

RIVERVIEW ORCHARD LANDOWNERS' ASSOCIATION, INC
P.O. BOX 313, FLORENCE, MONTANA 59833
Monthly Meeting - Thursday, July 25, 2024, 6:30 pm **Cancelled**
Monthly Meeting - Thursday, August 29, 2024, 6:30 pm
The Bears Lair II, Florence, MT

Meeting called to order: 6:32pm

Attendance: ("x" indicates in attendance)

Board Members

Todd McCollum – President		Joe Bauer	
Casey Polly – Vice-President	X	Allie Wheeler	X
Kim Bauer – Treasurer	X	Maddie Hayward	X
Donene Dillow - Secretary	X	Bob Owen	X
		John Snell	

ROLA Members

Rob Hayward – Architectural Committee	X		
Paul Moore – Roads Committee	X		
Steve Hall – Roads Committee	X		
Rodney Pollette	X		
Brenda Polly			

Guests

Name	Affiliation	
Ann Bethea	Allie Wheeler guest	X

Board Housekeeping:

- The July 2024 meeting was cancelled. The July 2024 agenda was carried forward, modified with additional items/information for the August 29, 2024 meeting.

Any comments or issues from General Members

- Members will be allowed up to 10 minutes to make their comments that are **NOT** on the regular agenda. Each member will have the floor to speak, but there will not be any comments made by any Board member nor any Association Member at this time. No discussions at all please. Please hold your comments to 10 minutes.
- The Board, under New Business, will address these issues and comments.

Steve Hall (Road Committee) discussed posting a speed monitor on Eight Mile Creek Rd. He has spoken to law enforcement and they do have a monitor that can be set up and left in place for a time tracking speeds for each vehicle. This data would then be evaluated to determine if a speed limit alteration is needed. Board members all agreed this is a great idea and Steve will coordinate getting the speed monitor in place.

A ROLA member spoke concerning the ongoing complaint issue between two other ROLA members. The speaking ROLA member indicated willingness to be a third party to help find a way to resolve this issue. This member also indicated that the Board investigate ways in which variances granted to covenants can be periodically (annually) reviewed and modified/rescinded.

A ROLA Member also spoke to the ongoing complaint issue between neighbors. This member spoke on the following points of the issue in their opinion:

- The August 2023 Board vote in favor of breaking Covenants 1,7 and 8 allowing a for profit dairy goat farm to exist
- The prolonged and ongoing noise from the goats being a nuisance
- The involvement of law enforcement on numerous occasions
- Request the Board exercise continuity in the enforcement of the Covenants and shut down this goat farm
- If a special Board meeting is called to have the Board Officers visit the properties involved.

There was discussion around many of the bullet points but the discussion was tabled, to allow the Board Officers time to determine what the Board's role is in this issue and how the Board should proceed.

A ROLA member added to the goat comments requesting that the covenant concerning goats et.al. be rewritten. Casey Polly addressed this request stating that the goat covenant recently went to a vote by mail of all members (July 2023) and the required 2/3 majority was not attained (See 2020 Protective Covenants Article XIII, 13.1)

The attending guest made a brief comment concerning how sad it is that two families similar in so many ways have been unable to resolve this issue amicably.

Casey Polly, Kim Bauer and Donene Dillow spoke in tandem concerning that due to the intricacies and potential legalities around this issue the Board Officers would meet prior to the next monthly meeting to discuss this issue and how to proceed.

Meeting Minutes

- June 2024 Meeting Minutes approved via email: 7/10/24
 - Approval vote: 7-Yea, 2-no vote cast
 - Minutes posted to Facebook page: 7/10/24
- June 2024 Minutes were corrected to properly reflect spelling of the guests first and last names. Are there any Board members wishing to have a re-vote on approval of the minutes? No request for re-vote. Approval stands.

Treasurer's Report

- Report see attached.
 - ROLA member requested enlarging the font on these reports.
- Explanation of "Liabilities and Equity" amount
 - Kim Bauer indicated the \$78 thousand number is an artifact in quickbooks (QB) due to a number of issues; the transfer from an old QB format to the new format, the way QB entries were originally set up and the change in bank accounts.
 - This will be corrected, but there is an account reconciliation that needs to occur so it may take some time.
 - At this time all accounts balance with the bank and all line entries are tracking correctly.
 - A ROLA member mentioned this balance may mislead members only looking at the agenda/minutes on Facebook.
- Motion to pass June 2024 Treasurer's Report
 - Motioned by: Bob Owen
 - Seconded by: Casey Polly
 - Vote result: yea-unanimous
- Motion to pass July 2024 Treasurer's Report

- Motioned by: Casey Polly
- Seconded by: Bob Owen
- Vote result: yea-unanimous

Correspondence

None

Old Business

1. Tax filing update – Kim Bauer
 - a. Recap that no further “audit” of past accounting will be made.
 - b. Taxes prepared for 2021, 2022 & 2023 by the CPA and filed by Kim.
 - i. General consensus that going forward a CPA for preparation most likely would not be needed.
 - ii. A ROLA member asked if there were any IRS penalties incurred for lack of filing. To date there has been no indication that a penalty will be incurred.
2. ROLA Insurance discussion – ~~Todd McCollum~~ Donene Dillow
 - a. Application completed by the Officers and submitted 7/18/24
 - b. A quote received. Discussed what the current Directors and Officers (DNO) policy covers and what this additional policy will cover. Also discussed that the DNO policy is provided by HUB insurance the Event Liability insurance is covered by a different company managed thru an insurance broker.
 - c. Items to note concerning the Event Liability policy
 - i. Annual premium \$2113.57
 - ii. Broker fee 10% (Total \$2324.93)
 - iii. Insurance company Non-admitted in MT. This means they do not have to comply with MT specific insurance guidelines and if the company goes bankrupt and the HOA has pending claims the state insurance fund will NOT help with payments.
 - d. A ROLA member asked if there is an option to just cover specific events. The answer is yes however Todd McCollum has that information so it was not discussed.
 - e. Further discussion tabled till next meeting.
3. Covenants Summary revisions – Todd McCollum/Allie Bethea
 - a. Review Covenants Summary draft – Allie/All
 - i. Review was postponed since there were not enough draft copies for all to look at. Draft will be emailed to the Board prior to next meeting so discussion can occur.

New Business

1. Road Committee Update – Paul Moore
 - a. Replacement of street signs on Meadowview Lane – Roads Committee
 - i. South due to a vehicle hitting the sign earlier this year (winter).
 - ii. North due to vehicle accident on July 4, 2024.
 - iii. Paul Moore discussed the replacement of the signs (a&b above). Donene Dillow mentioned that the missing “No Outlet” and “Neighborhood Watch” signs are in but she is awaiting mounting brackets and then they will be installed
 - b. Allie Wheeler mentioned that the street sign for Mountain View S is missing (and has been for quite some time). Donene Dillow will check if it is on the ground and if not a sign will be ordered.

- c. Cost for oil dust abatement went up this year. There is a powder than can be applied and then wetted which is much cheaper. Paul Moore will continue to research this option.
 - d. It was also mentioned Mountain View S road is in pretty bad shape with potholes and washboard. Others agreed that other roads are also in rough shape. Paul Moore noted but said it would be the fall before roads are worked on.
2. Architectural Committee Update
- a. Multiple requests pending/approved
 - i. Rob Hayward discussed that there were four projects that had come through; barn addition, garage/workshop, fence/storage shed, and a fence. All projects were approved some with slight modifications to the request.
3. Summer Newsletter update – Donene Dillow
- a. Allie has indicated she cannot complete a newsletter at this time. Two options
 - i. Not do a summer/fall edition just do a Nov/Dec one
 - ii. Another volunteer to get a newsletter drafted ASAP

- b. Maddie Hayward volunteered to do a fall edition. Donene Dillow will assist as needed.
- i. The group in attendance brainstormed numerous topics that could be included.

Request for any other new business?

None

Next Meeting:

Thursday, September 26, 2024 , at: 6:30pm
The Bears Lair II, Florence, MT.

Motion to Adjourn

Motion made by: Donene Dillow
Seconded by: Bob Owen
Vote result: yea-unanimous
Adjournment at: 7:58pm

Parking Lot Items

Item Description	Responsible Party	Added to Parking lot (date)
Sapphire Valley Estates- updates	Todd McCollum	5/30/24
Newsletter publish dates 2024 – Apr, Jun, Nov/Dec. 2025 – Feb, May, Jul, Nov/Dec (Ongoing task)	Allie Bethea	6/18/24
Architectural request checklist	Architectural Comm.	6/27/24

Riverview Orchard Landowner's Inc.

Balance Sheet Detail

As of July 21, 2024

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	DEBIT	CREDIT	AMOUNT	BALANCE
ASSETS									
ROLA HOA GEN CHECKING (0828) - 2									
	Beginning Balance								3,136.09
07/06/2024	Payment	9742	Kirstine, John	Accounts Receivable		\$175.00		175.00	3,311.09
07/12/2024	Expense		Bears Lair II	HOA June Meeting	Business Expenses:Meals		\$251.34	-251.34	3,059.75
Total for ROLA HOA GEN CHECKING (0828) - 2								\$ -76.34	
ROLA HOA ROAD FUND (2700) - 2									
	Beginning Balance								3,102.11
Total for ROLA HOA ROAD FUND (2700) - 2									
ROLA HOA SAV CHECKING (5490) - 2									
	Beginning Balance								18,727.91
Total for ROLA HOA SAV CHECKING (5490) - 2									
Accounts Receivable									
	Beginning Balance								-20,107.15
07/06/2024	Payment	9742	Kirstine, John	ROLA HOA GEN CHECKING (0828) - 2			\$175.00	-175.00	-20,282.15
07/06/2024	Invoice	997	Kirstine, John	-Split-		\$175.00		175.00	-20,107.15
Total for Accounts Receivable								\$0.00	
TOTAL ASSETS								\$ -76.34	\$4,782.62
LIABILITIES AND EQUITY								\$78,209.48	\$4,782.62

Riverview Orchard Landowner's Inc.

Balance Sheet Detail

As of August 24, 2024

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	DEBIT	CREDIT	AMOUNT	BALANCE
ASSETS									
ROLA HOA GEN CHECKING (0828) - 2									
	Beginning								2,921.35
	Balance								
08/18/2024	Expense		USPS	P.O. Box Fee	Operations:Postage, Mailing Service	\$84.00		-84.00	2,837.35
08/18/2024	Expense		Geiszler Steele		Contract Services:Legal Fees	\$300.00		-300.00	2,537.35
08/24/2024	Payment	1001	Bean, Dale		Accounts Receivable	\$175.00		175.00	2,712.35
Total for ROLA HOA GEN CHECKING (0828) - 2								\$ -209.00	
ROLA HOA ROAD FUND (2700) - 2									
	Beginning								2,876.11
	Balance								
Total for ROLA HOA ROAD FUND (2700) - 2									
ROLA HOA SAV CHECKING (5490) - 2									
	Beginning								16,600.66
	Balance								
Total for ROLA HOA SAV CHECKING (5490) - 2									
Accounts Receivable									
	Beginning								-
	Balance								19,932.15
08/24/2024	Payment	1001	Bean, Dale		ROLA HOA GEN CHECKING (0828) - 2	\$175.00		-175.00	-
Total for Accounts Receivable								\$ -175.00	20,107.15
TOTAL ASSETS								\$ -384.00	\$2,081.97
LIABILITIES AND EQUITY								\$75,508.83	\$2,081.97