes be presented to the entire membership for vote at the upcoming Annual meeting and all items be explained fully in the Newsletter sent at least thirty (30) days prior to the Annual meeting.

The committee also felt strongly that henceforth an absentee ballot be provided in the Newsletter for the membership covering all issues that are scheduled to be voted upon at the Annual meeting.

Changes are highlighted:

Page 9, Article IV, Board of Directors Section 1. Duties, f. Recommend annual assessments, which assessments shall not be in excess of \$100, to be voted upon at the Annual meeting by a vote of a majority of the members present or by absentee ballot; which assessments together with other funds of the Association, may be disbursed in such a manner as the Board deems proper and in accordance with these Bylaws.

Page 11, Article VII, Assessments, Section 1. a. Change the wording to: The Board, at a meeting prior to the Annual meeting of the members shall recommend assessments for each class of membership, i. e. The Retreat members or Bulwark Ridge members, for the ensuing year. The membership shall vote on the assessments at the Annual meeting, either in person or by absentee ballot. Only persons who have fully paid all assessments shall be entitled to vote on issues brought up at the Annual meeting.

c. Change wording to:

The annual assessment shall not exceed \$100 per membership without the approval of a majority of the membership present and voting, or voting by absentee ballot at the regular Annual meeting called in accordance with the provisions of these Bylaws.

The assessment limit shall not be increased by more than \$25 increments voted upon by the membership at any Annual meeting.

e. Upon change of ownership, The Retreat Landowners Assoc. will collect a transfer fee of \$100 per transfer. If not collected at the time of Closing, the purchaser shall be obligated to pay the \$100 transfer fee to the RLA along with the next annual assessment.

Add: f. Any member currently owning multiple lots who builds another home or cabin on an additional lot shall be deemed to be another separate membership and obligated to another membership assessment for each lot so improved.

Page 13, Article VIII, Meetings, Section 1. Annual Meeting. a. The Annual meeting of the Association shall be held the last Saturday of

July of each year, such time and place as the Board of Directors may determine. (Eliminate "at the Glen Haven Community Building".)

Page 14, Article VIII, Meetings, Section 4. Voting at Meetings. a. Only members in good standing shall be entitled to vote at meetings of the Association. Voting may be by hand, written ballot or by absentee ballot.

c. Change wording to: All issues to come up for a vote at the next Annual meeting shall be fully outlined and explained in the Newsletter thirty (30) days prior to the Annual meeting. An absentee ballot shall be provided to each member in the Newsletter along with a proxy form for those who prefer to designate another member to vote for them.

Page 16, Article XI. Miscellaneous, Section 4. Amendments. These Bylaws may be amended by a majority vote of the membership present at the Annual meeting of the Association, or by absentee ballot, providing at least thirty (30) days notice of such proposed amendment or amendments shall have been given to each member.

Other recommendations of the committee:

1. In the course of discussion and review of assessments, the committee discussed other items beyond its charge by the Board of Directors of the RLA. This committee recommends that another committee be appointed to review all the Bylaws. Several members of this committee expressed a desire to serve on a Bylaw committee, if one is set up.

2. The committee also recommends that the coming years' proposed budget be outlined and printed in the Newsletter thirty days prior to the Annual meeting and a portion of the meeting be set aside for discussion of the budget before adopting it.

3. The committee also discussed a Parliamentarian being appointed by the President of the Board to see that Roberts Rules of Order be followed by the membership during the Annual meeting.

4. An Historian was also suggested to review all past minutes of both the Annual meeting and Board of Directors meetings to make up a history, year by year of the highlights of The Retreat. He would be charged with keeping this history current and available to the membership at the Annual meeting.



RETREAT LANDOWNERS ASSOCIATION, INC.

THE BOARD OF DIRECTORS MEETING

June 2, 1990

The meeting was called to order by President Graham Fowler. All members were present except Dice McKnight. Also in attendance were Marvin Gee, Corresponding Secretary/Assistant Treasurer, and Dick Weirmeister, landowner.

SECRETARY'S REPORT

The minutes of the March 31, 1990 Board meeting, and the special meeting called for April 21, 1990 were approved, with the change on page 2 of the special meeting minutes to read "...submitted to the membership for a vote at the 1990 Annual meeting" instead of 1991 Annual meeting.

PRESIDENT'S REMARKS

Graham explained that Rebecca has no record of a cancelled check from Al Matlock, showing that he has paid the lien, therefore Al still owes this year's assessment. Rebecca will also research the feasibility of the \$100 cap being raised. She explained that she represents two other mountain property associations. Graham noted that she has led us through the VIN problems, and has never steered us wrong, that all her dealings with us have been to the benefit of the Retreat. Discussion involved the idea of a second opinion on changing the interpretation of the By-laws. No action was taken. More discussion involved the idea that if the membership voted on the raising of the \$100 cap the Board would have little problem in getting it passed.

Graham read a letter from Ernie Conrad requesting the Board minutes and other correspondence and treasurer's reports as he represents Mr. Borek (lot 42, Filing 1). He mentioned that Flo Belz who is a landowner (lot 20, Filing 1) works in his office. In his letter, Ernie brought out the points of who collects the liens, who collects the \$100 transfer fee, and pointed out that the Board needs to be specific.

Graham met with Ernie and explained the Board's position on the various points which Ernie had brought up, and that our attorney was looking into the \$100 transfer fee and lien collections. Ernie had told Graham that many of the landowners he had talked with were upset at the \$6000 legal fees. Noting that so far the Board has spent only \$712 this year in legal fees, Graham suggested that at the proper time \$3000 be transferred from legal fees to road maintenance with the express purpose of being used for road base.

Graham was disappointed that Rock did not attend this meeting.

In discussing the transfer fee, Mary said it was the title company who collected the transfer fee in the recent sale of their Fort Collins home. Duke suggested writing to CAI to see what they say about the transfer fee.

After more discussion, it was decided that the Board minutes are available to any RLA member upon request.

LANDOWNER COMMENTS

There were no landowner comments.

ACC

There has been no correspondence from the ACC. The Board was disappointed that Dennis could not attend. Marvin had written a letter asking if the house Lundeen (lot 16 Filing 1) is building is the house Greg Marten had submitted for approval. There was not a concrete answer.

There is concern of the Board about the inactivity of the ACC. Duke will contact Steve Little to schedule a meeting of the ACC.

On lot 29 and 30, Filing 4, Rock said someone is tearing up the Road on Fighting Elk Court. Marvin said this is dirt which Doug Grice is dumping from excavation on Runnels' place. Graham will check this after this meeting.

In other concerns Rock said that the phone company was digging a ditch for their cable along Bulwark Ridge Road, and he was waiting until they stopped before continuing road work in that area.

Discussion regarded the pay phone. Duke will check with the GHAVFD to see if it's important to have the phone at Firehouse #2. It was suggested to have a regular phone rather than a pay phone. No action was taken.

It was noted that there is no response, or activity on Van Butzel's property; no activity at Howarths; no response on the corral from Bregach. In his call to Steve, Duke will bring up these items.

Marvin read a letter from Ron and Sylvia Seaton (lot 17, Filing 1) on Streamside, which went into detail about their acquisition of their property, and their plans. Marvin also told about new owners of property across from them who were going to cut down live trees in order to make a driveway. The Gees put them straight about getting in touch with the ACC first. It was suggested that something be in every Newsletter concerning notification of the ACC before doing anything on one's property.

ACC continued

It was suggested that members of the ACC call or visit new owners, to explain what the ACC is for, and to give them the handbook, and to offer help. It was noted that the Board needs to spell out the ACC duties.

Graham asked Duke to find out, in his calls to Steve and Dennis, who will be giving the report at the Annual meeting.

ENVIRONMENTAL

Mary reported that Rock has done everything he can on all the lots on which he has access. Jim Persichetti has a new list with permissions, and will give it to Rock.

Tent worms are infesting the tops of trees. Jim will check with the Forest Service to get their advice. It was noted that EVIA is also watching the situation.

ROADS

Rock had Copperhill and Black Creek Roads in good shape before the rains came. He is waiting for the phone company to finish their work before he continues on Rulwark Ridge.

It was moved to transfer immediately \$3000 from legal expenses to Road Maintenance just for road base. Seconded and passed. This will be added to what has been appropriated for road base already.

It was moved that the Board make an amendment to the effect that the Board transfer the money from legal into Road Maintenance to be made available if needed for road base. Seconded and passed.

Graham will follow up with Rock.

Duke said that the GHAFD asks that the snow be plowed sooner and more often for safety's sake. This will be an agenda item for the first meeting after the Annual Meeting.

TREASURER'S REPORT

Dice is in the hospital and Dick Weinmeister presented the treasurer's report. After discussion it was moved, seconded and passed to accept the report. Copy attached.

It was suggested that if a committee chairman is not able to attend the Board meeting he/she should send a written report.

When sending out assessment statements, the idea of including additional donations for "fish fund", "fire department", etc. was suggested. This will be an agenda item for the first meeting after the Annual Meeting. Duke wants a complete breakdown of expenses for the Annual Meeting.

ASSESSMENTS

Marvin reported that Al Matlock and Dorothy Mills have not paid. He has turned Debbie West over to Rebecca. Ted and Jan Morrison have paid partially, due to an illness in the family.

OLD BUSINESS

There was no old business.

NEW BUSINESS

A. Annual Meeting

1. Maggie moved to change Article III, Section 1 to read "The Association shall be managed by a Board of seven (7) directors" rather than six. It was seconded and passed. This will be presented at the Annual Meeting.

2. Marvin presented a working sheet concerning the three recommendations discussed and decided upon at the April 21 special meeting. After agonizing discussion and rewording, the Board concluded that the three items: Article VII Assessments; basis of calculating the assessments, and; additional building built on multiple lots, were ready for presentation to the membership. Final draft attached.

Discussion involved the manner of having the vote sent to the membership. The proxy vehicle will be used, with the items on a separate sheet to be provided with the ballot to be voted on. Duke asked to have this year's budget included with the Newsletter.

3. Other Annual Meeting business

a. Marvin will check on the use of the GH Community Building.

b. Duke will obtain the potties.

c. Graham will check with I.B. Muller on the picnic, and obtain permission from the Forest Service.

d. Pop and chips will be provided. Members will be asked to provide their own beer. Everyone will be responsible for their own barbeques.

e. Graham will provide the agenda for Marvin to print.

f. An outside Parliamentarian will be in attendance. Gees will see to this.

g. Sy Kleinman will be asked to do the picnic games.

h. It was suggested that Blue Grass music be provided. The McKnights know of a group.

4. Election

People running for Board members are Mary Louise Widmaier, Duke Sumonia and Marlin McMahan.

5. Landowner comments will be limited to three minutes per membership.

New Business - Annual Meeting, continued

6. Eldon Spurrington and Bill McDonald will attend the registration table while the Board members mingle with the membership.

Next meeting will be at 9:30 a.m. at the Glen Haven Community Building July 29. Carol will see that coffee and rolls are available.

Respectfully submitted,


Carol Fulton, Recording Secretary

RETREAT LANDOWNERS ASSOCIATION

TREASURER'S REPORT
FOR JUNE 2, 1990

	Budget 1990	Expenses Through June 2, 1990	Expenses March 15, 1990 to June 2, 1990
(AC) Accounting Audit	190.00	215.00	215.00
(MT) Annual Meeting	200.00	--	--
(D) Donations - GHVFD	500.00	500.00	500.00
(EC) Environmental Control	1,000.00	80.00	80.00
(ER) Expense Reimbursement	250.00	93.85	34.65
(EQR) Equipment Repair	2,500.00	--	--
(IN) Insurance	2,350.00	2,500.00	--
(LG) Legal Services	3,000.00	712.63	361.86
(MD) Membership & Corporate Fees	180.00	--	--
(MISC) Miscellaneous	300.00	115.00	--
(OS) Office Supplies	1,250.00	333.93	196.44
(TX) Property Taxes	100.00	120.68	120.68
(RM) Road Maintenance	6,500.00	1,682.38	1,225.00
(SS) Secretarial Services	550.00	160.00	40.00
(TEL) Telephone @ Firehouse	800.00	293.91	112.38
(TS) Trout--Stocking	750.00	--	--
Reserve	1,000.00	1,000.00	--
TOTALS	21,420.00	7,807.38	2,886.01

CHECKING ACCOUNT		MMDA	
<u>3/31</u> Beginning Balance	5,028.84	<u>3/31</u> Beginning Balance	14,168.98
<u>5/3</u> Interest	72.59	<u>4/4</u> Interest	56.07
Assessments	<u>5,145.00</u>	<u>5/3</u> Interest	<u>56.53</u>
TOTAL	10,246.43		
Expenses	2,886.01		
BALANCE	7,360.42	BALANCE	14,281.58

Business items to be voted on at the annual meeting

At the annual meeting, the board of directors will be placing before the membership some suggested changes in the RLA bylaws. These proposals are presented here so that you may have an opportunity to think about them prior to the meeting. *If you will not be in attendance at the business session, you may mark this form and mail it with the proxy ballot included in this newsletter.*

Article VII, Assessments, Section 1. c., currently states:

"The annual assessments shall not exceed \$100 per family membership without the approval of a majority of the members present at a meeting called in accordance with the provisions of these bylaws."

The board, based on the report from the Committee to Study Assessments, is recommending a change in the maximum assessment and the basis on which the assessment is determined, effective January 1, 1991. The board recommends this section of the bylaws be amended to read:

YES NO (Vote 'yes' or 'no' on each of the three motions)

_____ c. "The annual assessments shall not exceed \$150 per assessment unit without the approval of a majority of the members present at a meeting called in accordance with the provisions of these bylaws.

_____ (1) Effective January 1, 1991, the basis of calculating the assessment unit shall be changed from per family to per lot. (Multiple lots owned by members prior to the effective date are exempted. The right to vote will continue to be by family membership.)

_____ (2) Landowners who build an additional dwelling on an exempted multiple lot, will be subject to an additional assessment.

Note: The exact amount of the annual assessment is determined by the Retreat's budget each year. The total needed for operating expenses is simply divided by the number of Association members. The board anticipates that the 1991 annual assessment will remain at the same level as this year.



RETREAT LANDOWNERS ASSOCIATION, INC.

THE BOARD OF DIRECTORS MEETING July 28, 1990

The meeting was called to order by President Graham Fowler. All members were present. Also in attendance were Jim Persichetti, Environment Chairman, Marvin Gee, Asst. Treasurer/Corresponding Secretary, Jim Boyd, Roads, Steve Little, new ACC Chairman, Marlan McMahan and Sy Kleinman, landowners, and Steve Childs, GHAVFD Fire Chief, to give a report.

SECRETARY'S REPORT

The minutes of the June 2nd, 1990 meeting were approved.

PRESIDENT'S REMARKS

Graham explained that the recent rains have made the work on the roads very difficult, that the work that has been done has been washed away. He said there is a new supervisor at the phone company who knows little about what has been happening with the company on our roads. He will contact the former supervisor so they can straighten out their mess, so that Rock and Jim Boyd can finish getting the roads in shape. Graham said that delineator posts have been placed at a couple places on Miller Fork Road so people will know the road is dangerous. Repair might involve using railroad ties pounded in lengthwise, and filling put behind them, with trees and grass planted, to help hold the ground in place. Graham had explained to Rock that \$3000 had been put into road maintenance. Rock will wait until as close to freeze-up as he can, to do the work so it will stabilize during the winter. Graham said Rock will probably use the entire amount allotted for roads, as the roads should be the main priority for next year.

Discussion involved plugged culverts and ditching being a lot of work, road base being put down in as many places as the budget will allow, and trying to get landowners with driveways that lie above the road to either have culverts installed, or try to make the run off go into the ditches. Jim Boyd asked for directions from the Board for roadwork.

Mark Goodkin has retained a new attorney who contacted Rebecca. She asked Graham via phone what could be done to resolve the problems with Mr. Goodkin. Graham told her that the corral and barn should be moved, and that Mark would not be required to remove his addition. He said the Board would settle for the amount we are due. He asked Rebecca to use her judgement, and to at least get our costs back - about \$1600.

Trout stocking was done for \$600, saving \$150 over last year. Smaller trout were put in, but larger Browns and Cutthroats were included as a bonus.

Graham said the Board had met the goals for last year: the backhoe and grader were repaired, most issues were resolved, and he reiterated that he feels the number one goal for next year should be the roads, followed by Covenant enforcement.

In discussing plans for the Annual Meeting, Graham said he will introduce Steve Little as the new ACC Chairman; make some remarks about the good work of the Assessment Committee, and talk some about the three issues to be voted upon. Mary complimented Graham on his intention to present goals rather than problems, as it sets the right tone. The Board assured him that it is behind him.

GHAVFD

Steve Childs, Fire Chief, presented a report which he will present to the membership at the Annual Meeting. He said the department responded officially to thirteen calls: three grass fires, two abandoned campfires, one agency assist, five to six medical calls and a couple calls which were not in any category. He noted that the bulk of calls are medical, and stressed that "readiness response" is much improved. There are five EMT on staff, and the response is about three minutes. He said a lot of people forget to call 911 in this area, and call neighbors instead. He wants to educate area residents to use the 911 emergency call number.

Steve said the "ambulance" next to the firehouse is not an ambulance, but a "quick response rescue unit". The department was able, through Ron Bachali of the Retreat, to get the unit for \$4300 as opposed to \$12,000 for a used ambulance. The department has placed an order for emergency medical equipment (splints, extrication gear, IV materials, etc.) which was paid for by the auction of the old fire truck on Fire Days. This amounted to \$1700. EPMC has donated \$500 to \$600 worth of equipment to help get the vehicle ready for emergencies. Steve feels the department is a basic life-support-system at this time, being able to take care of strokes, heart attacks, broken bones, unconscious non-breathing problems, infections, snake bites, and so forth.

He said the task now is to get the vehicle paid for by late September. At Fire Days \$500 was donated specifically to help pay. The department will put a thermometer poster at the Post Office, to show progress in paying for the unit. Various groups will be asked for donations, including the RLA. Steve said the ultimate goal is to get the

GHAVFD, continued

department a better ISO (Insurance Service Organization) rating. They are now at 10, have a goal of 9 for the coming year, and then have an 8 rating, which would include a hydrant. He has specifically asked ISO to come to the test rather than do the review in writing as they have in the past. He'd like this done by the end of the summer.

Questioned about the various signs to be put up along the road, Steve explained that the County is reluctant to put any signs up; that during the ban on fires earlier this year, the Forest Service gave them a number of signs which were put up in as many places as they could find room.

Asked if there would be a problem of the RLA removing the public phone from Firehouse #2, Steve said he could see none. Asked if there would be a problem if an addition for RLA road equipment be built to Firehouse #2, he could see no problems there either. He explained that there will be an addition built to Firehouse #1, completed hopefully this year. He said there are two watering vehicles at Firehouse #2 in the Retreat, and two "quick response vehicles" at Firehouse #1 in Glen Haven.

Asked if people donate specifically to the rescue unit, would it cut into their general expenses, Steve reported that Fire Days took care of the \$9000 needed for operations. He said they also have a contingency fund. He said he realized that the people in the area look at the GHAVFD as our fire department, and thanked those from the Retreat who helped at Fire Days.

Duke, who was in charge of the Fire Days, also expressed the same sentiments.

Steve said a mailing will be sent to the area residents if the Insurance has been lowered.

A letter from Tim Stolz, President of the GHAVFD is attached.

ROAD REPORT

Jim Boyd, reported for Rock who could not attend. There was 90" of snowfall this year, compared with an average of 106" the last six years, rainfall about 14", and one snowfall was 23" deep. The twelve miles of roads means 24 lane miles, and even more, as often the grader goes over them more than twice.

The backhoe is fixed - the brakes and transmission needed the work. It cost \$1700. Bushings and pins need to be bought and Dick Weinmeister will help install them.

Jim had volunteered his time in the past week, and remarked at the difference in operating the Retreat's equipment compared to machines on the highways.

Duke moved to pay Jim retroactively for the work he has done on the roads. There was no second, and the motion died.

Graham moved to pay Rock \$12.50 per hour from now on, and Jim Boyd \$10 an hour as a trainee, from now on. After a short discussion, there was no second and the motion died. Checking with the State Compensation was advised, as only one person is covered at this time. Further research into this area is needed before the motion could be acted upon.

It was suggested that a very active road committee be formed in which costs, salaries, snowplowing and recommendations could be made to Rock and Jim so they would not have to bear the whole responsibility. The Board is in agreement of the idea of a Road Committee. This will be brought up at a future Board meeting.

Jim went on to explain that a culvert will be put in at the middy area near Gee's place, and road base will be added where needed. The two spots on Miller Fork Road where the cribbing is eroded, will be fixed.

Again, the 6" snow and when the snow has stopped, was set as the time plowing would start. There is still concern over the depth in case safety vehicles need to come through. Dice reported that \$685 has been spent as wages for Rock so far this year.

ENVIRONMENT

Jim Persichetti presented a map that showed where Rock has cut. He reported that the bag worms are causing no problem except for being unsightly, no Spruce Budworm problems, and that the Mountain Pine Beetles and Douglas Fir Beetles have overlapping lifecycles. Rock had cut and treated 160 trees until they ran out of money last year. This year only 40 trees have been cut and treated. Jim said that Rock, on direction from the Board, did go in on lots on which permission was not given, and had cut and treated the trees which were infected, leaving the trees. Jim said that after trees are cut and treated, they should be left for a month at least before using. Rock and Jim have conversed, and Rock realized there are more areas in which he can access. Jim said that at the present they are ahead, budget-wise. Jim said that Lindane is used to treat trees by the Forest Service, but only professionals should use it, but they suggest using "Sevin" to spray the trees for preventative measures, and by increasing acidity of the PH level to 6 by adding vinegar, five months at least would be added to the life of the trees.

In controlling Dwarf Mistletoe, the recommended spray is "Florel", using a high pressure spray. This is about 50% effective, and will need to be done often.

Jim said that the biggest problem in the Retreat is still the dead trees, and he strongly recommends that the landowners be encouraged to take care of them, leaving a few for woodpecker and other bird holes.

ENVIRONMENT, Continued

He noted that noxious weeds (Canada Thistle and Spurge) should be sprayed early in the season, which is early June at this altitude, and that the County has sprayed along Dunraven Glade Road. He suggests "Round-up" and "Weed-be-Gone" for these pests. EVIA will lend sprayers to anyone wishing to spray. He said the State Legislature has passed a new law which leans heavily on the Counties and State to get them to treat noxious weeds. Jim will talk to Ray Mehaffie and Dave Letterman from the Forest Service to see if this law will affect the treatment of trees in the National Forests, particularly the one adjacent to the Retreat.

ACC

Graham welcomed Steve Little as the new ACC Chairman. Steve read a letter from Dennis, copy attached. Then he explained his thoughts, seeing himself as an agent (somewhat independent) of the Board as far as enforcing the Covenants and alerting the Board to problems which arise. Dennis will help him make a continuity from the former committee to the new committee, by staying on as a committee member. The files will soon be transferred to Steve, who will organize them by Piling and Lot, rather than by name. This should be helpful with sales of lots. He will look to the Board for guidance and backing. He said that as more and more people live in the Retreat, there is more and more impact on both the roads and the environment.

When Graham and Duke met with Steve earlier this past week, they thought that a minor type issue could be dealt with by Steve, but a major issue would be brought first to the President and Vice-President, and if it looks as if it will be lengthy, the Board will be informed. It was asked that the Board be informed of all the issues. Steve asked for a policy from the Board. He wants to emphasize that the ACC be very active, and that any work being done on one's property must go through the ACC. He wants to get the Retreat where it should be, and make enforcements on the basis of Covenants, rather than using prior enforcements as the basis. Hugh feels one of the biggest jobs Steve will have, is the education of the membership, that this is a community. Steve will write a series of articles for the Newsletter fostering this community idea. Steve's telephone number is 586-9051.

VanButzel

Graham reminded the Board of the letter from VanButzel (Piling 4, lot 19) of which they all received copies. He visited with the VanButzels, and said everything is all right. There had been a misunderstanding. They had thought the contractor had advised the Board, but it hadn't been done. Graham suggested to them to let the County know that they had moved the trail, and to make sure the relocation has been recorded. Steve will help them make a sign saying where the trail runs through their land. Jim Persichetti, as President when the trail was fought for and located by the County, is adamant that the VanButzels provide proof to the ACC that the trail is recorded.

It was suggested that a variance request form be made from the ACC, for those who will have difficulty in meeting the requirements in placing their cabins.

Mary stressed that the members understand that they, not the contractors, notify the ACC.

TREASURER'S REPORT

Dice passed out a folder of the statement of cash and disbursements along with the treasurer's report for expenditures to date. He explained the legal section to the Board, but said he would not explain who the several problems were, to the membership who will receive this same folder at the meeting. He explained the "expenditures to date" page. It was moved and seconded to accept the treasurer's report. Passed. Copy attached. The Board complimented Dice on his excellent work. Marvin will send the entire report to those who sent proxies, along with the Annual Meeting minutes.

Duke recommended that a strong finance committee be formed.

After discussing the use of the public phone, Graham said that unless there is a strong objection at the Annual Meeting, the phone will come out. Dice's wife Charlene was able to get the number of calls, which amounted to over 200 calls. Hugh suggested that the Board should advise the phone company that after January 1st we would no longer pay for it.

Dice said they are trying to get the seven different parcels of common area into one for tax purposes.

OLD BUSINESS

There was no old business for the record.

NEW BUSINESS

A GHAFFD Rescue Unit

Duke moved that the RLA contribute an additional \$500 to help pay for the Rescue Unit. The motion was seconded. In the following discussion it was decided to have the membership make the decision. The motion was withdrawn. Duke then moved that the Board strongly recommend to the membership to contribute \$500 to help pay for the Rescue

NEW BUSINESS, Rescue Unit continued

Unit. The motion was seconded. Graham moved to amend that "strongly" be removed. This was seconded and passed. The original motion to recommend was passed.

B. Maggie McDonald

Graham thanked Maggie for her work in filling Tim Stolz's term. Maggie, leaving the Board, recommended that the Board add a seventh member, and asked Graham to bring it up at the Annual Meeting.

C. Procedure

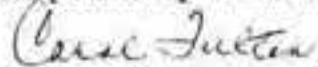
Marvin explained the procedure for voting, using mailing labels, as there is some concern about ballot box stuffing.

D. Election

New Board members elected at the Annual Meeting, were Marylouise Widmair and Marlan McMahan. After that meeting, Graham was re-elected President, Mary Purrington as Vice-President, and Marylouise as treasurer. Dice will help Marylouise learn the ropes, and it is hoped her husband who is a CPA will help also.

Next Board meeting will be Saturday, August 25 at 9:30 a.m. at McKnight's cabin on Fisherman's Lane.

Respectfully submitted,



Carol Fulton, Recording Secretary

REMARKS FOR THE RETREAT ANNUAL MEETING

Retreat members and friends:

It is time for another update to all of you on the activities of the Architectural Control Committee. I am pleased that Steve Little has agreed to read this short statement to you, and he will add comments of his own. Previously I have told you and the board that my work schedule is not allowing me the time to do a proper job for you. For instance I left last Saturday and have spent the week in Dearborn Michigan. The message has gone out for a chairman and additional members.

Steve has agreed to become the Chairman of the ACC which will start a new era since the chairman will actually live in the Retreat. During the past year Tony Besson and Maynard Avey have relinquished their positions on the ACC. I want to thank them for their help over the years. The other current members are George and Thelma Richard, Jean Richards, and Dennis. While all of us are quite willing to help Steve, it seems a very appropriate time to add some new members to the committee. If you would like to serve, please tell Steve or a board member. If you are contacted, please consider helping your organization.

The past year has seen limited building in the Retreat. There has been a cabin approved for Lundeen's on Lot 16 Filing 1. A rather unique development has been the approval of several two-car garages which seem to be one of those things we all find we need. I have stated at previous meeting that the great majority of the work done in the Retreat is properly planned and executed. Yes there are some problems and the board has set and probably will set goals for addressing these as time and resources permit. This is particularly true along some reseeding to prevent continued erosion, or that could have some shrubs planted for screening purposes. I would like all of you to observe what can be done along Black Creek where John Carroll and his neighbors have done such a tremendous job. All of you are encouraged to look around the Retreat, see what your needs might be, and perhaps get started with these ideas on your own land.

With that I will quit and let Steve add his thoughts and ask that you give him your cooperation. He is undertaking a challenging job.

This from Alvin Bicknell



RETREAT LANDOWNERS ASSOCIATION, INC.

The Board of Directors Meeting August 25, 1990

PRESENT: Hugh Beckham, Graham Fowler, Dice McKnight, Marlan McMahan, Mary Purinton, Mary Louise Widmaier, Jim Boyd, Marvin Gee, Charlotte Gee, Stephen Little.

The meeting was called to order by president Graham Fowler. The minutes of the last meeting were read and approved. Graham made opening remarks which included a special welcome to the new board members as well as a review for the whole board of the goals accomplished during the 1989-90 year. Graham commented on the direction and challenges for the coming year. He suggested, as the potluck/picnic is a yearly event, the Landowners might wish to consider doing more social things together during the year. Because of Duke Sumonia's interest Graham asked him to investigate the possibilities of some type of activities.

In addition to increased social activities, Graham noted that there were several bridges that needed to be rebuilt between the entrance to the Park and half way up (in the area of the cul-de-sac on Fishermans Lane). It would be helpful if two or three people with chain saws would join a work crew some weekend to get this accomplished before the first snow falls. Steve Little commented that he had planned to take some rocks from the stream and build up the area around the stream. That might be a better alternative to rebuilding two of the bridges. He would welcome some help. Mary Purinton suggested that a mailing or telephone chain be implemented to organize for the event.

NO FORMAL ACTION WAS TAKEN.

As a point of interest Hugh Beckham noted that a rattlesnake approximately 6 ft. long was observed by his daughter near his garbage cans the previous week. The snake had been scared out by her dog who she was afraid had been struck by the snake. As Hugh was not home at the time he made calls to several neighbors to find someone that could hunt and kill the varmint. He was able to contact Rock who volunteered to take care of the problem; however, in the minutes it took for Rock to arrive on the scene the snake had disappeared and is still around some place in the vicinity (we assume).

Hugh also shared pleasant information when he told about the 12 1/2 inch, numbered and tagged Greenback Trout that he had recently caught in Miller Fork on Streamside near the entrance. When he called the Wildlife Dept. he discovered it had been released in Idylwilde Dam in 1979.

REPORTS:

Architectural Control Committee

Steve Little reported that the ten member committee had met and reviewed requests from Landowners. Three requests were granted:

1. Gee..hot tub on deck
2. McDonald ..TV dish
3. Little .. enclosed area for tool room.

Steve requested some guidance from the board on two variance requests. Lindens wish to preserve their meadow area and asked for a variance to build against their property line. They have talked to their neighbors, Bakers, and have received verbal approval to build with a zero foot clearance. They are not planning to build within the year but are viewing their options as they develop their site plans.

The Board discussed it's position on granting variance and their long term ramifications. It was noted that during the development stage of the Retreat lots were not laid out with building sites clearly in mind which at times have created a problem for the owner. It was concluded that upon receiving a formal written request for a variance by the Landowner, the Board would most generally seek a legal opinion for clarification of each request. A lawyer needs to write the variance and the landowner would bear the cost. Landowners are also subject to the final approval of the County.

Van Butzels want a 5 foot variance because of the location of the trail, the Retreat access strip and the limited possibilities for

their building site. There was some discussion about a possible land swap with them but no action was taken. During the general variance discussion Graham gave an update on the Goodkin problem. He also will try to get copies of the paper work on the Russell variance to the board. He strongly feels that people need to understand the process and responsibility for filing a variance and that the Board not the A.C.C. takes the final responsibility for the decision. Mary Purinton stated and the Board agreed that our official position should remain flexible and decided on a per case scenario. She reiterated the need for the landowner to be responsible for the fees necessary to grant a variance. Jim Boyd pointed out and the Board agreed that variances are necessary but that the Board must be sure that each approval have specific and understandable reasons documented for the action taken. This will set standards that become the base for future decisions.

ACTION:

It was moved by Hugh Beckham and seconded by Mary Purinton that "the A.C.C. be empowered to discuss with Lindens the variance approval and that any action taken on the variance will be given through the Board to our attorney for legal approval."

MOTION PASSED.

Additional problems presented by the ACC committee concerned (1) multiple cabin usage and (2) propane tank visibility. Steve Little asked for guidance in dealing with these issues. He summarizes the facts to date:

(1) The county won't permit a second single family dwelling on a single lot; these residences being defined as having a plumbed in kitchen. Duplexes are not allowed, however, there can be second buildings, i.e., sheds, garages or storage units. Howarths original building application, which was approved, was for temporary housing and a guest house. Runnells have also been granted permission for temporary housing until their permanent residence is completed.

In dealing with the Howarth dilemma, Rebecca Elliot advised us in a letter sent to the board early this year of action we might wish to implement, (Graham reread Rebecca's letter as an informational update to the Board). She was of the opinion that a letter should be sent to Howarths advising them that they should not turn the first stone building into a full residence with a plumbed kitchen.

The Board concluded that the Runnells situation could develop into a parallel problem.

Action:

It was moved by Hugh and seconded by Dice that "we resolve the issues of appropriate use of temporary VS permanent housing by sending letters to Howarths, Runnells, and Rivers. These letters addressing individual circumstances will be sent only after review and approval of our attorney. They will be signed by the president, Graham, and the A.C.C. Chairperson, Steve Little."

Motion Passed. (Steve Little is to formulate the letters.)

(2) Propane tanks are a special issue because the covenants spell out what is to be done with them (propane tanks must be buried or otherwise concealed within a structure; they should not be visible from public streets*). These regulations in many cases have not been followed.

*For clarification "public streets" was defined by the board as all roads within the Retreat properties.

The statute of limitations has run out on many violations, however, in order to help people live by the spirit of the protective covenant, Steve Little proposed that he write a letter in the next Newsletter advising landowners of the covenants, the A.C.C.'s intention to review the propane situation this coming year (looking for compliance and encouraging a good neighbor policy); the committees plan of beginning to enforce regulations. He will also ask all the people who presently have propane tanks to either paint with a light color, fence or put shrubbery around them. If shrubbery is used deciduous plants would not be acceptable.

As a landowner Steve Little volunteered to rewrite the introductory comments in the Landowners Handbook to help make them more in line with our current policies. The process of welcoming new landowners was discussed and the possibility of personal calls to new owners considered. Graham reported that the covenants have been reviewed and bylaws will soon be updated. Jim Persichetti heads the Bylaw committee which will meet in Oct.

NO FORMAL ACTION WAS TAKEN

Steve Little asked permission to send Dunkins a letter discussing with them the problems of their trash, corral, and electric fence set back. Because he had received complaints, he also requested that a similar letter be sent to Hornbuckles expressing concern for the unsightliness of their property. Should they want to build a shed for items now scattered around the property, the A.C.C. will control the location of such structure.

PERMISSION GRANTED

Steve Little proposed that a road committee and the A.C.C. work together on the problems of the culverts and swale in driveways. He suggested that the diversion of water can be dealt with in an article in the newsletter and then discuss with individual landowners particular problems.

NO FORMAL ACTION WAS TAKEN

Graham read a letter from Dennis Bicknell in regards to the Board's plan for the Debbie West/Susan Mills property, our request to the county for condemnation, and someone presently living in the cabin unknown to her. Marv reported he had turned Debbie West over to Rebecca for lien as 1990 dues had not been paid. Graham reported that the property has reverted to Susan Mills.

ACTION:

Marv will get the telephone number and Graham will contact Susan Mills in regard to the property. If necessary he will contact Rebecca.

Road Maintenance

Jim Boyd reported for Rock who was unable to attend the meeting. Because of the excessive rainfall the roads have been unusually difficult to maintain. Hopefully within the next two weeks the culvert repair will be addressed beginning with the one on Miller Fork between Gee's and Widmaier's which is top priority. As the telephone company needs to identify where the telephone line is located it may slow the work.

The telephone company has brought three loads of dirt to correct the problem created when they put in new phone lines on Fishermans Lane and Bulwark Ridge. The work was satisfactory.

Graham read a letter from Duke Sumonia suggesting the formation of a Road Committee. The letter included the purposes for this committee.

The Board discussed all issues at length.

Jim Boyd suggested it would be helpful if a small group would be involved in the decisions and prioritizing of projects. The Board concluded that with the present committee (Rock, Jim Boyd, Graham) and the addition of A.C.C. Chairperson, Steve Little, the needs of road maintenance could be met. It was suggested that perhaps a board member could serve as the chair of this committee adding structure and continuity to the committee.

NO FORMAL ACTION WAS TAKEN Dice was to see John Barlow about the Satterfields problem.

Jim Boyd requested direction in the amount of road base to be purchased and the priorities of placement on the roads. This is planned for in late Sept. or Oct. He also reported that the back hoe was down now and the hoses were all being replaced.

Jim informed the Board about an incident that had recently occurred during road maintenance. When he was grading on Streamside near the entrance there was some confrontation with persons living outside the Retreat. Jim would like an official clarification of our policy in this area. Graham stated that the Retreat did have an easement dating back to 18?? However we did agree to slope our road so the grass would grow; rocks piled on edge of road have created a problem for drainage and construction trucks being able to pass.

NO FORMAL ACTION WAS TAKEN (Graham will research easement and check with Rebecca if necessary)

Jim Boyd finally reported about a boulder 6 inches above the road near Stolz. He requested permission to drill and blast the top of the rock if necessary. Rock will use equipment loaned by people from whom we get the roadbase; they will do the blasting and be liable.

It was noted by Board members that there were several places where boulders impaired vision on the roads.

NO FORMAL ACTION WAS TAKEN:

Graham reported he had discussed speeding on Dunraven Glade with Don Cheley.

In discussing the roads, Graham stated that he felt the first priority should be the culvert on Miller Fork followed by roadbase there. He added that next problem to be addressed should be the low spot on Fishermans Lane; Rock should then use his own judgement as to what needs to be completed and the order of that maintenance as he continues working on our 5 year plan; we also need to look at the back entrance and see what we can do legally there.

Hugh Beckham felt that Rock and Jim were in charge of the distribution of the road base; Dice McKnight reported that there was enough in the budget to purchase a minimum of 10 loads; Hugh suggested we purchase \$2,000 and Dice suggested that Rock call Dice in early October to see if there was additional money available for the purchase of more road base.

Jim Boyd pointed out that we needed as many loads of roadbase as is possible and still have money left for snow removal.

NO FORMAL ACTION WAS TAKEN (Consensus of board)

Salary increases for Rock were discussed at length as was the differentiation between Jim Boyd's salary. It was noted by Marv Gee that a Christmas bonus was given to Rock personally by the Board last year. It was agreed that this should be the formal responsibility of the RLA not individuals.

ACTION:

Hugh Beckham moved and Mary Purinton seconded that "Rock's salary be increased to \$11.00 per hour; Jim Boyd's salary to \$8.00 per hour."

Motion passed.

Treasures Report

Dice Mcknight submitted the treasures report.(attached). The expenses to date have been \$12,382.31; \$3,566.26 occurred since July 15. The balance in our checkbook account as of the same date is \$4,593.10; balance of the MMDA account is presently \$14,465.60. Our reserve balance above the budget is \$10,021.01.

Discussion followed in regard to next years budget as compared with expenditures this year. Marv Gee pointed out with the present state of our budget we now have proof for landowners what it costs to keep the Retreat at the point we all wish it to be. It is important to keep our reserve balance to be used for expenditures such as equipment replacement, road maintenance etc. Mary Purinton pointed out, windfall moneys can be kept in our reserve balance and should not be used to decrease annual fees. To do so creates a false impression. These moneys can be used to cover past legal fees that the association has paid. It was agreed by the Board that a letter would be written to the telephone company advising them that as of the first of January we (RLA) would no longer pay for the pay telephone next to the firehouse.

Marv Gee requested that the Retreat have Telephone Credit Card for limited use. It would easier for the treasurer to have one bill to reimburse. Hugh expressed a concern for having to pay corporate rates which would increase our bills. Use of the card for Board conference calls might be valuable at times. The Board felt use should be limited to the president, treasure, ass't treasure, and ACC chairperson.

ACTION:

It was moved by Hugh Beckham and seconded by Mary Purinton that "the treasure's report be accepted."

Motion passed.

Marv will investigate telephone credit card cost and report back to the Board.

Dice will be responsible for sending the letter about the pay phone to the telephone company.

Environmental Committee

Marv Gee informed the board the Jim Persichetti would be unable to attend the meeting, however, Jim sent a message to the board. At this time there are no problems to report. Rock has been able to take out all the trees that they were given permission to cut at the annual meeting.

OLD BUSINESS

Graham reported that past issues dealing with Goodkin, Howarth, West have been resolved.

Lending institutions requesting RLA business information other than for a particular loan application should submit a formal letter to the board stating reasons for the request.

NEW BUSINESS

Graham presented to the Board a letter from Duke Sumonia suggesting the change of the fiscal year and also the establishing of a finance committee and a roads committee. Dukes letter listed goals and purposes for each committee. After much discussion, it was decided not to change the structure of RLA at this time.

Marian McMahon discussed formally establishing a Retreat Historian as had been discussed at the Annual Meeting. Graham pointed out that the need was for a Historian to keep the social record for RLA, the business records are kept by the secretary. Hugh Beckham pointed out that Duke would be an excellent person to fill this position as he is a careful recorder of past events, keeping track of valuable information that perhaps others weren't as willing to do.

ACTION:

Duke's letter placed on file for further reference as needed.

The Board unanimously requested that a formal letter should be sent to Duke requesting him to fill the position of Social Historian for RLA. As Graham had already talked to Duke about this, he said he would formalize the request to Duke.

Budget Preparation

Graham asked the Board to think about the present status of the Retreat where and what our priorities will be this coming

year; the roads will be our number one priority; our reserve fund seems to be satisfactory; some consideration needs to be given to a depreciation/building fund possibly a study to show where we should build something. We need to keep in mind keeping our budget as low as possible.

The Board discussed each line item in the budget to familiarize themselves with the RLA needs. Points of discussion were:

- Audit will be higher than budgeted last year
- Value of annual meeting/social event expenses
- Using Estes Valley Improvement Association for environmental spray/sprayers
- Money saved by eliminating firehouse telephone
- Expense reimbursement to include some of present telephone budget
- Establishing a depreciation account for replacement of equipment
- Possibility of insurance increase of 10% per year.
- Road maintenance expenditures to update and keep roads in class "A" condition.
- Reduce trout stocking budget
- New line item for storage building

ACTION:

Line item "Environmental Control" to be renamed Environmental and will include stream maintenance.

Line item "Equipment Repair" to be renamed Equipment Depreciation/Repair

Hugh Beckham moved and Mary Purinton seconded that "We become members of EVIA (Estes Valley Improvement Association) providing it cost no more than \$35.00."

Motion passed.

Graham moved and Dice seconded that "As we are prepared to start the procedure, John Barlow is to be asked to investigate sites for a storage building, design a building with growth potential, and give us a cost estimate predicted for completion next year."

Motion passed.

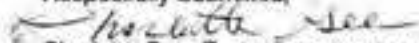
Hugh Beckham is to talk to John and see if he can have a report back by the next meeting.

Marv to file a CIA insurance form so we may more extensively compare insurance costs and coverage for this next year.

It was moved and seconded that the meeting adjourn.

Motion passed

Respectfully Submitted,


Charlotte Gee, Recording secretary (pro tem)

RETREAT LANDOWNERS ASSOCIATION
 TREASURER'S REPORT
 FOR AUGUST 25, 1990

	Budget 1990	Expenses To 8/25/90	Expenses 7/15 To 8/25/90
(AC) Accounting Audit	190.00	215.00	--
(MT) Annual Meeting	200.00	121.46	121.46
(D) Donations - GHVFD	500.00	1,000.00	500.00
(EC) Environmental Control	1,000.00	80.00	--
(ER) Expense Reimbursement	250.00	151.45	45.60
(EQR) Equipment Repair	2,500.00	1,664.90	1,664.90
(IN) Insurance	2,350.00	2,500.00	--
(LG) Legal Services	3,000.00	1,181.59	185.25
(MD) Membership & Corporate Fees	180.00	175.00	--
(MISC) Miscellaneous	300.00	115.00	--
(OS) Office Supplies	1,250.00	619.19	--
(TX) Property Taxes	100.00	120.68	--
(RM) Road Maintenance	6,500.00	1,923.18	240.80
(SS) Secretarial Services	550.00	420.00	140.00
(TEL) Telephone @ Firehouse	800.00	495.06	68.45
(TS) Trout--Stocking	750.00	599.80	599.80
Reserve	1,000.00	1,000.00	--
TOTALS	21,420.00	12,382.31	3,566.26

CHECKING ACCOUNT		MMDA	
<u>7/15/90</u> Beginning Balance	8,004.36	<u>7/15/90</u> Beginning Balance	14,404.65
<u>7/31/90</u> Interest	33.50	<u>8/3/90</u> Interest	<u>60.95</u>
<u>8/3/90</u> Assessments	105.00		
<u>8/3/90</u> Picnic/Beer & Pop	<u>16.50</u>		
TOTAL	8,159.36		
Expenses	3,566.26		
<u>7/15/90</u> BALANCE	4,593.10	<u>8/25</u> BALANCE	14,465.60
		RESERVE BALANCE ABOVE BUDGET	10,021.01



RETREAT LANDOWNERS ASSOCIATION, INC.

THE BOARD OF DIRECTORS MEETING
October 27, 1990

The meeting was called to order by President Graham Fowler. All members of the Board were present. Also attending were Steve Little ACC Chairman, Rock Tallman, Road Chairman, Marvin and Char Gee, Asst. Treasurer/Corresponding Secretary, and Duke Sumonia landowner.

SECRETARY'S REPORT

The minutes of the August 25, 1990 meeting were approved with a notation that Steve, rather than Dice, had talked with Mr. Satterfield (page 2).

PRESIDENT'S REMARKS

Discussing the budget, Graham reminded the members that the rising cost of fuel must be considered.

Graham showed the RLA's gavel which he has had inscribed, which can be passed on from president to president.

Graham reported that he now has a pager - #678-6763.

ROAD REPORT

Rock thanked the Board for his wage increase. He reported that the culvert near Gees has been installed, and that road base will be applied both there and in front of Satterfield's driveway. Discussion brought out that Doug Grice will rent his truck and himself for \$20 an hour, to haul fill dirt. Rock said that after it is determined how much is left in the budget after using fill dirt and road base, they will concentrate on Elkridge Drive from McDonalds down to the intersection of Dunraven Glade Road, as that portion is in terrible shape. He feels that much can be recovered from the ditches, as well as using Doug to haul fill dirt from the various excavations in the Retreat. Mary-louise reported that to date \$2,413.18 has been spent on road maintenance. Allowing for \$500 for snow removal, it was determined that there is about \$2500 left in the road maintenance account. Rock explained the problems involved on the one hard area on Miller Fork Road. He feels another big ten to twelve foot culvert section should be installed as an extension to the existing one, which could be helpful in the drainage. It was suggested to dump some more back fill in that area, using rocky material. Steve suggested that Mr. Porter be asked to get rocks from his land to put around the culvert, then put trees around them. Steve and other members offered to help. The feeling of the Board is that the work done so far is very good. Rock was encouraged by Graham to do what is necessary for the roads, and if he goes over budget, there are some other areas in which money can be obtained.

New belts are needed for the grader. Graham can get them at a low price from his neighbor who works for Gates Rubber Company, where this type of equipment is made.

Rock asked how much is paid for fuel. He suspects someone is stealing from the RLA fuel tanks, and he and Jim (Boyd) are keeping track of the amount in the tanks. Suggestions from the Board included installing a fence around the tank, alerting Bob Lindsay who lives close to the firehouse, and putting an announcement concerning the thefts in the Newsletter.

ENVIRONMENTAL

There was no Environmental report.

ACC

Steve passed out a copy of a tentative application form and a letter which has been worked out for the ACC. He asked for Board comments. He will send copies of the Covenant to those who are applying for approval for the ACC, as it is apparent the applicants do not read the Covenants before sending in their plans.

Steve will send letters to those who have trailers parked in the Retreat, four of whom have exceeded the 60-day limit. He suggests that the Board crack down on those who do not comply with the 60-day limit. After reading Covenant #5, and discussion, it was agreed by the Board that this Covenant be interpreted by the Board as the trailer sitting on the land for 60-days. Marvin will obtain the name of the man at the back entrance to the Retreat, who stores trailers, and will pass the name on to Steve.

Steve read copies of the letters he will send to the Runnels, and to Howarths reminding them of the Larimer County FO-Forestry zoning which interprets plumbed complete kitchens in a secondary structure as a permanent home. Both Larimer County and the Retreat do not allow such structures. Steve wishes to talk with the attorney regarding these problems, and his letters. Steve also read a letter he wrote to Dunkins regarding their electric fence, and the rubbish on the lot, quoting the various Covenants involved, and

ACC continued

asking for a response.

A driveway and excavation is being done on the lot between Dunkins and Goodkins. A modular log-faced home will be built. Steve has talked with Bob Thomas from Glen Haven, whose daughter Ms. Lorenz is building, and has asked for the plans.

Steve reported that he will write a letter to Johnstons who have built a bridge and a deck on their property on Streamside, making certain that they have sent in an application for the building they have done.

He will send a letter to the people on Miller Fork Road who have covered archery and camping equipment with blue tarps, explaining it is an eyesore to those who have to look down on it, and suggesting that other colors such as brown be used.

Rick Russell's son wants to raise a calf as a 4-H project. Having cattle is against the Covenenats. By telephone poll the Board approved this project as a variance FOR ONE YEAR. Rick submitted the plans and will build a twelve foot matching extension to his barn, and make the entire roof shingled.

Steve explained that the Lindens wanted a variance to build their cabin at zero-feet from the lot line, but the majority of the ACC felt it should be ten to twenty-five feet from the line. He has received no notification from the Lindens as to a new location site.

The white signs at each entrance to the Retreat were discussed, and the implication seems to be that anyone in the Retreat can give permission to hunt in the Retreat. Steve asked that the signs be modified to show that no hunting is permitted in the Retreat. No action taken.

Explaining that the ACC and Road committee must work together, Steve asked to be put on the Road committee. It was moved, seconded and passed that the chairman of the ACC be on the Road committee. Steve pledged to try to be more aggressive in getting the culvert situation taken care of.

Discussion involved building a foot bridge over Miller Fork between where the trail leaves Streamside Drive and hits Fisherman's Lane. It was moved, seconded and passed that the Retreat pay for the materials if Steve does the work. Graham will help Steve build the bridge. The cost of \$80 will come from either the environmental fund or from miscellaneous. It was noted that bridges built in "the Park" could be done next summer.

TREASURER'S REPORT

Marylouise passed out the treasurer's report, and explained the various codes. The firehouse telephone and trout stocking will be deleted at the end of the year. After discussion it was moved, seconded and passed to approve the treasurer's report. Since all Board members have a copy of the report, not copy is attached.

BY-LAWS COMMITTEE

Jim Persichetti has asked to be relieve as chairman of the By-laws committee. Graham read a letter from Rebecca reminding the Board that the By-laws of an organization serve as a broad structure, and specific policies can be adopted by the Board to serve as day-to-day decisions. It was agreed to table the By-laws Committee until a chairman has been appointed.

OLD BUSINESS

A. Budget

In discussion, it was suggested that the reserve be built to \$20,000, in thinking ahead for inflation. It was decided to have two reserve funds; 1) Contingency, 5% of the budget, and 2) Reserve for equipment depreciation which would include building equipment. Trout stocking and bridges will be in the Environmental fund. After agonizing over the proposed budget item by item, Hugh move, Marlan seconded, to accept the proposed budget. The motion passed. Copy attached.

NEW BUSINESS

A. Glen Haven Post Office

Mary Purrington attended the variance meeting at the Larimer County Planning Commission and spoke in favor of the new post office, representing the Retreat.

B. Board Meetings in 1991

Dates set for the Board meeting are February 23, April 27, June 29, July 27 (Annual Meeting) August 24, October 26, and the December meeting date will be decided at a later date.

C. Transfer Fee

Marvin asked clarification of who pays transfer fees. This should be collected from the seller.

D. Assessments

1. Marvin asked that we have printed invoices; he passed around his proposed ideas and explained to the Board what he has in mind. The Board approved.

E. Safety Deposit Box

Marvin asked that a resolution be passed naming two officers for the safety deposit box. Marlan moved that the President and the Assistant Treasurer be the two officers. Seconded, and passed.

NEW BUSINESS Continued

F. Newsletter

Marvin wishes to have all Newsletter items before Thanksgiving. Steve will have a letter from the ACC, and Graham will include a Christmas letter to the membership.

LANDOWNER COMMENTS

Duke invited the whole community to a GHAVFD potluck dinner at 6:00 p.m. at the Community Building November 3rd. He noted that the Retreat is usually well represented and officers of the GHAVFD are often RLA members.

Duke expressed his concerns: 1) does the Board have to appoint new members to committees. Several examples were cited for his information; 2) when the County issues a variance, the more restrictive of the two apply; 3) Tate's house is too close to the road, 4) the RLA should have a good road committee and a good financial committee, and these committees report to the Board; and 5) the By-law committee needs to get going.

The next Board meeting will be held Saturday December 8 at 9:30 am at Hugh Beckham's place. Note the change from December 1 to December 8.

Respectfully submitted,

Carol Fulton
Carol Fulton, Recording Secretary



RETREAT LANDOWNERS ASSOCIATION, INC.

THE BOARD OF DIRECTORS MEETING December 8, 1990

The meeting was called to order by President Graham Fowler. All members were present except Marlan McMahan. Also in attendance were Steve Little, ACC Chairman, and Jim Boyd, Road Committee member.

SECRETARY'S REPORT

Clarifying that the two reserve funds are each no more than 5% per year (Old business Section A, page 2) the minutes of the October 27, 1990 meeting were approved.

PRESIDENT'S REMARKS

Wishing the Board a Merry Christmas and Happy New Year, Graham complimented the Road Committee on work done on Elkridge Drive, and said that any other comments would be made as the items of business arose during the meeting.

LANDOWNER COMMENTS

There were no landowner comments.

ROAD REPORT

Jim Boyd reported that both he and Rock had worked on the roads separately and together. The ten loads of road base were put down on the several areas where needed. They have one other project they expect to complete in December. They need to purchase culvert material in order to extend two culverts on Miller Fork Road where washouts are occurring. They hope to install them in December. Jim said they may have to purchase rock to make a facing for these areas. They will also clean up more on Elkridge Drive, and do work on Bulwark Ridge.

He reported that the grader had lost the gear selector, but is repaired. They have bought three needed pulleys. Jim said they really need four, but the grader is working with the three.

In discussion, the Board complimented Jim and Rock on their work. The ditches will be pulled in the spring. Jim said that anyone who wants saplings could have those that are growing in the ditches. He asked that they be contacted by anyone wishing the trees. It was suggested that the trees be tagged so Rock and Jim will know they are wanted, when the work is done in the spring. Discussion involved timing of planting the evergreens, and how to transplant aspen.

Dice, concerned about the depth of the areas where the culverts will be installed, suggested "benching" their way down, making a place for the machine on each plateau, then working their way back up. The Board expressed concern for Jim's and Rock's safety, and asked that they have other people helping when they do this project.

Graham again said he was impressed with the work Rock and Jim are doing. He said that the main thing for next year should be getting that culvert project finished. Jim said that they were setting goals to bring in road base every year. Graham suggested that the Road Committee submit to the Board a road budget, based on the needs and wants of the committee.

ACC

Steve Little reported that letters had been sent to the Howarths, Runnels and Mrs. Dunkin, after checking with Rebecca to make certain they were all right.

He reported that Bob Thomas from Glen Haven has sent in an application for building on Lot 50, Piling 1, for his daughter, Mrs. Lorenz, and this it was approved by the ACC. Graham expressed concern that Lorenz's driveway was started before an application was sent. He stressed that if anyone sees or hears that work is being done, to let Steve or him know immediately, that the lines of communication must be kept open. He said to pass the word to please don't start building anything until permission is granted by the ACC. Realizing that nothing can be done for those who already have driveways, the Board suggested that articles be put in the Newsletter emphasizing this problem, for those contemplating putting in driveways.

On lot 41, Piling 2, Brian Martens applied for a shed to be built against a rock face. This will be for camping equipment, picnic tables, and the like. Later on he will build a house on the upper part of his lot, keeping the lower area for camping. Mr. Martens is aware that the trail goes through that area, and chances of theft are possible. He will also build an elevated bridge across the river, as his land is on both sides. This application was approved by the ACC. Steve has talked with Mr. Martens, and says he is extremely conscientious about doing the proper thing.

ACC continued

A Deputy Sheriff is living in Mark Goodkin's house. He didn't know of the court order to remove the corral and was angry when the men began to tear it down. Graham has explained the situation to him and an understanding has been reached. Graham again stressed the importance of keeping him and Steve informed of what is going on. The Deputy plans to burn the brush along the frontage of the property, but will have emergency equipment there. Graham has given him his card, and told him to call him when he intends to do this, so the Board will know about it.

Noting that Doug Grice and Dale Alps are the two earth movers who do most of the excavation in the Retreat, it was suggested that they be contacted about letting the ACC know when they will be doing work in the Retreat. Apparently Doug is very "loose" about alerting the Board, so it was decided that should this situation arise again, that the Board immediately get an injunction stopping the work until ACC permission is granted. It is felt by the Board that only a couple instances of this sort would be necessary for the message to get through.

Steve tries to speak personally with those who are building (Greg Martin, John Barlow, Doug Grice and Dale Alps) to let them know how important it is to get permission. Suggestions were that Steve document his visits so that when/if these men are served with an injunction, he can say "I reminded you about this on such and such a day."

Steve said the Van Butzels have requested a driveway, an excavation for the house and a leach field to be all done at the same time, as it will save time and money. He has discussed the variance with John Barlow and the Van Butzels, regarding the placement of the house. He explained to the Board where it would be positioned, and that the trail could then be put back in its original location. The ACC and Steve are in favor of the variance. Hugh moved and Mary seconded that the Board approve the variance for this lot, pending a legal written document giving the reason for the variance. The motion passed. Steve will tell John Barlow to go ahead and get started, and to use the extra dirt for the low spots on Fisherman's Lane, but not to block the trail.

Mary asked that the history of the trail (well over 100 years old) be printed in the Newsletter for the benefit of RLA members.

Steve will send stronger letters to Mr. Niles (Filing 5, lot 13) and to John Barlow about removing their trailers. It was suggested that the letters be certified. Mr. Niles is the only hold-out, and John just hasn't gotten to it. Steve feels the policy needs to be enforced.

Steve reported that a gentleman from Los Angeles wants to build a small cabin off Copperhill Road. He has a Boulder architect friend who will submit plans to the ACC. Steve has given the necessary application and paper work to them.

Steve prefers to get letters explaining one's intentions regarding driveways, culverts, etc., and then will send the proper permits when necessary. He asked that in the spring, Rock, Jim and he get together, look at the various driveways, determine which need culverts, then act on them. He feels letters should be written to those landowners telling them the culverts are needed, then asking them to put them in.

A response from Susan Mills who owns lot 28, Filing 2 (The Debbie West problem) was read. She is in the process of foreclosure, and has every intention of getting the cabin in shape when the land is back in her hands. She will contact the RLA when this happens. Graham said that since the Retreat did not bid on buying the property, we have lost all rights to all monetary claims on Debbie West. The Foreclosure will delete all costs the RLA had asked for.

Graham said that he, Steve, and Brian Martens had built the bridge over Miller Fork as they had intended. It took them about three hours.

A letter from Ron Tate was read regarding the bridge, and then asking about the placement of the trail, suggesting that the County be brought in to establish the trail before more problems arise. Discussion brought out that the trail is recorded at the County offices, that Graham had asked for a copy of the court order and map showing where the trail is, that the trail goes on the road part of the time, that the County supercedes the Retreat in trail placement, and that if a trail has been established as long as this one has, it stays. A letter will be sent to Ron Tate telling him these things, and that the trail has "migrated". In further discussion, it was noted that the Retreat policy has been to have Miller Fork open to all RLA members.

In discussing propane tanks, Steve's strategy is to put articles in the Newsletter first, asking that they be screened. In the spring he will make a list of those whose tanks can be seen from the roads, then write letter to the owners, asking them to take care of the problem. Low-lying evergreen trees rather than deciduous trees are preferable, as their branches screen better than branches whose leaves fall, exposing the tanks. Trees can be dug from the ditches, as mentioned earlier.

TREASURER'S REPORT

Marylouise passed out the treasurer's report, and explained the various categories. There is approximately \$1100 to spend on roads to the end of the year. Rock and Jim hope to get the culverts from that money, and still have enough for snow removal. Hugh moved that any unspent money in the road maintenance fund at the end of the year, be divided equally between the equipment reserve fund and road maintenance fund. Graham seconded, the motion passed. The Board asked Graham to notify Jim and Rock immediately. It was

TREASURER'S REPORT continued

moved and seconded to approve the treasurer's report. Passed. No copy is attached as all Board members have copies.

Our new Insurance representative is Shirley, at #663-3300. There will be a 10% increase of the premium on our commercial package, in 1991.

ENVIRONMENTAL

Beavers have built two dams on Miller Fork, just below Mr. Angell's property, and very near Mr. Nineman's house. Mr. Angell is concerned, as about 50 of his aspen trees have been cut down by the beavers. He wants to beavers out. Graham called DOW; they said that removing the beavers at this time of year would kill them, so they are here to stay for the winter. In the spring Graham will call the local ranger who lives in Drake, who will come and trap the beaver, the relocate them to another area where he'd like to introduce beaver. The local ranger's number is 667-2984.

BY-LAW COMMITTEE

Graham read a letter from Jim Persichetti explaining why he no longer can be chairman of the By-Law committee. Hugh moved that the Board appoint Ed and Jean Richard (one vote) Steve Little, Wally and Cathy Buber (one vote) Marlan and Anita McMahan (one vote) Marv Gee, Tom Fulton, and that Tom be asked to chair the committee. It was seconded and passed.

FINANCE COMMITTEE

Discussion was held regarding establishing a Finance Committee who will bring recommendations to the Board through the Treasurer, or as an agenda item. The Board was asked to bring ideas for guidelines to the next Board meeting. It was suggested that Duke Sumonia be asked to chair this committee.

OLD BUSINESS

A. Title Companies

Graham read a letter which was sent to all title companies explaining about the transfer fees.

B. Annual Meeting

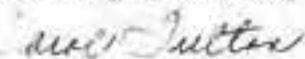
It was noted that 1991 will be the 20th anniversary of the establishment of the Retreat. Discussion brought out that we should have a special celebration.

NEW BUSINESS

There was no new business.

The next Board meeting will be held Saturday February 23, at 9:30 a.m at Marylouise Widmair's cabin on Miller Fork Road.

Respectfully submitted,



Carol Fulton, Recording Secretary

RETREAT LANDOWNERS ASSOCIATION
BALANCE SHEET
DECEMBER 31, 1990

ASSETS

CURRENT ASSETS		
CHECKING	652.75	
CASH - MONEY MARKET DEPOSIT	12,707.56	
TOTAL CURRENT ASSETS		13,360.31
FIXED ASSETS		
EQUIPMENT	7,000.00	
TOTAL FIXED ASSETS		7,000.00
TOTAL ASSETS		20,360.31

LIABILITIES

CURRENT LIABILITIES		
EQUIPMENT CONTINGENCY	1,000.00	
TOTAL CURRENT LIABILITIES		1,000.00
TOTAL LIABILITIES		1,000.00

CAPITAL

FUND BALANCE	19,360.31	
TOTAL CAPITAL		19,360.31
TOTAL LIABILITIES & CAPITAL		20,360.31

RETREAT LANDOWNERS ASSOCIATION
 INCOME STATEMENT (YTD/BUDGET)
 CONSOLIDATED STATEMENT
 DECEMBER 6, 1990

	ACTUAL	YEAR TO DATE BUDGET	VARIANCE
INCOME			
ASSESSMENTS	21,170.00	21,450.00	(280.00)
INTEREST INCOME - CHECKING	308.46	.00	308.46
INTEREST INCOME - M.M.D.A.	615.41	.00	615.41
TOTAL INCOME	22,093.87	21,450.00	643.87
EXPENSES			
ACCOUNTING	213.00	190.00	(23.00)
ANNUAL MEETING	166.46	200.00	33.54
DONATIONS - GHVFD	1,000.00	500.00	(500.00)
ENVIRONMENTAL	704.80	1,750.00	1,045.20
EXPENSE REIMBURSEMENT	180.02	250.00	69.98
EQUIPMENT	2,623.97	2,500.00	(123.97)
INSURANCE	3,084.00	2,350.00	(734.00)
LEGAL	1,744.04	3,000.00	1,255.96
MEMBERSHIP & CORP. FEES	220.00	180.00	(40.00)
MISCELLANEOUS	133.95	300.00	166.05
OFFICE SUPPLIES	1,096.88	1,250.00	153.12
PROPERTY TAXES	120.68	100.00	(20.68)
ROAD MAINTENANCE	5,195.88	6,300.00	1,304.12
SECRETARIAL SERVICES	460.00	550.00	90.00
TELEPHONE & FIREHOUSE RESERVE	300.01	500.00	199.99
	1,000.00	1,000.00	.00
TOTAL EXPENSES	18,605.69	21,420.00	2,814.31
OPERATING INCOME	3,488.18	30.00	3,458.18
NET INCOME	5,498.18	30.00	3,468.18

RETREAT LANDOWNERS ASSOCIATION
CASH DISBURSEMENTS
CASH - CHECKING

AS-OF DATE: 11/30/90

PAGE 1

DATE	PAYEE	CHECK NO.	S/L ACCT	SUB ACCT	DETAIL	NET AMT
08/25/90	RAY TALLMAN	1570	6231 6151		490.00 255.00	755.00
08/25/90	GRAHAM FOWLER	1571	6161 6251		12.00 2.38	14.38
08/25/90	STILLE SANITATION	1572	6121			45.00
09/14/90	ESTES VALLEY IMPRVMT A	1573	6141			25.00
09/14/90	ROBERT OFFICE SERVICES	1574	6211			137.48
09/14/90	A-1 PARTS, INC	1575	6161			66.30
09/14/90	MARVIN GEE	1576	6211			83.39
09/14/90	REBECCA ELLIOTT, P.O.	1577	6181			91.76
09/14/90	CHAR GEE	1578	6241			20.00
09/27/90	U.S. WEST COMMUNICATIO	1579	6231			54.12
10/03/90	ED D BELL	1580	6161			29.05
10/03/90	STATE CORP. INC.	1581	6171			534.00
10/08/90	REBECCA ELLIOTT, P.O.	1582	6181			137.22
BATCH TOTAL						2,032.77
10/27/90	JIM BOYD	1583	6231			415.00
10/27/90	ROCK TALLMAN	1584	6231 6161		440.00 204.00	644.00
10/27/90	STEVE LITTLE	1585	6151 6211		6.89 101.00	108.25
10/27/90	GRAHAM FOWLER	1586	6151 6201		21.68 7.77	29.45
10/27/90	CAROL FULTON	1587	6241			20.00
10/27/90	MARY GEE	1588	6211			9.32
10/27/90	MARY GEE	1589	6211			73.00

RECREAT LANDOWNERS ASSOCIATION
 CASH DISBURSEMENTS
 CASH - CHECKING

AS-OF DATE: 11/30/90

PAGE 2

DATE	PAYEE	CHECK NO.	G/L ACCT	SUB ACCT	DETAIL	NET AMT
10/27/90	JIMS CONST MATL & EXC	1690	6231			1,459.20
11/19/90	U.S. WEST	1691	6251			54.19
11/19/90	POSTMASTER	1692	6211			30.00
11/19/90	US WEST	1693	6251			54.19
11/19/90	ED O'DELL	1694	6181			160.00
11/19/90	3-1 PARTS	1695	6181			103.24
11/19/90	REBECCA ELLIOTT P.C.	1696	6181			99.00
	BATCH TOTAL					<u>3,267.82</u>
12/05/90	RAY TALLMAN	1697	6231		467.30	
			6161		93.50	
						561.00
12/05/90	FOREST SERVICE - WADA	1698	6101			43.00
12/05/90	HARVIN GEE	1699	6211			41.14
12/05/90	REBECCA ELLIOTT P.C.	1700	6181			244.47
	BATCH TOTAL					<u>891.61</u>
	TOTAL					<u>6,212.20</u>