



MEADOW LAKE COUNTRY CLUB ESTATES HOMEOWNER'S
ASSOCIATION, INC. PO Box 2323 • Columbia Falls, Montana

James Ablett, President
Jeff Brodie, Vice-President
Kathy O'Connor, Treasurer
Barb Riley, Secretary

Dave Wood, Director
Jim Keesling, Director
Patrick Malone, Director
Vacant, General Manager

2026 Annual Meeting Minutes - *PROPOSED*

Date: Saturday, June 6, 2026
Time: 1:00 PM

Place: Glacier International Lodge at
Glacier International Airport
4150 US Hwy 2 E, Kalispell, MT

Board members present: James Ablett, Jim Keesling, Jeff Brodie and Barb Riley. Also present was Ann Stephens (Administrative Assistant).

- 1. Call Meeting to Order** – James Ablett called the meeting to order at 1:05 pm.
- 2. Opening Comments** – James Ablett greeted the homeowners, shared that the Annual Meeting was being presented via Zoom, and introduced the Board. Mr. Ablett also introduced the office staff and stated that the meeting would be conducted in accordance with the Roberts Rules of Order. Mr. Ablett reviewed the agenda, expectations of how he'd like the meeting to proceed and how voting will occur, reminding those in attendance of one property, one vote.
- 3. Proof of Notice of Meeting** – Barb Riley noted that the agenda denotes the notice was posted on the HOA website on 12/16/2025.
- 4. Roll Call and Certification** – Mr. Ablett related that several meeting proxies had been sent in and that with the addition of Tamarack Meadows, a quorum of 101 votes would be needed to meet quorum. Barb Riley confirmed that with those in attendance plus proxies, quorum was achieved and business of the association can be conducted accordingly. She also noted that there were 11 participants via Zoom.

INFORMATION / ACTION:

Mr. Ablett referenced a request from the 2025 annual meeting to have the meeting packet available prior to the meeting so owners could review and be more prepared for participation in the meeting. He noted the 2026 annual meeting information was posted to the website and was also linked through email distribution via MailChimp a few weeks prior to the meeting. All members with emails on file should have received the annual meeting information.

- 5. Approval of 2025 Annual General Meeting Minutes** - Mr. Ablett asked if there were any errors or omission noted from the draft minutes that should be addressed before approval. Hearing no comments, he called for a motion to accept the 2025 annual meeting minutes.
- MOTION:** Bruce Gillis motioned to accept the 2025 annual meeting minutes as presented; Ann Stephens seconded the motion. Motion carried.
- 6. Road Maintenance Update** – Jim Keesling reviewed the road maintenance projects completed this last year. Several projects were ‘weathered out’ from 2025, so those were added to the spring list. Black Diamond Contracting reviewed all road areas in the subdivision with Mr. Keesling, and it was decided to complete 100% of the work this year, which should result in less work in the next 2-3 years. Work consisted of crack/fissure sealing, pothole repairs, some areas had to be cut out and replaced, widened/repairs to entry area that was failing, chipseal of 2/3 of all roads, painting of speed bumps and all designated walking areas. Financial impact to reserves for this work was approximately \$350,000, leaving a balance of approximately \$250,000. Annual allocation through 2027, the reserve balance should be back up to approximately \$416,000. He thanked the members for their patience during the spring work.
- 7. Tamarack Meadows** – Barb Riley reviewed the status of the new neighborhood, Tamarack Meadows. This new phase achieved final plat on June 4, 2026, adding 103 lots to the subdivision. This is the final phase of development in the NW portion of the community. As part of the final plat, the developer, Schellinger Construction, applied and was granted a Subdivision Improvement Agreement (SIA), which allows the developer to bond all unfinished work, yet achieve final plat so they can begin sales of the properties. Items under the SIA include fencing, drainage completion around the retention ponds, final water/sewer infrastructure work, and some final regulatory permit items. These lots are part of the MLHOA, no different than any other lot in the rest of the subdivision, as such, they will be paying the same dues as each current member. New lot construction will be guided by the ARB process, which has just completed revision to ensure attributes of Tamarack Meadows are included. The MLHOA will take on new responsibilities for this area, to include all main roads, sidewalks, undeveloped RV/Storage open space, 10 ft open space perimeter around the entire neighborhood, walking paths and three (3) storm drainage retention ponds. Ms. Riley noted that the retention ponds have some specific DEQ (Dept of Environmental Quality) permitting requirements that remain open. The MLHOA will be monitoring those areas for compliance prior to assuming responsibility. Weed control will be a critical part of the retention pond management due to the proximity of live water with Garnier Creek on the immediate west boundary of the ponds.

A question was asked about road access issues. Ms. Riley noted that once final plat occurred, all main roads are considered ‘private roads for public use’. The temporary access off Tamarack Lane for construction has been removed. Based on the lack of speed bumps, Meadow Lake Drive will be the most direct route for construction access in the future. She did note that Mountain Watch HOA plans to keep the sign up at their Tamarack Lane entrance restricting all construction traffic through their neighborhood. In addition, the Mountain Watch HOA has a road maintenance

agreement with Tamarack Meadows that will assess at least 25% of the costs they incur to the Tamarack Meadows lot owners. The MLHOA will be the 'billing entity' for the collection of that 25% assessment and pass it through to the Mountain Watch HOA. Meadow Lake Estates HOA representative Patti Singer shared information about the traffic mitigation efforts the county has set up to help control speed through their neighborhood. Sidewalks were initially contemplated, but there is not enough right-of-way access on either side of the road. Ms. Singer also noted the challenges with the intersection at Hwy 2 and Meadow Lake Blvd N. Comments requested more signage at the intersection of Gleneagles Trail and Meadow Lake Dr.

Mr. Joern inquired about drainage/runoff issues coming from Tamarack Meadows across the sidewalks into the streets and across to other properties. Ms. Riley noted that the developer is still working to tighten up the slopes, secure soils and mitigate drainage issues as part of the SIA. This will be an area the board will be monitoring.

There was a comment regarding speeding through the subdivision from properties off the north end. Ms. Riley shared historical information that traded a road easement on Meadow Lake Drive for a water reservoir pressure system on top of a hill outside the north end of the subdivision. The property owners in that area have been notified of problems with their guests and tenants coming through our neighborhoods at high rates of speed, not just on Meadow Lake Drive, but on Oakmont Lane, Oakmont Loop and St Andrews Dr. Ms. Riley encouraged the association to consider speed bumps in these areas to help slow traffic down.

A question arose regarding sidewalks in the new neighborhood. Mr. Riley confirmed there is a network of sidewalks on one side of all roads throughout the 103-lot area, and these will be a responsibility of the MLHOA to maintain.

Scott Prichard asked if the MLHOA will be handling noxious weed control. Ms. Riley noted that Valley Landcare had been contacted by the developer for weed control services but is not sure if that application has been completed yet. The MLHOA will be responsible for weed control and landscape maintenance for all open spaces in the new neighborhood.

8. **Financial Report** – James Ablett reviewed the Financial Report. He noted a summary narrative was included with the meeting information to explain key aspects of the report. The projected fiscal year-end balance anticipates a small surplus. Hearing no comments, he called for a motion to approve the financial report as presented.

MOTION: John Schmidt motioned to approve the financial report as presented; Patti Singer seconded the motion. Motion carried.

9. **2026-2027 Budget Proposal** – James Ablett reviewed the proposed budget. The approach to the budget is in two parts: operational/day-to-day costs and long-term reserve plans. He presented the previous two years' actual and budget, along with the new budget proposal. He described in detail the unique changes to the budget with the addition of Tamarack Meadows neighborhood. Mr. Ablett called for questions on the budget.

Patti Singer inquired about the repainting of speed bumps after the chipseal, and if that cost will appear in the new fiscal year. Mr. Ablett affirmed the cost will appear in the 2027 fiscal year.

Doug Cook inquired if there are plans to put up a sign for the speed bump near the MLHOA office on St Andrews Dr? This question was deferred to Item 13 on the agenda.

Bruce Gillis inquired about the status of management changes. Mr. Ablett indicated that we do have this item as a specific topic later in the agenda and that the new budget reflects the changes in management services.

Tom McElwain thanked the board for accommodating Zoom attendance for members. He then inquired how long the developer warrants their work in the new development. Mr. Ablett stated that there is no warranty that follows the final plat. Ms. Riley provided more detail of the checks and balances that happen in a subdivision process from preliminary plat to final plat. Traditionally, several regulatory agencies would be responding to completion status of their respective areas. When Tamarack Meadows applied for "expedited" final plat, only three items were required to be verified: water/sewer infrastructure, roads and DEQ permitting compliance. It is the hope that if something arises that will be outside the normal expectations of maintenance, that the developer will be a good partner in addressing the issue to protect their investment and to promote future lot sales.

A comment was made regarding construction traffic on Gleneagles Trail and whether the developer of Tamarack Meadows will be making any efforts for repairs. Ms. Riley stated that the original Gleneagles Trail has been the responsibility of the MLHOA since 2008, and there are still new builds happening in that area. The MLHOA will address any future maintenance of that road as needed.

Shannon Schardt expressed concerns about uneven areas in the sidewalk along Gleneagles Trail, causing tripping hazards. Mr. Ablett acknowledged there is an area in front of 236 Gleneagles Trail that is scheduled for repairs this summer.

Delaine Hodges expressed concerns about drainage and debris getting into the creek from the retention ponds in Tamarack Meadows. Mr. Ablett noted that is a concern to the Board and is part of the open issues with the developer. He also requested that if anyone sees areas of concern, please report those to the office for further review.

Ms. Hodges inquired whether the condos and duplexes are paying dues. Mr. Ablett explained that every timeshare condo, duplex, commercial building, vacant lot and all houses are dues paying members. With the final plat of Tamarack Meadows, we are collecting dues from 503 lots.

Mr. Prichard shared concerns about the new construction on the Colbo property having access through MLHOA roads. Ms. Riley acknowledged that this is an outstanding legal issue the board is working on to resolve. Discussion continued regarding legal costs related to protecting the MLHOA's road system from illegal use.

Ms. Riley returned the discussion to the 2027 budget. The initial proposed budget included a small increase in annual dues from \$847 to \$860 per year. The increase would collect approximately \$6500 for operations, much of which will be expended with legal fees to resolve the open issues in Tamarack Meadows.

MOTION: Barb Riley made a motion to increase dues from \$847 to \$860 per year effective 7/1/2026. Heidi Hart expressed concerns about the motion being premature as there needs to be further discussion about other budget items before a motion is made. Mr. Ablett stated he would defer the motion to the end of the budget discussion in case there are other adjustments desired.

Mr. Prichard inquired about retention pond and who's responsible for fencing around those ponds for safety. Mr. Ablett stated that that is one of the incomplete items with the developer.

Michele Anderson expressed concerns about the legal fees and whether the initial proposed increase will be sufficient. Mr. Ablett acknowledged that nobody likes legal fees, but the MLHOA felt it was more important to be proactive with some of the issues so that we don't have major issues down the road. There will always be a need for legal fees for HOAs when covenant enforcement is required. He further noted the projected ending balance at the current dues rate is about \$5500; projected ending balance with an increase to \$860 would be about \$12,000.

Heidi Hart asked what percentage of the legal fees have been for the Tamarack Meadows development versus other actions. Mr. Ablett stated that most of the fees were related to the development; a small amount was related to review of setbacks and variances.

John Schmidt inquired about the budget proposal with the increase. Given the comments made so far, Mr. Ablett expressed that we may need additional funds to address the legal and striping/painting expenses that were not anticipated after the chipseal work.

A comment was received that perhaps a special assessment is a better mechanism to collect the reimbursement for unique expenses that are not on-going. Mr. Ablett shared that budget planning from year to year balances out the unique events. Mr. Keesling interjected that special assessments would cost about \$10,000 to set up, with legal requirements to establish them, along with a super majority approval of the membership. A special assessment is not the appropriate mechanism to address operational expenses that fluctuate annually.

Ms. Hart expressed frustration with annual dues increases each year. She noted that in the 2025 meeting she asked that the operations be reviewed to save money to eliminate constant

increases. Mr. Ablett remarked that every line item in the budget is reviewed annually, and the purpose of the budget is to ensure you can pay for the expected operating costs plus reserves as they are incurred. Every year there will be adjustments for inflation, which is not controlled by the association. He also stated that the annual meeting is not the time to demand cuts of a budget. Those comments or requests need to come from members in the December meeting or in the March meeting when the final work is going into the budget for the annual meeting. He specifically noted that the COPS program was of concern a few years back, and instead of cutting it, the service was expanded at the request of the membership. The dues that are paid by members of this association remain some of the lowest in the Flathead Valley.

Michele Anderson stated that she believes the budget is very conservative, and that there haven't been dues increases annually, noting that the dues were the same for approximately 5-6 years from 2018 to 2023. Secondly, she is not in favor of eliminating the security patrols. The valley has seen increases in vagrancy and other malicious activity, and Talos represents a deterrent for our community.

Mr. Ablett clarified the differential on the dues increases. The operational portion of the dues has not increased in the last 2 years. The reserve study that was done 2 years ago recommended a 25% increase to the capital reserve allocation for each of five years to ensure adequate funds for the next round of road work. A new reserve study will be conducted later this year with the expansion of Tamarack Meadows.

Peter Shortall commented that budgeting is a difficult thing. It ultimately comes down to prioritization. He asked the board to comment on what priorities we emphasize through a zero-based budget process, and how that process is articulated to members. Ms. Riley shared that from her perspective, she prioritizes roads/capital reserves, then enforcement of CCRs to ensure the community remains the quality place we enjoy. To manage the enforcement process, the board contracts for management services to support the ongoing day-to-day needs of the HOA. She further noted that a budget, if all things remain the same, will see increases in the cost of living. Fortunately, this year, with the addition of 103 lots, the increase was shared across more members, making the adjustment less than it could have been. Mr. Ablett shared a similar perspective. Mr. Keesling stated that when the board meets to review budget projections, every single line item is discussed to ensure understanding of what it is for, and what may be anticipated in the coming year.

Mr. Ablett directed the conversation back to budget for any further comments.

Mary Lynch asked about weed management, as that line item is no longer in the proposed budget. Mr. Ablett stated that weed management is combined and part of the landscape contract with Biggy's Landscape Service.

MOTION: Barb Riley made a motion to adopt the 2027 budget with dues increase to \$860 per year effective July 1, 2026; Michele Anderson seconded the motion. Motion carried.

10. Standing Committee Reports

- a. **ARB** – A report was included in the meeting packet. Lara Shortall, chairperson, reviewed current committee members. The ARB spent a considerable amount of time in the last year combining the two unique neighborhood plans into a single document that was approved in April 2026 for use. It was revised to ensure objectivity and clear communication to the end user.
- b. **BIM** – A report was included in the meeting packet. The committee needs members. Please contact the MLHOA office if you are interested.
- c. **COPS** – Barb Riley shared an update from Talos Security. They asked for feedback from community members of concerns they should be aware of (non-emergency type concerns). Per a motion at last year's meeting, the contract was modified to have one trip per day in the fall/winter season, and two trips per day May thru October. They have been keeping an eye on the Tamarack Meadows area, as it was a known 'gathering place' by teenagers. Ms. Schardt inquired if security has started monitoring the Tamarack Meadows area. Mr. Ablett shared that Talos added that area to their travels at no additional cost once the roads were paved. Ms. Hart asked if the homeowners could have access to the Talos reports.
 - i. **ACTION:** Mr. Ablett will review this with the contractor and new general manager to learn what might be available for communications to the community on a routine basis.
- d. **Focus Group** – A report was included in the meeting packet. Peter Shortall is the facilitator for the project. Last year, it was suggested a survey be sent out to gather insights from the community about how the HOA is operating. Instead of a survey to all, the focus group process was adopted. He shared the purpose of the focus groups are to gather insights about the HOA as an organization as well as personal perspective from different segments of the population. Insights will be reduced to a report that may include recommendations to guide the work of the board. The groups are scheduled to meet in early August, with a report presented to the board at their fall meeting.
- e. **Social Committee** – A report was included in the meeting packet. Patti Singer, chairperson, was present to provide additional information. She introduced several of the committee members who were present at the meeting. She also asked for suggestions for the newsletter, keeping positive but communicating important items. Bulletin boards will be updated soon. Welcome bags will be discontinued by the committee. Event attendance is important if we want to grow social engagement. Please share ideas for winter events. Rib Fest is scheduled on 8/19. Suggestions received: landscape/winter prep tidbits; emergency #s for key services; board meeting list/reminders.

11. General Manager Recruitment Update – Barb Riley provided a verbal report on the process used to recruit a new general manager for the MLHOA. Pete Glee announced his resignation at the end

of the March board meeting, giving a 30-day notice. The board put together a subcommittee of Kathy O'Connor, James Ablett, Jim Keesling and Barb Riley to develop a job description, place ads in all employment sources, develop interview questions, develop a new service contract for the GM position, and to find a successful candidate. Advertising was done through online portal, Indeed, and through the Daily Inter Lake and all their regional postings, both print and digital. Approximately 50 applications were received; the committee reduced that to 6 candidates for interviews. Just before interview day, we received an email communication expressing interest along with resume from another candidate. The committee liked the resume, so added the candidate to the interview schedule. Interviews were conducted, and one candidate stood out. As of this meeting, a contract has been completed, and our new GM will start on June 29, 2026. Melanie Brooks, attending via Zoom, was introduced to the membership. She offered a few comments of praise and excitement and was thankful for the opportunity to listen in on the meeting, so she can 'hit the ground running'. Ms. Riley further noted that Jim Keesling and she were responsible for reference checks, and each contact shared that the MLHOA is blessed to have someone with such quality gifts for working with people.

12. Board of Director's Election Results Report – Barb Riley reported that Peter Shortall and Michele Anderson were voted in on the Board of Directors. Mr. Shortall will serve as a Homeowner designee, and Ms. Anderson will serve as a Timeshare designee.

Other Items:

13. Public Comment – Mr. Ablett shared that two topics had been submitted prior to the meeting

- a. K. Blanche – discontent with speed bumps; comments shared included need to place cones/flags to alert drivers of the bump location; some are at the wrong heights where cars must straddle the bump to clear the bottom of the vehicle; signage is needed to mark the locations.
- b. Comment received, please invite Talos representative to attend a "meet & greet" at RibFest so members can chat with them
- c. Signage – can stop signs be added to where Oakmont Lane enters both sides of the subdivision on the north end?
 - i. **ACTION:** Mr. Keesling will review this.
- d. Mr. McElwain asked about Neighborhood Watch programs. Ms. Riley shared that this is a formal program with state and federal accountability requirements. She also stated that part of the process of 'monitoring' must include a communication tool that we can use to help keep everyone alert and informed. Communication technology is part of the scope of work that the new GM will be tasked with.
- e. Tres Genger – Shared his learning experience and investigations on the differentials of setbacks for different lots in the community; frustrated by inconsistency but learned the CCRs would need to be changed by a super majority vote to allow for variances to be

- considered. Through his learning, he also recognized the incredible amount of detail that is involved in the management of this association, and he thanked the board for their service.
- f. Bill Milner – Good results with signs for No Fireworks, hope the notices are posted soon, as the visitors are already starting to bring them into the community. He also commented on his interactions with Talos Security, and the support they have provided to late night activities.
 - g. Jim Keesling offered his appreciation for James Ablett and Barb Riley for the volunteer work they have been managing the last several weeks with the new development, county issues, attorneys, etc. Hundreds of email communications have been exchanged to protect the MLHOA.
 - h. James Ablett also offered his appreciation to Barb Riley for her background and knowledge in working through the development issues. Being from Canada, a lot of the details are foreign to him in how US systems work.
 - i. JD Harrison – how did the fence get approved? ARB granted permission for the fence, but it is an open issue with the board at this time.
 - j. Bruce Gillis – does the ARB allow public comment on new submittals? Lara Shortall stated the ARB is a committee of the MLHOA and is not required to notify the public of actions considered by the committee.
 - k. JD Harrison – asked what the difference is with the approval of the fence at Lot 16-18Z, and the denial of the variance for the golf cart addition. Mr. Ablett explained one is a setback issue; the other is allowed by the CCRs with ARB approval.

14. Next Meeting – The next meeting will be held on June 5, 2027 at 1:00 pm at the Glacier International Lodge.

15. Adjournment – James Ablett asked, without objection, for a motion to adjourn the 2026 Annual Meeting.

MOTION: Ann Stephens motioned to adjourn the meeting; Michelle Brodie seconded. Motion carried. Meeting adjourned at 3:35pm.