

Stone Creek First Home Owners Association Newsletter

February 2, 2010

The Annual meeting was held on January 19th 2010 and we are happy to report the attendance has increased over last year. The members attending realized the difficulties of maintaining the monthly fee at \$65 for the fourth straight year and elected to mandate a slight increase. **The decision was made to raise Monthly Association Dues to \$75.00 per month effective July 1, 2010.** This gives association members a 6 months notice for a fee increase.

The minutes are as follows:

Annual Meeting Minutes for Stone Creek First Home Owners Association

January 19, 2010

Pat Carroll called the meeting to order at 6pm.

Jeremy Thorsgaard called the roll and determined that 26 units were represented

John Hughes read the 2008 Annual Meeting Minutes. A motion to approve was made by Dick Wallerich and seconded by Don Trumbull. The motion carried unanimously.

It was noted as an addition to the record that the Web Site Address has now changed from what was listed in the 2009 Minutes to www.stonecreek1st.com. Jeremy Thorsgaard indicated that the new e-mail address would be advertised in the minutes for the meeting and it is: StoneCreek@stonecreek1st.com .

Mark Mc Dermott reviewed the Treasurer's report noting that the association ended the year with a net worth of \$81,667.70. (It should be noted that this is a correction from the annual statement distributed at the annual meeting since that statement inadvertently counted the amount in the association's checking account twice) **This net worth increase was a remarkable effort considering the snow and lawn expenses for the year as well as setting aside \$24,000 in savings for future maintenance!** (See attached Treasurer's Report) A motion to accept the Treasurer's report was made by Marvin Evenson and seconded by Ron Dunmire. The motion was approved unanimously.

In a review of the Treasurer's report questions revolved around the costs of roof vents being checked and sealed in many of the buildings since leakage has developed causing damage. The discussion from the association members in attendance encouraged the continuation of this effort to include all building in the association to ensure no leakage occurs in the Ranch style units as well. Action will be taken this spring on that issue.

Additional discussions on the preventative measures to avoid the creation of “ice dams” on unit roofs was held with concern over the expense of this to the unit owners. Owners wanted to be assured that the Board would grant permission to install heat tape on unit roofs to insure no damage results from ice build up in the gutters. Since the Board takes its direction from the membership an overwhelming show of hands indicated that would be approved in the future. Therefore, if an owner requests the installation of heat tape on the roof at owner expense for this purpose the request will be approved. It was also noted that one of the causes of ice dam build up can result from insufficient amount of insulation in the attic. **It was agreed that the association will consult with Larry Chmelicek on this and advise the association members in the near future in the news letter.** They will have the benefit of his input on the insulation levels and his recommendations for further action.

The expense of snow removal was discussed and the difficulty of maintaining a balance between shoveled driveways/streets in the middle of a snow storm vs. waiting for the storm to pass before clearing the streets. The message of more aggressive sand usage on street ice was made. **Dick Wallerich expressed concern that people continue to park on both sides of the street which complicates snow removal.** The board will make a more aggressive effort to address these in the future.

The issue of “dog poop” was raised and while it was generally agreed that the overall problem has improved some felt the winter cold/snow has caused a “deterioration of vigilance” in pick up efforts. The Board acknowledged and will make continued efforts to address this in the future.

Carol Fluegel reported on the annual picnic and a discussion progressed to next year’s event. It was agreed to continue the tradition with an effort to extend an invitation to the association insurance representative for next year’s picnic to attend and answer any questions regarding the association’s coverage.

Pat Carroll reviewed the 2009 Highlights

Millhiser-Smith has changed the policy to reflect the actual building numbers at the Boards insistence to insure that if we have a significant damage to building we are actually covered.

Darcy Ehrmann has qualified for running in the Boston Marathon race this year.

Karen Peterson resigned from the Board on June 22, 2009 and was applauded for her efforts and excellent job as treasurer.

Mark McDermott was installed on the Board to replace her and has taken over the Treasurer’s duties.

The Board has met with Dan Quinby of Priority Concrete and Darrell Schulte of Elite Lawn care to discuss way of cutting costs.

An auto accident occurred to a garage exterior/door in the association by a non-association member and the repair was made and paid by the insurance of the driver.

New Business

The monthly dues and budget were reviewed and Alice Cox motioned **to raise the dues to \$75**. The motion was seconded by Karen Carroll and passed unanimously. The dues increase will be effective on July 2010.

The leasing issue was discussed and agreed to proceed with an “all association” vote after legal consultation. It was felt that no renting/leasing in the association is allowable unless given a “hardship” consideration to the owner. This means that units in the association can be rented/leased if they appeal to the Board stipulating “hardship” (moving due to job relocation or other “hardship” reason) 30 days in advance of intention to lease. This can be granted by the Board with the stipulation that the lease not exceed one year’s duration and no automatic renewal.

Judy Lockett requested that cards with Board Member’s phone numbers be made more readily available.

The Ad Hoc Committee of Alice Cox, Ron Dunmire and Julie Reuter volunteered to review the Association’s check book and note the existence of the Association’s investments.

Fire Pits, under, or on decks as well as charcoal grills were discussed and feedback was given to the Board concerning the inadvisability of this as a risk management concern.

Steve Bradley motioned that the **by-laws requiring the existence of an “extra” unit key on file with the Board President to allow access to each condo be removed from the by-laws**. This was seconded by Diane Aldrich. The motion carried unanimously.

The meeting was adjourned at 7:45 pm

Respectfully Submitted,

John Hughes, Secretary

Stone Creek First Home Owners Association Meeting Minutes

February 2, 2010

The board met at Pat Carroll's residence at 6 pm. In attendance: Pat Carroll, John Hughes, Jeremy Thorsgaard, Darcy Ehrmann, and Carole Fluegel with Karen Carroll as host.

The meeting was called to order by Pat Carroll.

The treasurer's report was reviewed and noted that we have -\$1649.13 in our Checking account. Pat indicated that he had consulted with the bank to cover our shortfall for insurance for the month until our deposits catch up.

It was called to Pat Carroll's attention that we neglected to vote on his position for president at the last meeting. Options for the vote for president were discussed. John Hughes motioned that since we agreed at the last meeting to vote on the issue of leasing by the association membership that a vote for president be included in that ballot effort. Carole Fluegel seconded the motion and it passed unanimously.

The lease/rent results from the annual meeting were discussed and it was agreed that the membership was in favor of an association wide vote to significantly limit this as an option while not totally canceling out the consideration for unit owners. The consideration of "hardship" as a possibility for "change of jobs or military accommodations" was voiced as issues for reasonable consideration in future leasing arrangements. It was also suggested that the issue of a by-law change be presented to the association's lawyer in the same discussion with the removal of the stipulation that the association president maintain keys to each unit in the association. It was agreed that a legal consultation was needed for the next step in the process. Jeremy Thorsgaard motioned that a consult be paid for with the association's lawyer to review necessary procedures for implementing this process and condo unit keys be returned to each unit owner once that unit's ballot has been returned. Darcy Ehrmann seconded and the motion passed unanimously.

It was discussed that a "thank you" letter should be sent to Larry and Patti at the Farmer's State Bank for the free use of the Community Room for our annual meeting. This will be sent.

It was discussed that Jeremy Thorsgaard has not received the minutes for the web site for the last several months. John Hughes indicated he will correct the issues that caused the failure in electronic transmission. This will be done prior to the next board meeting to ensure Jeremy has the Board minutes to update the website.

Pat Carroll submitted three checks # 1191/1192/1193 all endorsed to Priority One Concrete for snow removal for secondary verification since they had only one signature.

It was motioned to approve the verification of authorization by Mark McDermott and seconded by Carole Fluegel. The motion carried unanimously.

Pat Carroll noted that the association has receive a \$1000.00 check for insurance deductible on the “garage door” mishap which has been deposited and final stone repairs will be completed in the Spring.

Information sheets were reviewed and will be sent out with the ballots for association members to update.

Pat Carroll will invite Darrell of Elite Lawns to visit with the Board in March to discuss the contract and lawn mowing schedule.

John Hughes motioned adjournment and Jeremy Thorsgaard seconded. The motion was unanimously approved and the meeting adjourned at 7 pm. The next meeting will be at Jeremy Thorsgaards residence on March 16th at 6pm.

Respectfully submitted by John Hughes

Stone Creek First Home Owners Association Meeting Minutes

March 16, 2010

The board met at Jeremy Thorsgaard's residence and in attendance: Pat Carroll, Jeremy Thorsgaard, John Hughes, and Mark McDermott with guests Karen Carroll, Jim & Judy Lockett, Joanne Rammelsberg and Darrell from Sunset Lawns.

The treasurer's report noted that the Association has \$3,652.00 currently in the Bank.

The contract with Sunset Lawns was reviewed:

Darrell reviewed the sod damage from snow removal and submitted a bid of \$374.50 for repair. Pat Carroll motioned for approval and the motion passed unanimously.

Unit gutter drains were discussed and it was considered to make that an Association Clean Up activity

Darrell will assist the Dead Bust Committee in giving a quote for bush and tree replacement.

Power raking was discussed and dismissed as potentially causing more problems than it solved.

It was reviewed that Pat Carroll would/could request delayed grass cutting or area limited cutting in an effort to trim association expenses during "dry" periods.

John Hughes and Mark McDermott counted the votes for board membership. 34 votes were tabulated for Pat Carroll and one vote for John Hughes. John Hughes motioned to accept the votes and Mark McDermott seconded. The motion was approved unanimously.

In view of the membership response John Hughes motioned that Pat Carroll be president to serve the 3 year term until the annual meeting in 2013 and Mark McDermott seconded. The motion carried unanimously.

Pat Carroll reviewed the by-laws and noted that the President and Vice-president's term is stipulated to last 3 years while the Secretary and Treasurer's term would last 1 year. It was noted that Jeremy Thorsgaard's term would expire in 2012 and he related that John Hughes and Mark McDermott would both be up for reelection in 2011.

John Hughes and Pat Carroll reviewed the meeting with the association's lawyer concerning the lease/rent by law changes. The Board was advised that it would be no problem if all Association members understood and agreed that they were "giving up" their right to rent/lease units unless they had a hardship situation that conformed to a specific guideline policy that was spelled out in the by-laws. Further each association

member understood that future owners of the unit would no longer have that ability to rent/lease without meeting the hardship conditions.

John Hughes motioned that the “Restrict Lease/Rent” vote be presented to the membership and Pat Carroll seconded. The discussion centered on the advisability of exercising a Membership wide association vote where unanimous approval is required to satisfy the legal requirements of changing the by-laws when two board members felt they would not be in favor of the by-law change on renting/leasing. Therefore, the motion failed on a vote of two in favor and two against.

A letter from Millhiser-Smith was reviewed encouraging flood insurance for association members individually. It was noted that we would invite Patrick Sheetz to the annual picnic to discuss this with each member interested.

Unit 3544 reported dents in their garage door. Pat Carroll had Terry from Dan’s Overhead Door inspect and he felt that it had been “hit low” which suggested the possibility of the result of snow removal. Pat Carroll will contact the snow removal service to explore the consideration that they may have accidentally caused the damage. Continued discussion is scheduled for the next meeting.

Next meeting is scheduled for April 20th Tuesday at 3752 Stoneview Circle at 6 pm.

John Hughes motioned the meeting adjourned and Pat Carroll seconded. The motion passed unanimously. Meeting adjourned at 7:45 pm.

Respectfully Submitted by John Hughes

Stone Creek First Home Owners Association Meeting Minutes

April 20, 2010

The board met at Pat Carroll's residence at 6 pm. In attendance: Pat Carroll, John Hughes, Jeremy Thorsgaard, Mark Mc Dermott and Carole Fluegel with Karen Carroll as host. The financial review Ad Hoc Committee; Alice Cox, Julie Reuter and Ron Dunmire were in attendance. Larry Chmelicek joined for a discussion of maintenance issues.

The meeting was called to order by Pat Carroll.

Larry Chmelicek presented his insurance binder for board review. He discussed the fact that he has inspected and repaired where necessary all sewer/exhaust/dryer vents in the roofs of the town houses in the association. He agreed to complete the inspection of all the ranch style units as discussed during the annual meeting. He will charge \$25 per unit for this service.

Ice dams in the gutters were a concern at the annual meeting and he addressed this issue noting that he will be happy to provide a free inspection and quote for remedy if any association member wishes to contact him at 350-1145. He will inspect insulation in each unit as a part of this process.

The vandalism paint damage to the rock located at the entrance of the association was discussed and agreed that Larry will address the issue. He may need to use a grinder in this effort.

The Ad Hoc finance committee reviewed the CD investments held by the association and confirmed their amount as accurate with the annual 2009 association financial statement.

The Treasurer's report was reviewed and it was noted the association has \$2,239.76 in the bank account.

Pat Carroll had obtained quotes for the removal of the dead tree in the wilderness area between the First and Second Associations. The best quote came from Breeden at \$490. However, it was felt that an ad in the paper might generate some interest in free firewood for the cutting. It was further noted that we should include this in the association's newsletter.

The garage door at Unit 3544 has been dented and an estimate cost for a fix is \$895.00. The board does not have a president or policy to address this issue to date. Since this is the outside of the unit it was motioned to approve the cost of a replacement door at a cost of \$ 895.00 by Mark Mc Dermott and seconded by Jeremy Thorsgaard. The motion passed unanimously.

It was motioned to establish a policy of future garage door replacements/repairs to be a 50% cost to the association and 50% cost to the unit owner by Jeremy Thorsgaard and seconded by Carol Fluegel. The motion passed unanimously.

Clean up Day was discussed and the best time for most people seemed to be on May 2nd. This will be addressed in the Newsletter for interested members who wish to help in the general clean up of the neighborhood.

A review of the insurance for the board was discussed and John Hughes will contact Susan Holt of Millhiser-Smith to discuss the coverage.

It was discussed that lawn damage by pets should be repaired by owners and this will be communicated in the next newsletter.

John Hughes presented an issue that was raised by a real estate agent from a prospective buyer for a unit in the association. The question raised concerned allowing buried electric pet fences in the association. The discussion centered on that fact that the by-laws state all pets must be on leashes and the board does not have precedence. John Hughes notified Ed Duran of this decision.

John Hughes motioned adjournment and Jeremy Thorsgaard seconded. The motion was unanimously approved and the meeting adjourned at 7:40 pm. The next meeting will be at John Hughes residence on May 18th at 6pm.

Respectfully submitted by John Hughes

Stone Creek First Home Owners Assoc. Meeting Minutes/Newsletter

May 18, 2010

The board met at John Hughes' residence and in attendance: Pat Carroll, John Hughes, Darcy Ehrmann and Carole Fluegel with guests Gary Collingwood and Marvin Evenson.

The treasurer's report noted that the Association has \$5,595.94 currently in the Bank.

Ruby Rezac has lined up someone to remove the large dead tree in the wilderness area and it was discussed that they should remove it after the first frost to avoid damaging the lawn. Pat Carroll will coordinate and obtain an insurance waver stipulating that they will accept liability for any personal damage they sustain in their work.

John Hughes reported that he has not received a response from Farmer's State Bank on the issue of FHA eligibility.

Clean up Day was a huge success!!! Thirteen people participated in opening drains from plugged downspouts and weeding shrub beds. **The association owes a big vote of thanks to: Bev & Don Trumbull, Shirley Readnour, Greg & Sandra Ghere, Jeremy Thorsgaard, John Hughes, Pat and Karen Carroll, Carole Fluegel, Sharon Ernberger and special thanks to Kate Bruce who not only pulled weeds but baked cupcakes as "treats for eats" afterwards.**

All who worked on the Clean up Day commented on how wonderful it was not to have to spend time picking up cigarette butts and dog droppings. Thank You, Thank You, Thank You!!!! We also notice that dog leashes are not being left out and this is a huge help and money saver as the mowers do their work this summer!

Pat Carroll indicated that some homes close to the creek have been notified that they are now in a FEMA flood zone. Pat has followed up with the surveyor and the cost to the association is approx. \$340.00. Pat will follow up with the insurance company.

It was agreed that all vendors of the association including insurance/grass mowing/snow removal be invited to the annual picnic in September for availability of members to discuss any issues of concern.

Unit 3655 presented a letter requesting the authority to remove the dead tree in front of his unit and replace with a tree purchased at the owner's expense. Carole Fluegel motioned approval and Darcy Ehrmann seconded. The motion passed unanimously.

It was noted on the annual meeting minutes that "the 2008 minutes" from the association were read and should read that "the 2009 minutes" were read by John Hughes. The official version has been corrected. This correction will also be noted at the next annual meeting.

Saturday night/Sunday Morning (5/22/10) someone placed feminine hygiene products covered with ketchup on street signs/cars/doors in the neighborhood. If anyone has information or ideas on who might be involved in this activity please notify Pat Carroll. If you hear suspicious activity late at night feel free to take a cell phone picture out your window and send to the board. We will make every effort to investigate.

The binder for units was prepared by Pat Carroll and reviewed by John Hughes. Suggestions and comments were made and passed to the next board member for review. **When all board members have reviewed this format binders will be prepared for each unit in the association to have as a permanent record of by-laws and reference guide for association issues.**

It was learned from building maintenance that the siding for our association units will be discontinued in the near future. The board discussed the purchase of 5 pieces of siding for each color of units in the association. Since siding is damaged from time to time this will help with matching colors needed. The cost will be \$5 per piece and the expenditure will run around \$120 for all colors available. Darcy Ehrmann motioned to make the purchase and this was seconded by Carole Fluegel. The motion carried unanimously.

Pat Carroll and the board have destroyed the keys to all units. Half of each key was placed in John Hughes' trash and the other half of each key was placed in Pat Carroll's trash. **The association board no longer has keys to anyone's unit.** It was discussed that the by-law language requiring that the association president keep a duplicate key to each unit will be changed at the next annual meeting. It was motioned at the last annual meeting the association board no longer hold keys to each unit despite the requirement in the by-laws.

Association members should be aware that the water sprockets for hoses that are located in your garage have been known to freeze over the winter and should be tested when first used each spring. We have had some association members noticing that the water pressure was low when they used their water hose and later discovered that the reason was because water was running down their basement wall into their lower level.

If you have not filled out an occupant information sheetPlease do so and give to a board member or deposit in the Bird house.

Please be aware that the board meets on the third Tuesday of each month at 6pm and **all Unit owners have a standing invitation to attend.** Additionally if any Unit owner would like to host the board meeting let Pat Carroll know.

Next meeting is scheduled for June 15th Tuesday at Carole Fluegel's residence 3602 Stoneview Circle at 6 pm. John Hughes motioned that the meeting adjourn and Pat Carroll seconded. The motion passed unanimously. Meeting adjourned at 7:15 pm. Minutes voted approved by five members with one abstention.
Respectfully Submitted by John Hughes

Stone Creek First Home Owners Assoc. Meeting Minutes/Newsletter

June 15, 2010

The board met at Carole Fluegel's residence and in attendance: Pat Carroll, Jeremy Thorsgaard, Mark McDermott, John Hughes, Darcy Ehrmann and Carole Fluegel with guests Joann Dvorack, Don and Donna Beermann.

The treasurer's report noted that the Association has \$6,208.00 currently in the Bank. It was emphasized that **DUES INCREASE STARTING JULY TO \$75.00 PER MONTH.**

The destruction of the duplicate keys for all the units was completed at the May Meeting but the documentation of witnessing this action needed to be signed by those in attendance. This was signed with a copy on file with the Secretary.

John Hughes reviewed the FHA policy noting that the rules require no greater than 50% leasing/renting in the association to be eligible for FHA financing approval.

Unit 3544 will have its Garage door replaced at Association expense in July. **The Board has approved a policy that will require all future garage doors to be replaced at a 50% expense to the owners if they are unaware of the responsible party for the damage in the future.** Obviously any individual, or their insurance company, responsible for damage should pay 100% of the cost. However, this will represent a future obligation to owners for costs of garage door repair. This is not a reflection on the situation with unit 3544. Doors can be, as in this case, damaged without anyone knowing how it happened. It was felt that this will keep association costs down since a garage door is approximately a \$1000.00 and you cannot just replace a single panel if damaged. Owners are now given an incentive to make every effort to protect their door to the best of their ability.

The "Dead Bush Committee" has requested a budget of \$300 for the purchase and installation of 3 trees and 3 bushes on the common grounds. The decision for selection and planting will be made by the committee to replace some of the dead trees/bushes on the common grounds. Mark McDermott motioned the approval of a budget up to \$300 for this and it was seconded by Carole Fluegel. The motion carried unanimously.

Unit 3443 has requested a stair rail to be installed in the front steps to their unit. Pictures and plans submitted were reviewed by the board. John Hughes motioned approval and Jeremy Thorsgaard seconded. The motion passed unanimously.

Unit 3559 has requested a brick border 20 inches from the rock around the foundation of and sidewalk to their unit to separate the plants from the grass. A diagram was provided and reviewed by the board. A motion was made that a conforming border of brick be approved by John Hughes and seconded by Carol Fluegel. The motion carried unanimously.

Unit 3534 needs to be checked for gutter drainage. The placement of the down spout incorrectly allows water to spill over the side washing out the soil underneath. This will be directed to maintenance to assess the situation and report.

The neighborhood needs to welcome some new additions to our “Association Family”.

Donna and Don Beermann have just moved into Unit 3534 in March. They have lived in the Cedar Rapids area for over 40 years. They are retired and have elected to join the “Condo life” with us for hopefully at least 40 more years! They love to take daily walks around the area and we should all go out of our way to welcome them.

Andrea Weiss has just moved into Unit 3779 and was born and raised in Atalissa Iowa. She is single and this represents her first home. She works for Frontier Natural products in Norway and was attracted to our association since it offered a country atmosphere, yet was close to the amenities of city life. She also noted the location of the association to easy access on major highways as an additional positive aspect in her decision process. Please go out of your way to welcome her to our Association family!

If anyone is aware of other new “Association Family Members” please let us know so we can mention their addition to the membership.

Don’t forget the annual association picnic at Unit 3602 on September 19th at 1pm. Bring your own table service and a dish to pass. The group seems to grow larger every year and this year we plan to invite our vendors (grass mowers, snow removal and insurance) to join us . This will give all members an opportunity to visit about services of interest or just plain visit. **We hope to see you all there!**

It was a note of concern that all members need to remember that if any items are “left out” (such as dog leashes) causing damage to units or lawn mowers that unit owner may be fined up to \$100 depending on the cost of the repair.

Next meeting is scheduled for July 20th Tuesday at Mark McDermott’s residence 3516 Stoneview Circle at 6 pm. John Hughes motioned that the meeting adjourn and Pat Carroll seconded. The motion passed unanimously.

Respectfully Submitted by John Hughes

Stone Creek First Home Owners Assoc. Meeting Minutes/Newsletter

July 20, 2010

The board met at Mark McDermott's residence and in attendance: Pat Carroll, Jeremy Thorsgaard, Mark McDermott, John Hughes, and Carole Fluegel with guest Kathy Mochal.

The treasurer's report noted that the Association has \$4,553.00 currently in the Bank. It was emphasized that **DUES INCREASE STARTED JULY TO \$75.00 PER MONTH**. Most people have remembered and made the adjustment.

Just a reminder to all association members that **The Board has approved a policy that will require all future garage doors to be replaced at a 50% expense to the owners if they are unaware of the responsible party for the damage in the future**. Obviously any individual, or their insurance company, responsible for damage should pay 100% of the cost. However, this will represent a future obligation to owners for costs of garage door repair. It was felt that this will keep association costs down since a garage door is approximately a \$1000.00 and you cannot just replace a single panel if damaged. Owners are now given an incentive to make every effort to protect their door to the best of their ability.

SAVE THE DATE: Don't forget the annual association picnic at Unit 3602 on September 19th at 1pm. Bring your own table service and a dish to pass. The group seems to grow larger every year and this year we plan to invite our vendors (grass mowers, snow removal and insurance) to join us. This will give all members an opportunity to visit about services of interest or just plain visit. We are making every effort to have someone available to discuss flood insurance as well as our association's insurance coverage. **We hope to see you all there!**

The Dead Bush Committee has installed three new trees along the Boulevard. This cost the association less than \$150 which was less than half the amount budgeted!!!

Please be aware that the weeds in the "rock area" around your unit are your responsibility! If you have difficulty pulling them contact a board member to discuss your special situation since failure to take care of these will require extra attention by the lawn care crew.

Unit 3608 requested to plant a Linden tree directly behind the unit and the motion was made by Mark McDermott and seconded by Carol Fluegel. The motion passed unamiously.

Unit 3534 requested the installation of a storm door and John Hughes motioned acceptance with Carol Fluegel seconded. The motion passed unamiously.

Recently lightning struck the air conditioner of unit 3626. Auto Owners Insurance (Association's Insurance Company) adjuster confirmed the damage was done by lightning. The damage repair was \$446.47. Auto Owners Insurance advised us that this was covered by our policy. Due to the unusual cause of the damage and the fact that the repair was less than the \$1000 deductible of our insurance coverage, the association board voted to pay for the repair. **Normally, the maintenance of the air conditioner will be the home owner's responsibility.**

Motion to pay the \$446.47 for the deductible charge was made by Pat Carroll and seconded by Mark McDermott. The motion passed unanimously.

We would like to know how people feel these situations should be handled in regards to future costs for deductibles. We have been lucky and since we are a relatively new association we have not had many issues but this could become problematic in the future. **To make this as simple as possible we need as a group to decide "who pays the deductible cost if something happens when it is covered by the association's insurance policy"?**

One option is that we could simply send out an "assessment to each unit" for the shared deductible cost. If that was the case in this instance we would have charged each unit their share of the \$447 cost (\$447 divided by 81 units = \$ 5.52 per unit) this would have been added to next months dues of \$75.00 for each unit. According to the insurance claims adjuster at Auto Owners most associations do this.

Another option is that each unit owner could bear the cost of the deductible for their unit. This position feels that the association pays the insurance and the unit owner should pay any deductible cost that might occur in the future.

What is the correct answer? The correct answer is that there is no correct answer! **It is simply a matter of how we as an association want to deal with this.** Please share your thoughts with any board member or jot a note down and leave it in the birdhouse.

Pat Carroll contacted the insurance agent and listed all officers of the association to insure that Millhauser-Smith is able to respond to all officers of the association in his absence.

Some association members take it upon themselves to "weed" the bush beds. Jim and Rita Plank (Unit 3642) were observed spending several hours working on the boulevard bush bed in the service of the neighborhood! **Thank You Jim and Rita Plank!**

Pat Carroll motioned and John Hughes seconded the purchase of 100 binders with sleeves for the use of providing each unit with a reference manual of association by-laws and important information to be passed from one unit owner to the next as units are sold. The motion passed unanimously.

Next meeting is scheduled for August 17th Tuesday at Carol Fluegel's residence 3602 Stoneview Circle at 6 pm. John Hughes motioned that the meeting adjourn and Carol Fluegel seconded. The motion passed unanimously.

Respectfully Submitted by John Hughes

Stone Creek First Home Owners Assoc. Meeting Minutes/Newsletter

August 17, 2010

The board met at Carol Fluegel's residence at 6 pm. In attendance: Pat Carroll, John Hughes, Mark Mc Dermott, Darcy Ehrmann, Carole Fluegel and guest Deb Collins.

The meeting was called to order by Pat Carroll and motion was passed to approve minutes from meeting July 20th.

Treasurer's report listed a current bank balance of \$3,118.16.

The issue of weeds in the rock areas around the units in the association was discussed in depth. Some unit's weeds have been an eyesore for residents and directly affect the image of the community. Also, property values can be directly related to a lack of maintenance. **To sum up: weeds in the rock area around each unit are the unit owner's responsibility.**

Please note that pulled weeds are not to be "tossed in the grass. If the weeds are not pulled and disposed of properly the board will need to hire this service and consider the option of assessing a charge up to \$25 against that specific unit.

Unit 3771 has requested approval to install a white metal hand rail on their front steps. John Hughes motioned approval and Darcy Ehrmann seconded. The motion passed unanimously.

All cars should be parked in the driveways and no vehicle can be parked on the street in excess of 48 hours.

The Association Annual Picnic is September 19th at Carol Fluegel's Unit 3602. Bring your appetite, as well as your own chair, table service and a dish to pass. The fun begins at 1 pm and we hope to see you all there!!!! We have invited our vendors for insurance, snow removal, lawn service and general maintenance to provide an opportunity for you to discuss their services if you choose.

The next topic for board consideration is a difficult one to communicate. We have all been touched by a difficult economy and our association is certainly no exception. **If anyone is having a problem maintaining their monthly dues it is the responsibility of each unit owner to contact and meet privately with the Treasurer (Mark McDermott unit 3516) or the President (Pat Carroll unit 3752). A payment plan can be worked out. It has been discussed and agreed as a board that for units**

significantly behind in monthly dues and have failed to make a good faith effort, basic services to their unit can be withheld (snow removal, etc) until a plan is worked out for “catching up” financially.

Unit 3514 has requested approval for a white storm door to be installed and this was motioned for approval by Mark McDermott and seconded by Carol Fluegel. The motion passed unanimously.

We would like to remind everyone to fill out the “info sheet” for your unit. An excellent example of the need for this developed a couple of weeks ago when water was running out of a units’ garage. It was noticed by the neighbor who had water running into their adjacent garage and we were unable to contact anyone due to a lack of emergency information. **If you have not completed this information sheet please do so as soon as possible.**

On a related note, be aware that you should always turn off the water sprocket in the garage just in case your hose springs a leak!

We have some new neighbors to the area:

Please welcome **Ed and Silvia Finn Unit 3634** who have moved from Myrtle Beach Virginia to be closer to their son and daughter in the area. They have three grandchildren to keep them busy.

Please welcome **Deb Collins Unit 3514** who moved from Fairfax to the Stone Creek Association with her two daughters. One daughter is a freshman and the other is a junior at Prairie High School. She wanted to move to a condo association that kept her daughters in the same school district while they finished school. She is employed at a local non profit program in the area.

Carol Fluegel motioned adjournment and Mark Mc Dermott seconded. The motion was unanimously approved and the meeting adjourned at 7:35 pm. The next meeting will be on September 21 at 6pm at Pat Carroll’s residence.

Respectfully submitted by John Hughes

Stone Creek First Home Owners Assoc. Meeting Minutes/Newsletter

September 21, 2010

The board met at Pat Carroll's residence and the meeting was called to order at 6 pm. In attendance: Pat Carroll, Jeremy Thorsgaard, John Hughes, Carole Fluegel and guest Karen Carroll.

The minutes were reviewed from August 17th and Pat Carroll motioned approval, Jeremy Thorsgaard seconded. The motion to approve the minutes was passed unanimously.

The Treasurer's report was given by Pat Carroll and it was noted that we have \$7,019.98 in the bank for our checking account. We are keeping our "fingers crossed" that we have no further rain or snow to help the association catch up with the savings for the maintenance account for the rest of the year. The constant rain and subsequent grass cutting has restricted the association's ability to maintain our required maintenance allotment for the current calendar year. It is hoped that we can save the dues from Nov and Dec to catch up most of that required \$24,000 amount. We have an insurance payment that will consume most of the dues for October and if we can save the dues from Nov and Dec we will have approximately \$10,000 for our annual maintenance set aside. (We bring in approximately \$5,000 a month in dues) This, of course, assumes we have no snow expenses during this period of time. **In an effort to attain this amount, the board is asking members to consider paying part or all of next years dues in December, 2010.**

While it is argued that this is "kicking the financial can down the road" we are operating on the assumption that the Iowa weather at some point will give us a break with a winter without a great deal of snow!!! The board realizes that it may not happen but if we could just get one winter without a lot of snow, or one summer with out a great deal of rain, we would be "back on track".

Pat Carroll reported that the tree removal in the wilderness area between the First Home Owner's Assoc and Second Home Owners association has "fallen through". The individual who was going to remove the dead tree has decided it is too big of a job. Anyone who is interested should contact Pat Carroll.

Please note and check our website! <http://www.StoneCreek1st.com>

Unit 3655 and Unit 3657 have requested the right to repair their deck at owner's expense. The footing had heaved up from frost causing the support beam to push the deck away from the structure. Motion to approve was made by Jeremy thorsguard and seconded by Carole Fluegel stipulating that grass/sod damage be additionally repaired at owner's expense if incurred. Motion carried unanimously.

The association now has a “Yardie” for trial use in disposing of yard waste. John Hughes has this which he will make **available for association members to use on a “request” basis.** Call John Hughes at 573-1298 and he will deliver it to your unit, then you set it out on Tuesday by the street in front of your unit for removal and when empty return to Unit 3655. We are trying this on a “trial basis” and please do not put in anything but weeds/ plants.

Concern over children riding bicycles/ skateboards in the neighborhood has been registered in conjunction with cars parked in the streets. We want everyone to be safe! We have had several people having concern over cars parked in the streets in the first place, and additionally some have expressed the observation that parked cars make it difficult to see children on bicycle/skateboards. **In view of the fact that everyone has a two-car garage and a driveway that accommodates several cars the board has leaned on the side of safety and is asking all unit owners to PLEASE use their own driveways for parking!!!** Like all issues the board is open to discussion on this and we are encouraging your comments. We may present this as an issue in the next annual meeting but for the moment we are asking residents to try to avoid parking on the street.

John Hughes raised **the issue of equality for monthly dues exemption on the board.** Since the beginning of the association the Treasurer and Secretary for the Board have been exempted from paying 50% of their dues each month. As of July 2010 this equaled a \$37.50 monthly exemption for the Secretary and a \$37.50 monthly exemption for the Treasurer. The two positions equaled one month dues of \$75.00. The original board started this in 2004 and it has continued in an effort to encourage members to take on the added duties of board responsibility that these two offices require. While this has been a long standing practice John Hughes felt that in view of the monthly dues increase in July and the amount of time other board members spent in their duties this needed to be examined from the standpoint of fairness.

John suggested that the distribution be considered on a more equitable basis to reflect more accurately the time involved in these positions. Monthly dues exemption would be allowed as \$20 for Secretary and \$20 for Treasurer with \$10 for the individual managing the Website and \$25 for the President. The total of all exemptions would remain the same as before equaling \$75.00 per month. **This would more equitably distribute the exemptions but still not raise the association’s expense. It would provide some small incentive for individuals to serve on the board in several positions in stead of just Treasurer and Secretary.** It would, of course, require the Secretary and Treasurer to accept a lower monthly exemption from their dues to keep the total exemptions at the same level. Since not all of the board officers were present the issue was tabled until the next meeting.

The next meeting is scheduled for October 19th Tuesday at John Hughes residence 3655 Stoneview Circle at 6 pm. John Hughes motioned that the meeting adjourn and Carol Fluegel seconded. The motion passed unanimously.

Respectfully Submitted by John Hughes

Stone Creek First Home Owners Assoc. Meeting Minutes/Newsletter

October 19, 2010

The board met at John Hughes' residence at 6 pm. In attendance: Pat Carroll, Jeremy Thorsgaard, John Hughes, Mark Mc Dermott, Carole Fluegel and guest Nick Nekola.

Dan from Priority Concrete came and discussed snow removal issues:

- He will continue to clear around mail stations, fire hydrants and fire pads
- He will keep storm drains open particularly in the cull de sacs
- He will bid the work for snow removal at last years prices of \$65 per hour for the truck with snow plow and bob-cat time at \$75 per hour, with snow blowing and shoveling at \$45 per hour.
- He will plow if the snow is greater than 2 inches and will not if it is less.
- He provided a copy of his insurance coverage for association records.

His bid is for the contract with the association at the same charge as last year. John Hughes motioned to accept the bid and Carole Fluegel seconded. The motion passed unanimously.

Dan felt that last year there was improvement in picking up dog leashes. Dog leashes get caught up in the snow blowers and damage the equipment. He hopes this effort by the association members continues this year. He commented that additionally the association needs to make a consistent effort to keep the cars off the street. **Cars parked on the street take extra shovel time to work around increasing snow removal costs for the association.**

Dan reinforced the issue that cars should not be parked in the Cul de Sacs since they need to not only shovel around them but it interferes with their ability to push the snow over the edge of the hill to clear the streets.

The minutes from Sept. 21 were reviewed. Pat Carroll voted the minutes be approved and this was seconded by Jeremy Thorsgaard. The motion passed unanimously.

Treasurer's report listed a current bank balance of \$3,603.46.

The Annual meeting will be held on January 18th 2011 at 6 pm at the Farmers State Bank on Edgewood Road. One agenda item will be to discuss the idea of changing the annual meeting to a warmer month to allow the "snow birds" to attend. Consideration was given to the thought of combining the annual picnic with the annual business meeting as well. This topic will be addressed at the next annual meeting.

Pat Carroll indicated that he had inspected the loose stone work by garages in the association and found 12 units that had a loose capstone. He has contacted Brett O'Brian

Masonry to discuss this repair.

John Hughes motions approval to purchase binders for the association guidelines and Pat Carroll seconded. The motion passed unanimously.

Unit 3769 has requested approval to install a white metal hand rail on their front steps. Jeremy Thorsgaard motioned approval and Mark McDermott seconded. The motion passed unanimously.

Jeremy Thorsgaard indicated that he would explore bids for gutter guards on selected buildings in an effort to save the cost of repeated cleaning by maintenance crews.

Pat Carroll noted that Scott Survey has provided a letter certifying that no building in the association is in a “flood zone”. This has been provided to residents that were affected for their insurance purposes. **This means that the association is not required to maintain insurance costs on buildings at flood zone levels/ charges.**

Pat Carroll and John Hughes met with Pro Lawn Care and they are working up a bid for consideration in the 2011 summer season.

It was noted by the lawn care that the lower branches on the pine trees along Dean Rd needed to be trimmed. A bid of \$425 was made for this service and Jeremy Thorsgaard motioned acceptance with Mark McDermott seconding. The motion carried unanimously.

Pat Carroll raised a By-Law issue noting that clearly a typographical error existed in Section X page 14 item number 6: stating that “Mechanical repairs to any vehicle shall be performed upon the common elements (such activity shall be confined to garages).” It is motioned to correct this to clarify that **“mechanical repairs shall be confined to the owner’s garage.”** John Hughes motioned this change and Jeremy Thorsgaard seconded. The motion passed unanimously.

Discussion of office’s compensation was discussed and further discussion will take place at the next monthly meeting.

Don’t forget its time to Winterize: Keep in mind that the water hoses freeze and can rupture if hooked up even in your garage. Be sure to turn off the water at the picket.

Also.....It’s “fall back in the Fall” time and change your clock back this Saturday night one hour.

Carol Fluegel motioned adjournment and Mark Mc Dermott seconded. The motion was unanimously approved and the meeting adjourned at 7:55 pm. The next meeting will be on

November 16th at 6pm at Kate Bruce's residence Unit 3620.
Respectfully submitted by John Hughes

Stone Creek First Owners Assoc. Meeting Minutes/Newsletter

November 16, 2010

The board met at Kate Bruce's residence and the meeting was called to order at 6 pm. In attendance: Pat Carroll, Jeremy Thorsgaard, John Hughes, Carole Fluegel, Darcy Ehrmann, and guest Karen Carroll with host Kate Bruce.

The minutes were reviewed from October 19th and Jeremy Thorsgaard motioned approval, Carole Fluegel seconded. The motion to approve the minutes was passed unanimously.

Please note the change in the title of this newsletter/meeting minutes! We have been calling ourselves "First Home Owners" for some time now and thanks to the research of Pat Carroll under the articles of incorporation with the State of Iowa **we are actually Stone Creek First Owners Association, Inc.**

The Treasurer's report was given by Pat Carroll and it was noted that we have \$7,549.67 in the bank for our checking account. We are no longer cutting the grass for this season and hopeful that significant snow accumulation will hold off until after January first. **We are also working very hard to meet the \$24,000 requirement for building maintenance each year.** This year has been challenged since the early rains have required regular mowing and limited our ability to set aside the building maintenance. As we have indicated before, **we are asking members who are able to pay as much as possible of next year's dues in advance.**

For Example: We have approximately..... \$7,500 in the bank currently.
If no snow in Dec we will have (60 units x \$75)..... \$4,500 (dues estimated)
If 10 units pay semi-annually that will give(10 x \$450)..... \$4,500
If 3 units paying annually give (3 x \$900).. \$2,700
If 2 units paying quarterly give.....(2 x \$225)..... \$ 450
The January 2011 monthly dues will bring in approximately \$4,500 (dues estimated)
Total = \$24,200

These estimates are clearly just that! However, this suggests that we can meet our obligations with no snow in December and a few units paying 2011 dues in advance. If we can just get one winter with relatively light snow we will be back on track with our budget!!! If we get snow in December or if several units are just not in a position to help out by paying in advance then **a major agenda item for the Annual meeting in January will need to be a monthly dues increase.**

Parking in the streets of the association has been a concern by several association members. The association board has asked association members to please park on the driveways rather than the streets since the issue of safety with young children riding bikes and walking between parked cars on the side of streets has been a continuing debate. **The board would appreciate some guidance on this issue from the membership for future.**

Additionally, the annual meeting agenda needs to include the issue of the by-laws addressing the number of adults living in each unit. The current by-laws stipulate a limit of two adults living in each unit. Concern over the number of adults living in some units has been registered with the board and we are reluctant to address this without a full membership discussion on the issue.

The agenda for the annual meeting will include a discussion on the date for the next annual association meeting. We have traditionally held this meeting in January (as we are again this year) but it has been noted that several “snowbirds” are unable to attend at that time of the year. Further, we are always looking to increase attendance and sometimes the warmer months allow more folks to risk stepping out to attend. One idea even has the notion of combining the annual picnic with the annual meeting. We hope to hear from the membership prior to the meeting or during the meeting on January 18th for a discussion on this topic.

We have a position on the Board to vote on this year and if you would like to be considered please register your interest during the meeting or with Pat Carroll prior to the scheduled meeting on January 18th so we can insure your name is presented for the position. Those of us on the board have enjoyed the interaction and opportunity for service to the community and feel strongly that our sense of community will be strengthened if there is a rotating commitment among all the members.

We welcome the input in writing prior to the meeting if you are unable to attend. Please note in your correspondence if you do not wish your views to be identified by unit number, or name at the meeting. You can write by depositing your note/letter in the birdhouse or mailing it to the association’s mailbox at 3579 Stoneview Circle SW Cedar Rapids, IA 52404 or e-mailing the association at: stonecreek@stonecreek1st.com

We do hope that there is a good turnout for the annual meeting on January 18th at 6 pm at the lower level of the Farmer’s State Bank 2755 Edgewood Road SW Cedar Rapids, IA 52404.

Jeremy Thorsgaard presented a sample of the binder for each unit and has ordered sufficient number for all units to contain important information relating to association issues and regulations.

Some people have had difficulty opening their mailbox due to the cold. If you have problems opening your mail box call 396-5392 and ask for Rob or the Supervisor. You will need to give them your address and identify it as a “stuck association mail box lock”.

The next meeting is scheduled for December 14th Tuesday at Pat Carroll’s residence 3752 Stoneview Circle at 6 pm. John Hughes motioned that the meeting adjourn and Jeremy Thorsgaard seconded. The motion passed unanimously.

Respectfully Submitted by John Hughes

Stone Creek First Owners Assoc. Meeting Minutes/Newsletter

December 7, 2010

The board met at Pat Carroll's residence at 6 pm. In attendance: Pat Carroll, John Hughes, Mark Mc Dermott, Darcy Ehrmann and guest Karen Carroll. Daryl and Tara Brwun came to present an insurance coverage option.

The meeting was designed to review the American Family Insurance proposal for the association. The presentation was reviewed and will be compared to the presentation next meeting when Patrick Sheetz reviews the association's current insurance policy.

Pat Carroll indicated that the binders have been obtained and will be ready to pass out for the annual meeting.

Mark Mc Dermott motioned adjournment and John Hughes seconded. The motion was unanimously approved and the meeting adjourned at 7:15 pm. The next meeting will be on December 14th at 6pm at Pat Carroll's residence Unit 3552

Respectfully submitted by John Hughes

Stone Creek First Owners Association meeting minutes/newsletter December 16, 2010

The board met at Pat Carroll's residence at 6 pm. In attendance: Pat Carroll, Mark McDermott, Carol Fluegel, John Hughes and guest Karen Carroll. Patrick Sheetz attended to present the insurance bid for 2011.

Patrick Sheetz started by cautioning **members who tend to leave their units for an extended period of time (snow birds), you should be sure to turn off the water to your unit** and drain the water at the lowest level in your unit since pipes can break and cause extensive water damage.

The insurance quote for 2011 was \$21,383.30 with Millhiser Smith and while this is a significant increase the difference between quotes did not appear to be enough to change. Additionally, it was felt that some inaccuracies could be cleared up with a little work to limit this even further. Pat Carroll will follow up on this in the near future. It was moved by Pat Carroll and seconded by John Hughes to approve the Millhiser Smith bid for insurance coverage for 2011. Approval was unanimous to retain Millhiser Smith for another year insurance coverage.

The Balance for the current bank account is \$14,438.82. John Hughes motioned to deposit at least \$10,000 or as much as possible into the CD savings account at the end of the year. Mark McDermott seconded and the motion passed unanimously.

It was discussed that the snow removal was performed on December 12th without the snow reaching a depth of at least two inches or Priority Concrete communicating with any board member. Pat Carroll will advise Priority Concrete that we will not pay in the future for service unless they first check with us on the need for this service. Unit owners are advised that if your mailbox lock sticks and you have difficulty opening it with your key a simple silicone spray into the lock will easily solve the problem.

A Big Thank You to all who put up the Christmas Decorations this year!!!!

During the last snow fall there were no cars on the street and the snow removal crew reported that there was no extra charge for "working around" parked cars on the street. Thank You All!!!!

Agenda for the Annual Meeting on January 18th at 6 pm at Farmers State Bank 2755 Edgewood Road SW in the lower level community meeting room. We hope to have good crowd again this year since we have a number of agenda items to cover.

Agenda:

- 1) Change date of Annual Meeting??? Should we have it in warmer weather?
- 2) Discuss the issue of by-laws stating only 2 adults allowed to live in each unit?
- 3) Review issue of home owners weeding rock are in front and behind their area.
- 4) Increase dues? Approach increased or fluctuating costs of snow removal/ grass cutting by a twice a year "special assessment approach" rather than raising dues?

- 5) Vote on Board members positions
- 6) Discuss Secretary / Treasurer positions
- 7) Elect Ad Hoc Committee to inspect savings Certificate and Checking account
- 8) Review Flood insurance issues
- 9) Discuss the issue of street parking
- 10) Discuss the issue of garage door damage and review the policy.
- 11) Any other issue or motion that members wish to present**

Please feel free to communicate with the board on any issue of concern if you are unable to attend the meeting. Be sure to let us know if we can use your name in sharing your communication with the association members at the annual meeting. You may contact us by calling Pat Carroll 366-4175 or writing us at 3579 Stoneview Circle SW Cedar Rapids, IA 52404 or e-mailing stonecreek@stonecreek1st.com. Also, don't forget to check our web site at www.stonecreek1st.com.

See you all at the Annual Meeting

Respectfully submitted by John Hughes