

## Board of Directors' Meeting Minutes

**September 25, 2021, 3:00 p.m.**

Mancos Library (In-person Location)

Zoom Virtual Meeting (Out of Town)



**Board of Directors Present (5):** Allen Giannakopoulos, Paul Ruatti, Roy Wilkinson, Diane Cherbak, Steve Beh (Steve via Zoom).

**HOA members in attendance (36):** Bob Sanders, Darla Sanders, Heather Johnson, Steve Ruehrwein, Lisa Ruehrwein, Chris Ruehrwein, Michelle Ruehrwein, Phil Mayor, Tim Bolyard, Donna Bolyard, Adam Barnhurst, Carol Stout, Mary Vasudeva, Vivek Vasudeva, Steve Campbell, Nan Campbell, Gary Broadhagen, Cheryl Broadhagen, Dan Morton, Stephanie Morton, Dan Stough, Caryl Parker, Cathy Wyant, Maria Giannakopoulos, Duff Simbeck, Doug Freddes, Christine Freddes, Chris Hinds, Stephanie Hinds, Ruth Finley, Jose Armijo, Julie Horton, Greg Pope and Julie Pope. Attending via Zoom: Stan Mattingly and Judi Wilkinson.

### Call to Order:

- The meeting was called to order at 3:02 p.m.

### Past Meeting's Minutes (Board of Directors Meeting):

- Minutes from July 21, 2021, *approved after revision notation (unanimously)*
- Minutes from July 28, 2021, "Special Meeting" *approved (unanimously)*

### Creation of Mitigation Committee: (Allen Giannakopoulos, *see attached description of committee*)

- Explanation of Committee
- Discussion
  - Q: will Committee minutes be available to the membership
    - A: upon approval by the Committee, they will be posted on the CMR website
  - (Diane Cherbak) noted correction in description re: CMR President choosing the Committee Chairman.
    - (Allen Giannakopoulos) Committee Chairman will initially be selected by the CMRHOA President, thereafter by the Committee.
- *Committee adopted by unanimous vote of Board of Directors.*

### Creation of Member Relations Committee: (Allen Giannakopoulos, *see attached description of committee*)

- Explanation of Committee
- Discussion



- (Diane Cherbak): noted same verbiage re: the choosing of the Committee Chairman.
  - (Allen Giannakopoulos): Committee Chairman will initially be selected by the CMRHOA President, thereafter by the Committee.
- *Committee adopted by unanimous vote of Board of Directors.*

**Guest Speaker on Slash Burning:** (Mancos Fire Chief Tony Aspromonte)

- Presented information about slash burning
  - Make piles small be aware of nearby trees. Light the piles just after rain or snow. Ash piles can stay hot for seven to 10 days.
  - Chip spread of 2-3 inches will help with erosion control and not be a fire issue.
  - Must call dispatch (970) 565-8454 and provide your address prior to burning so the fire department will not respond to "smoke".
  - Must attend the burning pile during the burning process.
  - Bruce Short has provided the brochure "*Colorado Pile Construction Guide for Slash, 2015*" (can be downloaded from CMR website, [www.cmrhoa.org](http://www.cmrhoa.org)).
- Presented information about November 2, 2021 Ballot Issue, calling for a mill levy increase to provide additional funding to the Mancos Fire Protection District.
  - Provided history of mill levies.
  - Current budget is 5.5 mil, which provides \$270,000 for operating costs per year.
  - Taxes come from 45% residential and 55% from commercial.
  - Asking for a 6.0 mil increase that would stabilize revenue of \$500K / year for District, so asking for more monies in the future would not be needed.
  - Fire hydrants in Cedar Mesa do not have the amount of water or pressure capable of being used during a fire.
  - Q: (Dan Stough): Is the State of Colorado going to relax the maximum amount of rain water capture of 110 gallons?
    - A: (Tony Aspromonte) Have not heard of any changes.
  - Q: (Diane Cherbak): What happens to Issue #2 if Issue #1 fails.
    - A: (Tony Aspromonte) Issue #2 will be a moot point.
  - Q: (Allen Giannakopoulos) Do the monies go directly to the Fire District?
    - A: (Tony Aspromonte) Yes. No other group will be able to access the monies generated by the levies. There are grants available, but it is difficult to receive grants due to the competition by other fire departments across the nation.
  - Q: (Allen Giannakopoulos) Are all of the firefighters "volunteers"?
    - A: (Tony Aspromonte) Yes, 100% volunteer.
  - *Note: (Allen Giannakopoulos) Montezuma Water does their hydrant testing early in the winter and they will be contacting CMR so we can attend the testing to find out what kind of pressure is available within the HOA. We do not have a record of the pressures.*
  - *Note: (Tony Aspromonte) There are grants available, but it is difficult to receive grants due to the competition by other fire departments across the nation.*



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### Secretary's Report: (Roy Wilkinson)

- Webpage
  - Visits last 30 days: 104 visitors (down 25%).
  - 2021 visits year-to-date: 1500+ visitors (up 35%, compared to 2020 year's total of 1,400 visitors).
  - Additions to website:
    - New owner documents being updated.
    - Building Advisory Committee page updated and minutes uploaded.
    - Dropdown menus on top of page for easy navigation.
    - Minutes, financials and documents from July Board of Directors' and Special Meetings uploaded.
    - Wildfire documents
  - *Note: when sending e-mails to the webmaster, make sure to provide your name. "Anonymous" e-mails will not be accepted or acted upon.*

### Treasurer's Report: (Diane Cherbak)

- Review of finances from July 1 to August 31, 2021
  - "Income / Expense"
  - "Statement of Income and Expense"
  - "Account Balances"
- Q: (Roy Wilkinson) Have there been rental fees for the use of the Boyle Park pavilion in the past?
  - A: (Diane Cherbak): Yes, in the past there was a \$650 deposit charged, but that ended a few years ago. Current rental fee is \$10.
- Overview of Funds Discrepancy issue raised at May 2021 meeting: (Diane Cherbak)
  - Noted that there was no reference found regarding "found funds" (as noted in May 2021 meeting).
  - Reviewed from year 2015 to current how "year-end" (unspent) excess funds are carried over into the following year and generally applied to the "Roads" budget ("Roads Maintenance" line item) unless other budget items need adjustment from original allocations.
  - (Allen Giannakopoulos) Asked Diane Cherbak to provide a copy of the presentation and short explanation for the minutes. (outline of presentation attached)

### Committee Reports:

- Roads Committee: (Chris Hinds)
  - Thanked all of the volunteers who have helped on the roads this year and recognized those who were in attendance.
  - Reminder to be respectful to the roads. Asked to take care of roads by going the speed limit and not throwing gravel. *"Please mention to your contractors to treat our roads with respect...Our roads are an extension of our driveways"*.
  - An addendum will be submitted to minutes for additional information not provided during the meeting's report.
  - Upcoming projects

- Adding gravel on Road J.8.
- Adding road base to about a mile of Road 35, from just before Road J.7 to the top of the hill.
- Need water (rain) to grade roads to remove “washboarding”. Will grade roads when we get precipitation.
- Q: (Chris Freddes) “The speed humps are getting a pretty good angle on them”.
- A: (Chris Hinds) The speed humps will be removed during the winter and the sides will be pulled back in.
- Building Advisory Committee (BAC): (Bob Sanders, first meeting as Chair, chosen by Allen Giannakopoulos, President)
  - Thanks goes to Terry Wheeler for the years of hard work put into the Building Advisory Committee. His dedication to CMRHOA does not go un-noticed!
  - Have completed the inventory of properties within the subdivision.
    - Nine properties in various stages of construction. Most were approved by Terry Wheeler, so most work was a continuation of Terry’s work.
    - Nan Campbell is taking BAC minutes and has provided many items from the BAC that are on the CMR website.
  - Q: (Allen Giannakopoulos) Is the map of current builds up on the website?
  - A: (Nan Campbell): The map and inventory is not up on the website yet. It will be uploaded soon.
  - Note: (Paul Ruatti) There are eight inch, plastic culverts being installed for new driveways. There is a concern for these culverts to be obstructed during a heavy rain.
    - (Diane Cherbak) Can we address this with the property owners who need the culverts?
    - (Bob Sanders) This will be addressed with new property owners and discussed with existing property owners who do not have the culverts installed.
      - Q: (Nan Campbell) Should the BAC provide information during new construction regarding installation and position of ten inch steel culvers?
      - A: (Chris Hinds) The BAC should recommend that new owners contact the Roads Committee for advise and approval of a driveway culvert.
    - Q: (Dan Stough) Will the property owners need to pay for their culvers?
    - A: (Bob Sanders) Yes, it’s the property owner’s responsibility to install the culvers.
  - Q: (Diane Cherbak) What is the status of the Covenant violation that was sent via e-mail?
  - Note: the email was sent during the committee chair transition, so the issue will be re-addressed with the new Committee.

### Resolutions:

- Fund and Conduct a Financial Audit for Previous 7+ Years and General Controls Audit:
  - (Allen Giannakopoulos) Accounting firms that were contacted quoted between \$5,000 to \$7,500 for the audit. A more definite quotation will be provided once the auditing firm has access to the bank account. At this time, there has been no action to hire an accounting firm for the audit.
  - Q: (Cheryl Broadhagen) Have the bank records been provided?

- A: (Allen Giannakopoulos) Does not have original bank records.
- A: (Diane Cherbak) 1,700 pages were turned over within the 30 days (*ref. July 21, 2021 BoD meeting, Resolution #2*). Every financial page was turned over for the five year span.
- (Dana Fetterman) August 19, 2021 they were delivered to Roy Wilkinson, Secretary.
- (Diane Cherbak) *“Each year is separated by financial reports, typically there are six folders which include bank statements, financial reports, cancelled checks, bills, deposits and anything else associated with the financials have been turned over.”*
- Q: (unknown) *“Can you clarify why you would like an audit for the past seven years?”*
- A: (Allen Giannakopoulos) *“CMRHOA, Inc. has never had an audit and by corporate law, we [CMRHOA, Inc.] has to show all current and prospective home owners the HOA’s financial records, which include the bank statements. Documents were received, but no original banks statements were received. Copies with redacted information were received. Many spreadsheets were received, copies of invoices, copies of checks, but no original banks statements were received per the July 21, 2021, Resolution #2”.*
- *Note: (Diane Cherbak) Clarified “that there are no original invoices, there are no original statements because we are very much in favor of saving trees, so whatever electronic records we can use, that’s what we get. 90% of invoices are received electronically, then are printed out, same with the bank statements that are received electronically and printed out each month... The only items redacted from the presentation financials were account numbers. This was done for security purposes”.*

#### **Budget Draft Status:** (Diane Cherbak)

- Prepared a spreadsheet, per Allen Giannakopoulos’ request (years 2018 thru present). Actually submitted spreadsheets from August 2015 (beginning of Diane’s position as treasurer) to provide a better “picture” of the years’ budget line items. Spreadsheet shows the year-end’s totals for the noted years, the proposed budget for the 2021 and the proposed budget for 2022.
- CMRHOA’s income does not change (unless there is a dues increase); the yearly budget is approximately \$75,000.
- Each year the budget is reviewed by the treasurer and notes trends of each line item. This review provides insight of increases or decreases within the budget.
- Reviewed budget items (i.e. insurance, legal fees, road maintenance, etc.)
- Note: (Allen Giannakopoulos) Budget Draft will go out with minutes for the membership to review. (see attached) November’s meeting will include the final approval of the budget in preparation of the presentation to the membership at January’s Annual Meeting.

#### **President’s Comments,**

- Creation of ad-hoc Insurance Group:
- (Allen Giannakopoulos) “Robert’s Rules of Order” is not clear regarding the president’s ability (the need of a motion) to create an “ad-hoc” group.
  - An e-mail will be sent out to create the group. This will be a “short term” insurance group (three people) to compare insurance companies and then make recommendations for choosing CMR’s



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insurance.

Meeting Adjourned at 4:24 p.m.

*\*Cedar Mesa Ranches HOA, Inc. Picnic / BBQ followed at Boyle Park Pavilion, 5:00 p.m.*

**Next Board Meeting:**

- Date: TBD
- Location: Mancos Library
- Time: TBD

Respectfully Submitted,

Roy Wilkinson, *Secretary*  
Cedar Mesa Ranches HOA, Inc.