

Stone Creek First Owners Assoc. Meeting Minutes/Newsletter

January 11, 2010

The board met at John Hughes' 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.

The minutes were reviewed from December 7 & 16th and Mark McDermott motioned approval, Darcy Ehrmann 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 \$15,131.18 in the bank for our checking account. Pat Carroll presented the annual financial report and John Hughes motioned approval with Jeremy Thorsgaard seconding. The motion to approve was passed unanimously.

Special thanks needs to be given to the four association members who paid for the full year and 12 who paid semi-annually for 2011 in advance to help the budget at the end of the year!

Snow removal issues were reviewed and concern over the ice on driveways was discussed. Pat Carroll presented some of the association's members concerns and the previous efforts at sand usage were revisited. It had been requested that sand be put down automatically when needed by snow removal crew. Since that appeared not to have happened it was agreed that sand will be put down on every snow removal for the next 30 days on driveways and streets only. The issue will be revisited at the next board meeting in February. John Hughes motioned and Darcy Ehrmann seconded. The motion passed unanimously.

Pat Carroll indicated that Priority Concrete has agreed to move sod that was moved by the snow plows back into position without charge.

Insurance issues were reviewed and it was agreed that the board needs to continue to examine the association's coverage. John Hughes, Pat Carroll and Jeremy Thorsgaard agreed to volunteer to form a committee to meet with Patrick Sheetz on January 20th to review this further.

The agenda for the annual meeting was reviewed.

The Binders for the association members were discussed and are ready to be passed out at the annual meeting. Jeremy Thorsgaard was thanked for his efforts in obtaining the binders and covers.

The issue of revisiting the monthly deductions for services to the association was revisited. It was moved that current monthly dues reduction be changed to the President of the association receiving a \$25 monthly deduction the Web Master receiving a \$10 a month reduction, and the individuals serving as the Secretary and Treasurer each receiving a \$20 per month reduction effective February 1. This is to be revisited for reconsideration each year. John Hughes made the motion and Pat Carroll seconded and the motion carried 4 to 2. The board recognized the tremendous time and effort spent by the current Secretary and Treasurer but it was felt that since several other board members also spend considerable time, a re-alignment was appropriate. This re-alignment keeps the actual cost to the association at the same level since the beginning of the board in 2004.

We always 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.

The next meeting is scheduled for February 15th 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 Association Annual Meeting Minutes

January 18th

Pat Carroll called the meeting to order at 6 pm. All officers were in attendance. Jeremy Thorsgaard called the roll and determined that 26 units were represented. John Hughes read the 2010 Annual Meeting Minutes. A motion to approve was made by Pat Brown and seconded by Jim Lockett. The motion carried unanimously. Mark McDermott reported on the Treasurer's report and indicated the association had \$17,182.00 in the checking account with a current balance in the checking account of \$15,635.84 as of 1/18/11. It is noted that as of this date the association owes for two "snow removals" yet billed. The Association Board has not purchased any saving certificates for "2010" to date. Pat Carroll indicated that this was delayed due to significant snow fall that needed to be cleared and an unexpected increase in insurance premiums that was due in January 2011.

Pat Carroll began the meeting by thanking all association members for efforts over the last year in picking up trash and dog droppings. It was noted that association members needed to be careful of loose papers and trash blowing around on trash days with "high wind".

The issues of 2010:

John Hughes reported on the "Clean Up Day" May 2nd 2010. It was the second annual effort and increased attendance to 12 people this year. The group improved the looks of the association and had fun in the process. We are looking forward to doing this again this year and hope for an even larger turnout.

The Ad Hoc Committee of Alice Cox, Ron Dunmire and Julie Reuter reviewed the Association's check book and confirmed the savings for the association.

Pat Carroll reported that four association members were advised that they live in a flood zone. The association hired Scott Survey to determine if this was accurate and file the necessary forms to change the flood zone to determine that the flood zone is not mandatory.

The Association Board voted to approve a policy that will require all future damaged garage doors will be replaced at a 50% owners expense if they are unaware of the responsible party for the damage.

The Association Dues increased to \$75 per month in July 2010.

Carole Fluegel reported that the annual picnic on September 19th was a success despite the weather. We are looking forward to next year's event taking place on a warmer and drier day. She was applauded for her generosity in the use of her garage.

Pat Carroll reported that weeds in the rock areas that surround each unit are the responsibility of each unit owner and will need to be a focus of effort in the next year.

The members who “paid in advance” the monthly dues for 2011 were thanked again for helping pad the budget for the association.

New Business:

The issue of curtains displayed in windows requiring white backing was discussed since it can be seen and detracts from the overall appearance in the association. This is an issue that is stated in the by-laws, page 14, number 9: “in order to enhance the exterior appearance of the Buildings, all drapes having an exterior exposure shall be lined in white unless permitted in writing by the board of directors”.

The date of the annual meeting was discussed and the point was made that most prefer it in a “warmer” time period. Fall was mentioned and it was felt that combining the annual meeting with the association picnic was worth trying. Therefore, we will make an effort to do this in the coming year.

It was noted that the Association’s Board meeting is held on the third Tuesday of each month and all are encouraged to attend.

The Ad Hoc Committee to review the bank account and savings was formed and Marv Everson, Pat Brown and Patrick McCormick have volunteered for this service.

It was discussed that the concrete slab patios outside the sliding glass doors of some units have “heaved” up and created difficulty with opening doors. It was noted that the repair was the individual’s unit owner’s responsibility.

The association thanked Carole Fluegel and Mark McDermott for their efforts and service to the community, as they elected not to run for an additional term of office.

John Hughes was motioned by Karen Carroll for an additional term and seconded by Bev Trumbull. The motion to Board position carried unamously.

Joanne Dvorak volunteered to serve on the board and was seconded by Bev Trumbull. The motion to approve Board position was carried unanimously.

Darcy Ehrmann was nominated by Pat Carroll and seconded by Dave Lathrop. The motion carried unanimously.

Patrick McCormick volunteered to serve on the board and was seconded by Pat Brown. The motion carried unanimously.

Patrick McCormick noted that his upstairs master bedroom was exceptionally cold. He felt the temperatures next to the window in the interior of the room demonstrated a lack of sufficient insulation in the walls. Several others reported similar issues and concerns over the upstairs temperatures.

The Association Binders with copies of by-laws and unit information were made available for each unit.

Ron Thenhaus motioned adjournment and it was seconded by Jim Lockett. The meeting adjourned at 7:40 pm.

Respectfully submitted by John Hughes Secretary

Stone Creek First Owners Assoc. Meeting Minutes/Newsletter

February 15, 2011

The board met at Pat Carroll's residence at 6 pm. In attendance: Pat Carroll, Jeremy Thorsgaard, John Hughes, Darcy Ehrmann, Joann Dvorak, Patrick McCormick and guests Zach Williams and Karen Carroll.

Zach Williams of Clean Cut Property Services presented his bid for the up coming season's lawn care. Elite Lawn Service will attend next month's meeting and make their presentation.

Pat Carroll indicated that since several members paid early the current bank account is currently \$14,749.00 but we still need to comply with the "set aside requirement" for savings. This will leave the budget strained for meeting the insurance obligations and a special surcharge/assessment may be needed to deal with the excessive snow of the season. **Hopefully, the snow has ended!! It was agreed that we would wait to see if we could make up some of the cost in the next months to avoid this special assessment/surcharge.**

It has been noted and called to the board's attention that the Dog Poop situation has been building over the winter and with the melting snow presents an increasing concern. **Pet owners are asked to take steps to clean up their area.**

It was felt that **another annual "Clean-Up-Day" be scheduled** at an appropriate time in late March or April. **Please watch the news letter for this since it is always a good time to get reacquainted with you neighbors.**

Next years Annual meeting has been set for Sept 20th 2011 at Farmers State Bank. This is the result of the discussion of the need to make this early enough that the "Snow Birds" can attend and the rest of us can avoid the cold and snow to get to the meeting.

Concern was voiced at the annual meeting over the cars parked in the street and since the situation has improved we would like to thank the association members for their efforts.

Since we hope spring is around the corner keep in mind the fact that the weeds around the immediate rock area next to your condo are your responsibility for pulling and disposing. A couple of enterprising young fellows have indicated that they are ready to provide this service for a nominal fee, or the association's lawn care provider can spray some Roundup that can limit weed growth for a reasonable charge to the unit owner. We will make more specific information available on this next month. However, remember that if you are of a personal "weed pulling mind" you can call John Hughes at 573-1298 and he will wheel the association's Yardie to your unit for disposal of your weeds.

Please note that all binders have been distributed to each unit and they have four sheets in the back for your use in recording payments to the association.

Election of officers for the association's board were held:

Jeremy Thorsguard nominated John Hughes for Treasurer and Patrick McCormick seconded. The motion passed unanimously and **John Hughes was elected treasurer for a term to end at the next annual meeting September 2011.**

John Hughes nominated Darcy Ehrmann for Secretary and Joann Dvorak seconded. The motion passed unanimously and **Darcy Ehrmann was elected Secretary for a term to end at the next annual meeting September 2011.**

The current Board is now:

	Position	Term
Pat Carroll	President	2009 to 2013
Jeremy Thorsgaard	Vice-President	2010 to 2012
Darcy Ehrmann	Secretary	2011 to 2011 (September)
John Hughes	Treasurer	2011 to 2011 (September)
Joann Dvorak	at Large	2011 to 2011 (September)
Patrick McCormick	at Large	2011 to 2011 (September)

It was noted that the new board members need to sign papers at Farmer's State Bank.

John Hughes reported on efforts to obtain a copy of By-Laws from Stone Creek Owners 3 for review and discussions on insurance issues. It was suggested by Millhauser-Smith that we look at the changes that association made to reduce their association's insurance costs.

Please feel free to communicate with the board on any issue of concern if you are unable to attend the 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.

John Hughes motioned adjournment and Darcy Ehrmann seconded. The motion was unanimously approved and the meeting adjourned at 7:35 pm. **The next meeting will be on March 22 at 6pm at John Hughes residence Unit 3655.**

Respectfully submitted by John Hughes

Stone Creek First Owners Association
Newsletter/Minutes
March 2011

UPCOMING DATES TO NOTE:

Association dues are to be paid BY the 10th of each month.

The Association has a yardie that is available for plant-based waste. Contact John Hughes for use free of charge.

April 19th: Association Meeting 6:00pm Unit 3559

May 13th-14th: Association Garage Sale (See further for details)

September 20th: Annual Association Meeting 6:00pm Farmers State Bank (Across from Westdale Mall). Come at 5:00 for conversation and cookies.

March 22, 2011

The meeting was called to order at 6:00pm at Unit 3655.

Members in attendance were Pat Carroll, Jeremy Thorsgaard, John Hughes, Patrick McCormick, Joanne Dvorak, Darcy Ehrmann, Karen Carroll and Marvin Evenson.

Darrell from Elite/Sunset Lawn Service gave us his quote for the 2011 mowing season. Issues discussed were the blowing clipping in mulch beds, fertilizer application, start date for mowing, and monthly mowing of the ditch.

The board compared the quote received last month from Clean Cut, Kutz Lawn Services as well as Elite Lawns. A vendor will be chosen within the next few weeks.

Joanne moved to approve February minutes, Jeremy seconded it. February minutes were approved.

John read the treasurers report. The current balance to date is \$19,663.17.

John moved to put \$12,000 into a savings certificate toward last year's savings goal.

Joanne seconded it.

No money was put toward the \$24,000 goal for 2010 due to lack of cash flow after paying for snow removal. The goal of \$24,000 needs to be made annually to ensure that proper replacement of roofs and street repairs can be made in the future for all home owners.

Pat will take Association taxes to be done this week.

Discussion about a "Special Assessment" of \$100.00 per unit on July 1, 2011 was discussed to help pay for snow removal this past winter.

Pat made a motion to approve the "Special Assessment". John seconded it. The motion was approved.

Payment options are available. Unit owners have until December 31, 2011 to pay the total \$100.00. ****Please identify "Special Assessment" when making your payment.

If you are interested in participating in the Association-wide Garage Sale on May 13 and 14 (Same as Fairfax city-wide Garage Sale), please let Karen Carroll know. Participants are welcome to contribute toward an ad that will be placed in the Gazette as well as list specific items. Contact Karen for details, 319-366-4175.

Information for new business cards detailing the board members as well as their contact info was exchanged and will be printed.

Information on DISH installation was reviewed. Home owners need to obtain permission from the board prior to installation.

Several issues regarding pet control were reviewed. These included pet droppings as well as leashes.

1. Pets are not to be on a leash, unattended at any time.
2. If the lawn is discolored or dug up due to a pet, the home owner will be fined for sod replacement.
3. Any damage caused by a pet leash will include a fine no less than \$100.00.

The Association would like to thank everyone that helps keep the association looking nice by picking up trash, trimming bushes, pulling weeds and picking up pet droppings. This is greatly appreciated!

The Association would also like to thank everyone for keeping their vehicles off the street. We have seen great improvement.

Motion to adjourn was made by John Hughes and seconded by Darcy Ehrmann.

Respectfully submitted by Darcy Ehrmann.

**Stone Creek First Owners Association
Newsletter/Minutes
April 19th, 2011**

UPCOMING DATES TO NOTE:

- **Association Dues are to be paid BY the 10th of each month.**
- **The Association has a yardie that is available for plant-based waste.** Contact John Hughes for use, free of charge.
- **Next Association Board Meeting:** May 24th 2011 6:00pm, at Unit 3620.
- **Association Garage Sale:** May 13th - 14th (See March Newsletter for details).
- **Annual Homeowners Meeting:** September 20th, 6:00pm at the Farmers State Bank on Edgewood Rd.
- **Association Pot Luck Picnic:** Sunday, September 11th at 2:00pm, in front of unit 3602.
- **Annual Association clean-up day:** Sunday, May 15th at 1:00pm. Meet in front of unit 3655.

April 19th, 2011

Board members in attendance were: Pat Carroll, Jeremy Thorsgaard, John Hughes, Patrick McCormick, Joanne Dvorak, and visitors Karen Carroll, Paul Rammelsberg, and Carol Fluegel.

The meeting was called to order at 6:00pm at Unit 3559 and a motion to approve the March minutes was motioned and seconded by John Hughes and Joanne Dvorak.

John Hughes read the treasurers report:

- A \$12,000 savings/reserve certificate was purchased on 3/20/2011. This is savings toward the year 2010 due to a larger than average snow removal cost.
- Federal and state taxes have been processed and paid for 2010.
- The current checking account balance is: \$6,292.64.
- The Association has also received over \$730 in special assessment payments voted on during the March meeting. THANK YOU.

Pat reviewed a letter received from *Scott Survey* concerning flood insurance for some units. A copy of the letter will be distributed to the units affected, and will also be reviewed at the annual meeting in September.

Board information cards were completed and will be distributed with the April Newsletter. These contain contact information for all board members.

Two complaints have been received over garage doors in the association that have been damaged and need to be repaired or replaced. The owners will be visited by the Association Board Members for a discussion on their plan to fix or replace the damage since the appearance affects the resale value of units currently listed on the market as well as the overall image of the Association.

The board voted to approve two requests: A storm door installation for the front of a unit, as well as a satellite dish installation in the rock area behind a unit. The vote was unanimous to approve, and requirements for color and installation location will be sent with the approval notice.

The date for the annual Association Pot Luck Picnic was discussed and set for Sunday, September 11th, 2011 in front of unit 3602.

The date for the annual Association clean-up day was discussed and set for Sunday, May 15th at 1:00pm meeting in front of unit 3655. Please come out and join your neighbors to clean up the association in preparation for summer.

Motion to adjourn was made by Jeremy, seconded by John Hughes.

Respectfully submitted: Jeremy Thorsgaard

Stone Creek First Owners Association
Newsletter/Minutes
May 26th, 2011

UPCOMING DATES TO NOTE:

- **Association Dues are to be paid BY the 10th of each month** or a \$10.00 late charge will be assessed.
- **The next Association Meeting will be July 19th at 6:00 at Unit 3655. THERE WILL BE NO ASSOCIATION MEETING IN JUNE.** Please contact John Hughes with issues that may arise. 319-573-1298.
- **Association Special Assessment of \$100.00 is due before December 31, 2011.** Payments of \$10.00, \$15.00 or more per month or FULL payment are appreciated.
- **The Association has a yardie that is available for plant-based waste.** Contact John Hughes for use, free of charge.
- **Annual Homeowners Meeting:** September 20th, 6:00pm at the Farmers State Bank on Edgewood Rd.
- **Association Pot Luck Picnic:** Sunday, September 11th at 2:00pm, in front of unit 3602.

May 26th, 2011

Board members in attendance were: Pat Carroll, Jeremy Thorsgaard, John Hughes, Patrick McCormick, Joanne Dvorak, and visitors Karen Carroll, Bridget Dye, and Kate Bruce.

The meeting was called to order at 6:00pm at Kate Bruce's Residence and a motion to approve the April minutes was motioned and seconded by John Hughes and Jeremy Thorsgaard.

John Hughes read the treasurers report:

- The current checking account balance is: \$11,570.29.
 - The Association has also received over \$2,100.00 in special assessment payments.
- THANK YOU.

Pat McCormick will be taking a survey of the number of satellite dishes in the association and seeing that owners have approval. He will also be checking to see that no pet leashed are visible or in yards.

Darcy will be looking into insurance quote for the 2012 year. Any information or suggestions regarding this issue are welcome.

Two complaints have been received regarding over garage doors that have been damaged and need to be repaired or replaced. The owners were visited by the Association Board Members for discussion on their plan to fix or replace the damage since the appearance affects the resale value of units currently listed on the market as well as the overall image of the Association.

An issue regarding “vicious breeds of dogs” was discussed with our insurance representative. It was stated that dogs and any claims against them are the responsibility of the owner.

Jeremy motioned that grub treatment be applied to the association lawns as grubs have been spotted in several areas throughout. John seconded it and the motion for \$1,275.00 passed.

The issue of what to do about dead trees in the association was discussed as well as looking over a quote given by our lawn care service. To have the trees removed AND replaced it would be around \$2,000. Bridget stated that she has contact with a non-profit that may enable us to get trees for free. A motion was made by Joanne and seconded by Jeremy to solely remove the dead trees to keep the bug that is killing them from spreading for \$600 and wait for replace. The motion passed unanimously.

A storm door installation was approved for unit #3706, Molly Durke. The vote was unanimous to approve, and requirements for color and installation location will be sent with the approval notice.

It was noted that checks written from the association bank account must have 2 signatures.

Pat discussed the issue of the expense of printing association documents from his home. Joanne motioned that the association reimburse Pat for the expense. Jeremy seconded it.

A letter from Alice Cox regarding an issue about the black boarder around the rocks was received. This was assessed by the association and deemed to be part of the rock area thus the homeowners responsibility.

THANK YOU to Don and Bev Trumbull as well as all homeowners that have taken it upon themselves to weed the mulch beds near their homes. Due to “Clean-up Day” being rained out, please help to finish weeding the mulch beds in the areas. This is greatly appreciated and enhances the appearance of the association.

Remember that dog droppings are the responsibility of the owner. Please clean up after your pets.

Please note that the warmer weather has brought with it lots of activity in the area. Be cautious of children when driving through the association.

The issue of vehicles being parked on the street was brought up. We would like to remind all homeowners that vehicles are to be parked in their driveways. NOT ON THE STREET OR BLOCKING SIDEWALKS.

Motion to adjourn was made by Jeremy, seconded by John Hughes.

Respectfully submitted: Darcy Ehrmann

**Stone Creek First Owners Association
Newsletter/Minutes
July 19th, 2011**

UPCOMING DATES TO NOTE:

- **ATTN: CHANGE OF DATE: Association Pot Luck Picnic:** Sunday, **September 18th** at 2:00pm, in front of unit 3602.
- **Annual Homeowners Meeting:** September 20th, 6:00pm at the Farmers State Bank on Edgewood Rd.
- **Association Dues are to be paid BY the 10th of each month** or a \$10.00 late charge will be assessed.
- **The next Association Meeting will be August 23rd at 6:00 at Unit 3752.**
- **Association Special Assessment of \$100.00 is due before December 31, 2011.** Payments of \$10.00, \$15.00 or more per month or FULL payment are appreciated.
- **The Association has a yardie that is available for plant-based waste.** Contact John Hughes for use, free of charge.

July 29th, 2011

Board members in attendance were: Pat Carroll, Jeremy Thorsgaard, John Hughes, and Darcy Ehrmann.

The meeting was called to order at 6:00pm at John Hughes's Residence and a motion to approve the May minutes was motioned and seconded by John Hughes and Jeremy Thorsgaard.

John Hughes read the treasurer's report:

- The current checking account balance is: \$16,692.55.
- The Association has received \$3,900.00 in Special Assessment Payments. **THANK YOU TO ALL ASSOCIATION MEMBERS THAT HAVE PAID IN FULL OR PARTIAL TO DATE.**

A motion was made by John Hughes to put \$12,000 in a reserve account for the association savings.

Pat McCormick will be taking a survey of the number of satellite dishes in the association and seeing that owners have approval. He will also be checking to see that no pet leashes are visible or in yards.

The garage door at unit #3614 has been repaired.

A letter written by Kathleen Murray, unit #3630 regarding her garage door was read and reviewed. A proposal was requested stating that the home owner will pay only \$100 toward the damage because of extenuating circumstances and time discrepancy as to when the incident took place.

A storm door installation was approved for Kathleen Murray. The vote was unanimous to approve, and requirements for color and installation location will be sent with the approval notice.

John talked with Zac at Clean Cut about options for the issue of trees along Dean Road. Many residents have received letters concerning the potential of a Gas Station being built. John then got a quote for a white privacy fence. Several board members plan to attend the "Neighborhood Meeting" on July 20th regarding the Comercial Addition.

Clean Cut has not mowed the weekes of July 7, 14 and 21st as it has been too dry. The board has decided to remove the dead trees along Dean Road ourselves as opposed to having Clean Cut remove it.

Darcy has looked into insurance quotes for the 2012 year from our current agency, Millhiser Smith, as well as State Farm Insurance, American Family Insurance as well as Farm Bureau. John Hughes and Bev Persons are assisting in the process.

Discussion of revising the Bi-laws so they are more clear and consistent as to what is covered has been brought up. Having them less ambiguous is the goal.

A motion to approve was made by Pat and seconded by Jeremy to approve the replacement of the Information box that was destroyed in a storm as well as a box of blank cards to be sent to association members as necessary.

Please refrain from putting Garage Sale signs on street signs and light poles.

HEAT ALERT: It is very HOT and DRY. Be especially careful when using outside grills.

Motion to adjourn was made by Jeremy, seconded by John Hughes.

Respectfully submitted: Darcy Ehrmann

Stone Creek First Owners Association

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Newsletter/Minutes

August 23rd, 2011

UPCOMING DATES TO NOTE:

- **Association Pot Luck Picnic:** Sunday, **September 18th** at 2:00pm, in front of unit 3602.
- **Annual Homeowners Meeting:** September 20th, 6:00pm at the Farmers State Bank on Edgewood Rd across from Westdale Mall, next to Wendys.
- **Association Dues are to be paid BY the 10th of each month** or a \$10.00 late charge will be assessed.
- **The next Association Meeting will be September 13th at 6:00pm at unit 3655.**
- **Association Special Assessment of \$100.00 is due before December 31, 2011.** Payments of \$10.00, \$15.00 or more per month or FULL payment are appreciated.
- **The Association has a yardie that is available for plant-based waste.** Contact John Hughes for use, free of charge.

August 23rd, 2011

Board members in attendance were: Pat Carroll, Jeremy Thorsgaard, John Hughes, Darcy Ehrmann, Patrick McCormick, Joanne Dvorak and guest, Ruby Rezac.

The meeting was called to order at 6:00pm at Pat Carroll's Residence. A motion to approve the July minutes with corrections was motioned and seconded by John Hughes and Jeremy Thorsgaard. Note that there was no meeting in June.

John Hughes read the treasurer's report:

- The current checking account balance is: \$9,693.62.
- The Association has received \$4,900.00 in Special Assessment Payments. **THANK YOU! WE HAVE RECEIVED 49 PAID IN FULL AND 9 PARTIAL TO DATE.**

Patrick McCormick surveyed the number of satellite dishes in the association to see that owners had approval.

The 2 garage door panels at unit #3630 have been repaired.

Darcy Ehrmann has received insurance quotes for the 2012 year from State Farm Insurance and American Family Insurance. A quote from our current company, Millhiser Smith, is still in the works. Bev Persons is currently reviewing the quotes. The Board is looking into having the companies present at the Annual Meeting. Realizing that insurance is a very important issue to us all, we would like to have all association members present at the Annual Meeting as well as a vote to follow.

Pat Carroll received quotes from Abode Construction as well as Clean Cut for having the 4 dead trees along Dean Road and 3 trees along Hwy 151 removed and replaced. Abode came in at \$2725.00 and Clean Cut at \$3075.00. A motion to approve Abode replacing the trees was made and seconded by John Hughes and Patrick McCormick. The motion passed unanimously.

It has been brought to the attention of the Association Board that cars parked in the street at ANY TIME impair the travel of emergency vehicles, fire trucks, rescue units and police cars. This is a serious issue. The cul-de-sac is not an area for parking. Something to think about is using the inlet across Dean Road for temporary parking when having a gathering.

During garbage collection, a sticky substance was spilled and tracked throughout the association. This has been addressed with the city of Cedar Rapids.

Complaints have been registered with the board about several units having weeds and trees in the rock areas behind the units. A letter will be sent to these units addressing this issue.

Pat Carroll will be collecting quotes for snow removal to be presented at the October meeting. This meeting will start at 5:30.

Discussion of a "Welcoming Committee" to acclimate new members to the association will be discussed at the Annual Meeting.

A motion to approve the Association checks #1221, #1220, #1224, #1228, #1230, and #1234 that only have 1 signature was made and seconded by Jeremy Thorsgaard and John Hughes.

Pat Carroll and John Hughes attended the meeting concerning the development across from us on Dean Road. A convenience store as well as a drive-through are projected to be built.

Motion to adjourn was made by Jeremy Thorsgaard, seconded by Darcy Ehrmann.

Respectfully submitted: Darcy Ehrmann

Stone Creek First Owners Association

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Newsletter/Minutes

September 13th, 2011

UPCOMING DATES TO NOTE:

- **Association Pot Luck Picnic: Sunday, September 18th at 2:00pm, in front of unit 3602.**
- **Annual Homeowners Meeting: September 20th, 6:00pm at the Farmers State Bank on Edgewood Rd across from Westdale Mall, next to Wendys.**
- **Association Dues are to be paid BY the 10th of each month or a \$10.00 late charge will be assessed.**
- **The next Association Meeting will be October 11th at 5:30pm at unit 3752.**
- **Association Special Assessment of \$100.00 is due before December 31, 2011. Payments of \$25.00, \$30.00 or more per month or FULL payment are appreciated.**
- **The Association has a yardie that is available for plant-based waste. Contact John Hughes for use, free of charge.**

Septmeber 13th, 2011

The meeting was called to order at 6:00pm at John Hughes's Residence. There wasn't a meeting held in June. Board members in attendance were: Pat Carroll, Jeremy Thorsgaard, John Hughes, Darcy Ehrmann, Patrick McCormick, and guests Bev Persons and Karen Carroll.

There was a motion to correct August minutes by John Hughes second by Jeremy Thorsgaard to put \$12,000 in reserve. The motion passed unanimously.

John Hughes read the treasurer's report:

- The current checking account balance is: \$11,678.28.
- **THANK YOU TO EVERYONE WHO HAS PAID THE SPECIAL ASSESSMENT! WE HAVE RECEIVED 50 PAID IN FULL AND 10 PARTIAL TO DATE.**

Payment was received by Kathleen Murray for her portion of the repair to her lower garage door panels.

Two association board members inspected the garage door at #3563 are no visible damages.

Bev Persons reviewed and reported on the insurance policies that were submitted by American Family, State Farm, Farm Bureau and Millhiser Smith. Bev will make a brief statement at the annual meeting regarding these quotes.

The agenda for the Annual Meeting was discussed. Issues that will be brought up:

- The board reviewed that the \$24,000 put into reserve was for the year 2010. We are looking to put another \$12,000 in reserve before the end of the year.
- The issue of developing a "Welcoming Committee".
- The replacement of 5 White Pine trees and 1 Honey Locust replaced along Dean Road and three Black Hills Spruce along Hwy 151.
- How to handle members NOT removing weeds in their rock area.
- A copy of the 2011 financial statement will be circulated.
- Three Association Board Members will be elected along with two At Large Board Members.

Pat Carroll will be collecting quotes for snow removal to be presented at the October meeting. Snow removal will be discussed involving quotes from several companies.

We want to "THANK" various members of the association who have cleaned planters, cut down trees, cleaned up weeds along the rock wall and everyone that keeps pet droppings cleaned up as well as trash on a daily basis.

Please note that several association members have noted issues with their toilets overflowing. The manufacturer of the toilets has noted that this is a defect in the model which causes them to overflow.

PLEASE use caution and SLOW DOWN when driving into and throughout the association. There are many children, adults and pets active in the area.

UNIT FOR SALE: 3544-3563 (SOLD)-3636-3638.

Motion to adjourn was made by John Hughes, seconded by Jeremy Thorsgaard.

Respectfully submitted: Darcy Ehrmann

Stone Creek First Owners Association

www.stonecreek1st.com

stonecreek1st@stonecreek1st.com

Newsletter/Minutes

September 20, 2011

Septemeber 20th, 2011

The meeting was called to order at 6:00pm at Farmers State Bank in Cedar Rapids. Board members in attendance were: Pat Carroll, Jeremy Thorsgaard, John Hughes, Darcy Ehrmann and at large board members, Patrick McCormick and Joanne Dvorak.

Roll call was taken by Vice President, Jeremy Thorsgaard. He then explained the Association website, its features as well as the association email address. **www.stonecreek1st.com**

Darcy Ehrmann read the minutes from the 2010 Annual Meeting. Jeremy Thorsgaard motioned that the minutes be approved and was seconded by Carole Fluegel. The motion passed unanimously.

John Hughes read the treasurer's report:

- The current checking account balance as of 8/31/2011 was \$10,127.21.
- Savings Certificates in the amount of \$12,000 each were purchased on March 25, 2011 and July 25, 2011 for the "2010" reserve account.
- The Association is planning to purchase another \$12,000 certificate for 2011.
- It was noted that 53 units have paid the special assessment of \$100 in full and 10 partial. The assessment has brought in an additional \$5,800.
- The association has given the approval for the replacement of 5 White Pine trees and 1 Honey Locust along Dean Road as well as 3 Black Hills Spruce along Hwy 151. They will also spray the trees with fungicide this Fall.
- The reserve account balance on 8/31/2011 was \$102,601.69.

Karen Carroll moved to approve the treasurer's report and was seconded by Paul Rammelsberg. The motion carried unanimously.

Joanne Dvorak reported on the Annual Picnic. 17 people were in attendance. The food and conversation were great despite the rainy weather. The board hopes this will continue to be an event for everyone to get to know one another as well as express concerns openly.

Patrick McCormick reported on security:

- If you have a screen storm door, it is to your benefit to lock it as well.
- If you leave your residence, close your garage door.
- A 2x2 in sliding doors and sliding windows low to the ground will deter invaders.
- If sales persons are seen in the area, ask if they have a permit from the city.
- If you leave your car outside, take your remote inside to avoid easy access to the home.

Bev Persons reviewed and reported on the insurance quotes that were submitted by four companies. She noted that anyone interested being on the committee or any questions can contact the board.

The Ad Hoc Committee was established. The committee consists of Carole Fluegel, Judy Lockett and Andrea Weiss.

The development of a "Welcoming Committee" was discussed. The committee would introduce themselves, explain the 3-ring binders, and advise on where payments can be made. The committee will consist of Joanne Dvorak and Carole Fluegel.

The rezoning and construction of the convenience store on Dean Road was discussed.

To avoid further problems with discrepancy in garage door damage, all doors will be inspected prior to completion of the sale of the unit.

Excess growth in mulch beds throughout the association was addressed. Discussion of a fall clean-up was suggested. There was also discussion of airing the grass areas as the lack of rain this summer has hindered the growth of some lawns.

The issue of what to do about owners not removing weeds/trees from their rock areas was brought up as this is the responsibility of the individual homeowner. "Fining" the individual homeowner was suggested. In regards to the amount, members stated that to reach a fair amount, the board should get a quote from the lawn care vendor.

The year in review:

- 2 Garage Door Units were repaired.
- 3-ring binders were distributed.
- Parking on the street is still an issue.
- Lawn Vendor was changed.

Kerry Schmoll volunteered to serve on the board and was seconded by Paul Rammelsberg. The motion carried unanimously.

Darcy Ehrmann was nominated to the board by Karen Carroll and it was seconded by Bev Persons. The motion carried unanimously.

Joanne Dvorak was nominated to the board by Judy Lockett and was seconded by Grace Ebert. The motion carried unanimously.

John Hughes was nominated to the board by Bev Heaton and seconded by Darcy Ehrmann. The motion carried unanimously.

Jeremy Thorsgaard was nominated to the board by Wayne Cox and seconded by Paul Rammelsberg. The motion carried unanimously.

Patrick McCormick was nominated to the board by Judy Lockett and seconded by Alice Cox. The motion carried unanimously.

Motion to adjourn was made by John Hughes, seconded by Jeremy Thorsgaard. The motion carried unanimously.

Respectfully submitted: Darcy Ehrmann

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Newsletter/Minutes

October 11th, 2011

UPCOMING DATES TO NOTE:

On Tuesdays, please do not PARK in the Cul-de-sacs. This inhibits the trash removal and recycling from being collected.

Association Dues are to be paid BY the 10th of each month or a \$10.00 late charge will be assessed.

The next Association Meeting will be November 15th at 6:00pm at unit .

Association Special Assessment of \$100.00 is due before December 31, 2011.

Payments of \$50.00 or more per month or FULL payment are appreciated.

The Association has a yardie that is available for plant-based waste. Contact John Hughes for use, free of charge.

October 11th, 2011

The meeting was called to order at 5:30pm at the Carroll's Residence. Board members in attendance were: Pat Carroll, Jeremy Thorsgaard, John Hughes, Darcy Ehrmann, Patrick McCormick, Kerry Schmoll, Joanne Dvorak and guest Karen Carroll.

Zach from Clean Cut, our current lawn care company presented his quote for snow removal for units #3443-#3779 for the 2011-2012 year. Questions regarding priority of removal, total accumulation, removal from sidewalks, fire hydrants and mailboxes being cleared as well as any necessary sanding. This includes removal of the sand in the Spring and the repair of any damage to the sod.

Dan from Priority Concrete, our current snow removal company, then presented his quote for the 2011-2012 year. The quotes from the 2 companies were reviewed and snow removal was voted on and unanimously passed to stay with Priority Concrete.

A motion to approve the September regular meeting minutes was made by John Hughes and seconded by Jeremy Thorsgaard. The motion passed unanimously.

John Hughes read the treasurer's report:

The current checking account balance is: \$11,545.17.

THANK YOU TO EVERYONE WHO HAS PAID THE SPECIAL ASSESSMENT! WE HAVE RECEIVED 57 PAID IN FULL AND 8 PARTIAL TO DATE.

Insurance quotes for the 2012 year were discussed. The quote from Millhiser Smith has been received. A Special INSURANCE ONLY meeting will be held on October 25th at unit 3752 at 6:00pm. All members are welcome and encouraged to attend.

A nomination was made and seconded by Pat Carroll and John Hughes for Jeremy Thorsgaard for Vice President.

A nomination for Darcy Ehrmann as Secretary was made and seconded by Pat Carroll and Jeremy Thorsgaard.

A nomination for John Hughes as Treasurer was moved and seconded by Jeremy Thorsgaard and Darcy Ehrmann.

A motion to install Kerry Schmoll, Joanne Dvorak and Patrick McCormick as at-large members was made by Darcy Ehrmann and seconded by John Hughes. A concern regarding the by-laws restricting the addition of members was addressed. The issue was researched and the by-laws state that the board of directors may, from time to time, create and fill other offices and designate the powers and duties usually vested in this office.

Clean Cut was contacted to re-mow the ditch area and repair a downspout that was damaged. They also contacted the city regarding a pipe that was hit with a mower and it was repaired in a timely manner.

Discussion to move the birdhouse to a location that is on more level ground or the possibility of getting a box on the large mail unit was suggested.

A motion to pay Glen Ebert \$32.08 for tree tie down kits was made by Joanne Dvorak and seconded by Jeremy Thorsgaard. Motion passed unanimously.

A motion to pay Larry Chmelicek for roof repairs for \$172.00 was made, seconded and carried unanimously.

A motion to pay Reconstruction 380 \$1000.00 for an insurance deductible was made, seconded and carried.

On 9/23/2011, Captain Clean was here and cleaned the substance on the street.

Motion to adjourn was made by Pat Carroll, seconded by Jeremy Thorsgaard.

OFFICERS & TERMS

Pat Carroll – President 2009 – 2012
2014

Jeremy Thorsgaard – Vice President 2011 –

Darcy Ehrmann – Secretary 2011 – 2012

John Hughes – Treasurer 2011 – 2012

AT LARGE & TERMS

Joanne Dvoark 2011 – 2012

Patrick Mc Cormick 2011 – 2012

Kerry Schmoll 2011 - 2012

Respectfully submitted: Darcy Ehrmann

Stone Creek First Owners Association

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Newsletter/Minutes

November 15, 2011

UPCOMING DATES TO NOTE:

- **ATTENTION: The birdhouse will be moved to Unit #3752, Pat Carroll's Residence beginning December 1, 2011.**
- **Damages caused by Satellite Dishes are the responsibility of the homeowner whether it was there prior to moving in.**
- **Please refrain from parking in Cul-de-sacs on Tuesdays. This causes the garbage truck to have a difficult time turning around.**
- **Association Dues are to be paid BY the 10th of each month or a \$10.00 late charge will be assessed.**
- **The next Association Meeting will be December 13th at 6:00pm at Unit #3752 .**
- **The Association has a yardie that is available for plant-based waste. Contact John Hughes for use, free of charge.**

November 15th, 2011

The meeting was called to order at 6:00pm at the John Hughes' Residence. Board members in attendance were: Pat Carroll, Jeremy Thorsgaard, John Hughes, Darcy Ehrmann, at large member, Joanne Dvorak and guests Bev Persons and Karen Carroll.

A motion to approve the September regular meeting minutes was made by Jeremy and seconded by John Hughes. The motion passed unanimously.

John Hughes read the treasurer's report:

- The current checking account balance is: \$16,726.21.
- Thanks to all that have paid the Special Assessment of \$100. PLEASE NOTE, THERE ARE 7 UNITS THAT HAVE NOT MADE ANY PAYMENT. PLEASE CONTACT THE BOARD TO MAKE ARRANGEMENTS REGARDING THIS MATTER.
- The association received a payment from Auto Owners Insurance of \$1,817.51 on 11/14/2011. This was a refund for our current insurance policy which will be ending on December 1, 2011.

An approval for Ruby Rezak, unit #3767 was motioned and seconded by Jeremy Thorsgaard and Darcy Ehrmann for the installation of a dish.

A motion to approve and pay an invoice dated 11/9/2011 to Larry Chmelicek to repair a water leak at unit #3538 was made by John Hughes and seconded by Darcy Ehrmann.

Payments that were made to Pat Carroll were reviewed: for Newsletter/Minutes, Annual Meeting Minutes 90 copies & stapled \$28.89, an Ink Cartridge for printer \$18.19, a \$25.00 gift card for Larry Johnson, Farmers State Bank, for arranging the free use of the Board Room for the Annual Meeting, October minutes & payment sheets for treasurer and president, \$49.57 totalling \$121.65 with check #1277. A motion to approve was made by Jeremy Thorsgaard and seconded by Darcy Ehrmann.

SEASONAL ISSUES TO FOLLOW UP ON THIS TIME OF YEAR:

- Turn off water to front and rear water valves and drain for the winter.
- Change furnace filter.
- Clean garage of any grease rags, towels or other flammables.
- Move outside lights in rock areas away from side walk for snow removal.
- Clear driveway, sidewalks, and steps for snow removal, ie. toys, tools, etc.

Lots of break-ins in the Cedar Rapids area, be aware for your neighbor.

Stone Creek First Homeowners Association, Inc is changing its insurance company to American Family Insurance, effective December 1, 2011.

The board will be reviewing areas in the streets and driveways that may need repair in the future.

The board discussed having Clean Cut add grass seed to their first service next year.

John Hughes motioned to put \$12,000 into reserve, seconded by Pat Carroll & approved by the board.

Units that have recently sold #3544, #3638.

Motion to adjourn was made by Pat Carroll, seconded by Jeremy Thorsgaard.

Respectfully submitted: Darcy Ehrmann