

RIVERVIEW ORCHARD LANDOWNERS' ASSOCIATION, INC
P.O. BOX 313, FLORENCE, MONTANA 59833
Monthly Meeting – Thursday January 30, 2025, 6:30 pm
The Bears Lair II, Florence, MT

Meeting called to order: 6:31 pm

Attendance: ("x" indicates in attendance)

Board Members

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

ROLA Members

Rob Hayward – Architectural Committee	X	Brenda Polly	X
Paul Moore – Roads Committee	X	Carol & Delon Potter	X
Steve Hall – Roads Committee	X	Don Verrue	X
		Terri Ruthruff	X

Guests

Name	Affiliation

Board Housekeeping:

Architectural Approval application posted the FB page on 12/19/24. This form is pinned in the Featured section.

2025 Meeting dates posted to FB and pinned in the Featured section.

New emails set up for both the Vice-president and Secretary. riverview.orchard.vp@gmail.com and riverview.orchard.secy@gmail.com. All four emails pinned to the Featured section of the FB page.

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.
1. A ROLA member in attendance mentioned that the plow crew dug up some sod and feels that the sod should be replaced by the company.
 - a. Steve Hall and Casey Polly commented on this since they, along with Paul Moore, had looked at the issue.
 - b. Steve Hall mentioned the impacted area is within the road right of way which is the responsibility of the homeowner.
 - c. Casey Polly mentioned this had not been discussed with the plow crew.
 2. Steve Hall mentioned he would like to see the roads plowed earlier in the snow events and the need for sanding on the approaches to Eight Mile Creek Rd.

- a. Board decided that 2025 would be completed with the current eight board members.
- 3. Covenants Summary – Donene Dillow
 - a. Attached
 - b. Is there a reference for the easement requirements that could be included on the form?
 - c. Motion to adopt the Covenants Reference Guide for distribution as needed, to include but not limited to, providing to new ROLA members and posting to Facebook.
 - i. Motioned by: Kim Bauer
 - ii. Seconded by: Maddie Hayward
 - iii. Vote result: Yea- unanimous
- 4. Event liability insurance update – Todd McCollum
 - a. Recap the current annual event liability quote was for roughly \$2200.00.
 - b. The insurance company can offer an as needed event policy for approximately \$275.00/event which will require a 3-day event notice to instate the policy.
 - i. Individual events can be covered under a single insured event, e.g. replace road signs and have clean up days the same weekend.
 - c. Steve Hall mentioned that the 3-day notification window may be problematic for road events and others agreed and felt this may be why an annual policy would be better.
 - i. Donene Dillow mentioned that there were some things in the quoted annual policy that were troubling.
 - ii. Todd McCollum said he would reach out to the agent again to see if there are different underwriters available for an annual event liability policy.
- 5. New member update – Todd McCollum
 - a. New members on Mountain View Dr. N and on Meadowview Dr. S. With an additional sale pending on Cottonwood Dr. N

New Business

- 1. Road Committee update
 - a. Pothole repair
 - i. Steve Hall mentioned the very deep pothole that opened up during the weather event on Eight Mile Creek Rd. The county was backlogged but did get out to repair this relatively quickly.
 - ii. He reminded the board that under no circumstances is it within our purview to make repairs on the paved county road, and in fact the County does not want us to.
 - iii. If you see potholes on the paved roads please call Ravalli County roads directly.
 - iv. For road issues on the dirt HOA roads please let a board member know.
 - b. Mountain View Dr S sign
 - i. Kim Bauer will get a two sided sign ordered.
 - ii. Paul Moore will be reimbursed for the single sided sign he ordered.
 - iii. Paul Moore will get hanging brackets from Ravalli County.
- 2. Architectural Committee update - None
- 3. 2025 Clean up Days
 - a. Officers proposing June 26-29 for this year's event and the following event times
 - i. Thursday 2-6pm (Monthly board meeting scheduled for 6:30pm)
 - ii. Friday 2-6pm
 - iii. Sat/Sun 10am – 2pm
 - b. Everyone good with these dates and times
 - i. Support to pair a community picnic with this event on Thursday June 26.

- a. Casey Polly will speak to the road crew about this issue and confirm whether the contracted crew has the ability to sand. If not he will reach out to other contractors.
- b. Steve Hall volunteered to speak with the road crew however Casey Polly would like to speak with them first.

Meeting Minutes

- December 2024 Meeting Minutes approved via email: 12/20/24
 - Approval vote: 5-Yea, 3-no vote cast
 - Minutes posted to Facebook page: 12/20/24
- No November meeting

Treasurer's Report – Kim Bauer

- November and December financials - attached
- Motion to pass November 2024 Treasurer's Report
 - Motioned by: Maddie Hayward
 - Seconded by: Casey Polly
 - Vote result: Yea- unanimous
- Motion to pass December 2024 Treasurer's Report
 - Motioned by: Maddie Hayward
 - Seconded by: Casey Polly
 - Vote result: Yea- unanimous
- Year-end report – attached
 - Quickbooks has been fully “cleaned up” at this point and will be a fresh start for 2025 treasurer reports.
 - The November and December reports still show some remnant issues.
 - There is no annual Profit & Loss Comparisons since the past record keeping was not as detailed so spending comparisons would not show significant trends etc.
 - The provided Profit & Loss Comparison month to month is accurate.
- Montana Annual Report filed
 - Filing fee waived statewide
- 2024 Taxes
 - Kim Bauer plans on completing the taxes without utilizing accounting services this year. Feels this is annual task is very manageable for the Treasurer.
- 2025 Member Dues Invoice update
 - With just a few new member exceptions these have all been mailed.
 - Dues payments are required upon receipt.

Correspondence

1. Request from title company for 5617 Cottonwood Dr. N. Todd McCollum will complete.

Old Business

1. Decisions from the impacted parties on the dispute mediation proposal
 - a. Wheelers were not in attendance.
 - b. Haywards will not be entering into the offered 3-party mediation.
 - c. Board officers clarified, since one party does not wish to enter 3-party mediation, this closes the issue at this time, and no further discussion will occur at board meetings.
2. Board vacancy nominations – All

- c. Further details will be discussed at future meetings including picnic details, volunteer schedules and location.

For reference 2024 Th/F 2-7pm, Sa 1-7pm, Su 1-5pm

- d. Reminder that this is a Board sponsored event so each Board member will be required to take at least one shift or find a volunteer to cover their shift.
- e. Do we want to provide food/drink for this event?

Request for any other new business?

1. Bob Owen asked about the Connex boxes that have been identified on properties.
 - a. The Officers indicated the request was made of the lawyer to issue a letter to at least one property but we needed to follow up. A more detailed update will be provided at the February meeting.
2. Request for a Sapphire Valley Estates update
 - a. Todd McCollum spoke with Bill Scullion. The legal battle is still ongoing and it could be an additional 2 year process.
 - b. At this time the Environmental lawyers have a list of demands including the completion of an area water study and the increase of the subdivision required lot size to a 4 acre minimum.
 - c. The courts have revoked all previous approvals granted to this subdivision therefore Ravalli County Planning must review the entire application again.

Next Meeting:

Thursday February 27, 2025, at: 6:30pm

The Bears Lair II, Florence, MT.

List of upcoming 2025 meetings: Mar 27, Apr 24, May 29, Jun 26, Jul 31, Aug 28, Sep 25, Oct 30, Dec 11.

Motion to Adjourn

Motion made by: Casey Polly

Seconded by: Bob Owen

Vote result: Yea- unanimous

Adjournment at: 7:53pm

Parking Lot Items

Item Description	Responsible Party	Added to Parking lot (date)
Sapphire Valley Estates- updates	Todd McCollum	5/30/24 (ongoing)
Newsletter publish dates 2025 – Feb, May, Jul, Nov/Dec (Ongoing task)	Maddie Hayward/Donene Dillow	Routine – item for reminder only
Replacement of “No Outlet” and “Neighborhood Watch” signs on Meadowview	Donene Dillow	9/18/24

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Quick Reference Guide to the Protective Covenants

Please use the following reference table to find the protective covenant language concerning the topics listed. It is the responsibility of each member to comply with all by-laws and restrictive covenants. If you have questions please contact a Board member.

Lot size stipulation:

- 1982 adopted Covenants, Article VII, Section 1, page 7

Stipulations on livable structures and construction of new structures, structure additions, and lot appurtenances (e.g. fences, lighting, irrigation, driveways):

- 1978 adopted Covenants, number 2, page 1
- 1979 adopted Covenants, Article VII, Section 3, page 7
- 1982 adopted Covenants, Article VII, Section 2, page 7
- 1982 adopted Covenants, Article VII, Section 2, page 7
- 1982 adopted Covenants, Article VII, Section 3, page 8
- 1982 adopted Covenants, Article VII, Section 3, page 8
- 1982 adopted Covenants, Article VII, Section 4, page 8
- 1982 adopted Covenants, Article VII, Section 9, page 9
- 1982 adopted Covenants, Article VII, Section 9, page 9
- 1982 adopted Covenants, Article VII, Section 11, page 9
- 1982 adopted Covenants, Article VII, Section 17, page 10
- 1982 adopted Covenants, Article VII, Section 18, page 10
- 1982 adopted Covenants, Article VII, Section 19, page 10
- 1982 adopted Covenants, Article VII, Section 20, page 10
- 1982 adopted Covenants, Article VII, Section 20, page 10
- Additional requirement: Architectural Form see ROLA Facebook site for most current form.

Stipulations on commercial activities:

- 2018 attachment to Covenants

Stipulations on animal ownership and hunting:

- 1982 adopted Covenants, Article VII, Section 7, page 8
- 1982 adopted Covenants, Article VII, Section 15, page 9

Stipulations on property appearance, storage of vehicles/materials and activities:

- 1982 adopted Covenants, Article VII, Section 5, page 8
- 1982 adopted Covenants, Article VII, Section 6, page 8
- 1982 adopted Covenants, Article VII, Section 8, page 9
- 1982 adopted Covenants, Article VII, Section 10, page 9
- 1982 adopted Covenants, Article VII, Section 13, page 9
- 2018 attachment to Covenants

Stipulations on dues:

- 2018 attachment to Covenants

Riverview Orchard Landowner's Inc.

Balance Sheet

As of November 30, 2024

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
ROLA HOA GEN CHECKING (0828) - 2	-11,176.15
ROLA HOA ROAD FUND (2700) - 2	-80.32
ROLA HOA SAV CHECKING (5490) - 2	20,602.21
ROLA SAVINGS (5490) - 1 (deleted)	-5,412.50
Total Bank Accounts	\$3,933.24
Accounts Receivable	
Accounts Receivable	0.00
Total Accounts Receivable	\$0.00
Other Current Assets	
Undeposited Funds	0.00
Total Other Current Assets	\$0.00
Total Current Assets	\$3,933.24
TOTAL ASSETS	\$3,933.24
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	-2,890.05
Total Accounts Payable	\$ -2,890.05
Total Current Liabilities	\$ -2,890.05
Total Liabilities	\$ -2,890.05
Equity	
Opening Balance Equity	-11,022.77
Unrestricted Net Assets	11,367.79
Net Income	6,478.27
Total Equity	\$6,823.29
TOTAL LIABILITIES AND EQUITY	\$3,933.24

Riverview Orchard Landowner's Inc.

Balance Sheet

As of December 31, 2024

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
ROLA HOA GEN CHECKING (0828) - 2	-12,099.33
ROLA HOA ROAD FUND (2700) - 2	897.68
ROLA HOA SAV CHECKING (5490) - 2	18,603.74
Total Bank Accounts	\$7,402.09
Accounts Receivable	
Accounts Receivable	-175.00
Total Accounts Receivable	\$ -175.00
Other Current Assets	
Undeposited Funds	0.00
Total Other Current Assets	\$0.00
Total Current Assets	\$7,227.09
TOTAL ASSETS	\$7,227.09
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	-2,890.05
Total Accounts Payable	\$ -2,890.05
Total Current Liabilities	\$ -2,890.05
Total Liabilities	\$ -2,890.05
Equity	
Opening Balance Equity	0.00
Unrestricted Net Assets	11,367.79
Net Income	-1,250.65
Total Equity	\$10,117.14
TOTAL LIABILITIES AND EQUITY	\$7,227.09

Riverview Orchard Landowner's Inc.

Profit and Loss by Month

January - December 2024

	JAN 2024	FEB 2024	MAR 2024	APR 2024	MAY 2024	JUN 2024	JUL 2024	AUG 2024	SEP 2024	OCT 2024	NOV 2024	DEC 2024	TOTAL
Income													
Investments													\$0.00
Interest-Savings, Short-term CD	0.06	0.03	1.56	0.06		1.54			1.55			1.53	\$6.33
Total Investments	0.06	0.03	1.56	0.06		1.54			1.55			1.53	\$6.33
Other Types of Income			5,400.00		150.00								\$5,550.00
Program Income													\$0.00
Membership Dues	20,725.00		350.00		1,070.00								\$22,145.00
Total Program Income	20,725.00		350.00		1,070.00								\$22,145.00
Services										180.00			\$180.00
Total Income	\$20,725.06	\$0.03	\$5,751.56	\$0.06	\$1,220.00	\$1.54	\$0.00	\$0.00	\$1.55	\$180.00	\$0.00	\$1.53	\$27,881.33
GROSS PROFIT	\$20,725.06	\$0.03	\$5,751.56	\$0.06	\$1,220.00	\$1.54	\$0.00	\$0.00	\$1.55	\$180.00	\$0.00	\$1.53	\$27,881.33
Expenses													
Business Expenses	201.26			6,131.64			268.40					120.38	\$6,721.68
Meals	317.20	312.40	362.48	353.22		318.00	251.34	190.00	260.00	266.00		212.80	\$2,843.42
Total Business Expenses	518.46	312.40	362.48	6,484.86		318.00	519.74	190.00	260.00	266.00		333.18	\$9,565.10
Contract Services	1,050.00	700.00		4,670.00							1,500.00		\$7,920.00
Accounting Fees								200.00					\$200.00
Legal Fees	1,260.00							300.00		270.00		1,590.00	\$3,420.00
Total Contract Services	2,310.00	700.00		4,670.00				500.00		270.00	1,500.00	1,590.00	\$11,540.00
Facilities and Equipment													\$0.00
Equip Rental and Maintenance							226.00			40.38			\$266.38
Total Facilities and Equipment							226.00			40.38			\$266.38
Operations		11.70	11.70									22.00	\$45.40
Books, Subscriptions, Reference			90.00	30.00									\$120.00
Postage, Mailing Service			17.00		81.60			84.00					\$182.60
Supplies					42.50	75.73							\$118.23
Total Operations		11.70	118.70	30.00	124.10	75.73		84.00				22.00	\$466.23
Other Types of Expenses													\$0.00
Insurance - Liability, D and O				1,509.00									\$1,509.00
Total Other Types of Expenses				1,509.00									\$1,509.00
Reconciliation Discrepancies												5,785.27	\$5,785.27
Total Expenses	\$2,828.46	\$1,024.10	\$481.16	\$12,693.86	\$124.10	\$393.73	\$745.74	\$774.00	\$260.00	\$576.38	\$1,500.00	\$7,730.45	\$29,131.98
NET OPERATING INCOME	\$17,896.60	\$ -1,024.07	\$5,270.40	\$ -12,693.80	\$1,095.90	\$ -392.19	\$ -745.74	\$ -774.00	\$ -258.45	\$ -396.38	\$ -1,500.00	\$ -7,728.92	\$ -1,250.65
NET INCOME	\$17,896.60	\$ -1,024.07	\$5,270.40	\$ -12,693.80	\$1,095.90	\$ -392.19	\$ -745.74	\$ -774.00	\$ -258.45	\$ -396.38	\$ -1,500.00	\$ -7,728.92	\$ -1,250.65