

PARADISE VALLEY CAMPGROUND MEMBERSHIP MEETING  
OCTOBER 10<sup>TH</sup>, 2009  
11:00AM - 12:20PM

This meeting was called to order by President, Buck Tidwell, the allegiance was pledged to our Flag.

The roll was called by secretary, Jo Roskosh, present at this meeting were:

Buck Tidwell	John Coons	Angelo Constantine	Beverly Sundin
Jo Roskosh	Dick Duhaine	John Morris	

Buck welcomed new members to the park, Carol and Gary Gaylord, lot 94.

Minutes of meeting dated September 12<sup>th</sup>, 2009 were approved as read. Buck asked Jo Roskosh to read correspondence dated September 20<sup>th</sup>, 2009 to the Board of Directors of Paradise Valley Campground. This correspondence was concerning the flow of water on lot 232 when the Town Creek flooded. This correspondence was read in its entirety. Buck set this aside until the membership meeting was opened up.

Beverly Sundin - Treasurer's report - In checking account as of 10/8/09 is \$65,325.89. In the pavilion reserve checking account is \$11,396.78 bringing the total to \$76,722.67. Petty cash \$200.00, CD, \$20,800.00 bringing the total to \$97,722.67. In contingency reserve account \$21,306.25, Street & bridge reserve account \$40,665.49, pool reserve \$5,167.83 and water and septic \$40,665.49 for total of \$107,805.06. A combined total assets is \$205,527.73.

Welcome Committee - Lanell Coons - Very slow at this time, have been trying to locate the new owners of lot 185. They were present at this meeting so Lanell will try to speak to them after the meeting. Also, still trying to locate the new members on Pruitt's old lot, as yet have not gotten with them. Of course, the Gaylords, Carol and Gary, lot 94, they have been tenants in the park before, Coons, Hines and now they have purchased their own lot from Rosemary Hines. Lanell stated her lot had done very well, first the Hersht' rented then bought, the Lynns', and now the Gaylors have all rented her lot and bought. Again, if anyone knows of any member that has not been welcomed, please let her know.

Architectural Committee - Dick Duhaine - Also very slow, if anyone is planning on doing any repairs, building, etc., please read your covenants very carefully, then go to White County for a permit, then to me and the architectural committee for the final permit.

Grounds Committee - Buck Tidwell - stated the laundry and bath rooms will be closed on 10/30/09 for winterizing. Resealing of the roads will start as soon as weather permits. Will probably start on the back section of the park. It may be inconvenient for parking. You may have to park at different locations and walk to your lot. Angelo and Buck will let us know when and where he is going to start.

Rules Committee- Angelo Constantine - we are still having problems with people not abiding by the 48 hour limit on loading and unloading your trailers, and RV's. No other problems that he is aware of.

Finance Committee - Beverly Sundin - the finance committee has recommended an increase in the maintenance fee of \$40.00 bringing it to \$475.00 per year, and I would like to explain to you why. In our street and bridge, we have \$40,000.00 in the reserve. With the road work that is going to be done, we will be taking out \$23,000.00 leaving us with \$17,000.00. It is the opinion of the people doing the roads that probably every 2-3 years the cracks in the roads will have to be redone because of cracking. We will need to replenish the street account reserve, or there is always a good chance of having an assessment. In another 2-3 years it could be up to \$30,000.00 to redo the roads as the cost go up. Having \$17,000.00 in the account and it cost \$30,000.00 there would be an assessment. How much we don't know. Also, due to the fact, that the Pelt's have initiated a law suit against the park, the lawyer has told us that his fees could be 7-8 thousand dollars or more. We have put in the new budget an amount of \$6,000.00 additional for lawyer fees. This money would again be available without having to assess the park owners. By adding \$40.00 to the maintenance fee, it would take care of any possible assessments we would have. By raising the maintenance this year, there is a good chance that we would not have to add to the budget for the next couple of years, if nothing unexpected happens. The finance committee has brought this to our attention that our park is higher with fees than any other park in the area. This is not true Riverside is \$200.00, Elkmont is \$300.00, plus they have to pay for their water which is \$240.00 per year, which brings them up more than us. Mountain Lakes is \$730.00 and if you want to join and be able to use their pool and other amenities

it cost an additional \$295.00. Leisure Acres is \$535.00, Brookside is \$425.00 . All this information was gotten from Sherri. Also, Brookside had a large assessment because they do not carry reserves. Yonah Mountain has 2 fees they have to pay, one is \$250.00 and one is \$125.00. At this point, we have a fee of \$435.00. If we do raise the maintenance fee it is quite clear that we will have the money available for the lawyer fees, and we would also have the money available for the streets and bridges. Also, got a comment from the board that why should I pay \$40.00 more dollars a year when I might not even be around when the roads need to be done. You must realize that we are using the roads every single day and we are possibly deteriorating the roads every single day. It is very important that each of us pay our share. We have two (2) members of the board that are not agreeable to raising the maintenance fees. At this time, Buck interrupted Beverly. Buck thanked Beverly and stated that a vote had not been taken to raise the dues at this time.

Activities Committee - Lanell Coons - Eleanor could not be with us today and she asked that I do the activities report. We had our last meeting of the season on 9/17/09, we elected new officers. Sally Jones will be our director next year. Elaine Lucas will be our treasurer. Jan Grant will continue as our secretary, Lanell Coons and Barbara Mushlin will be on board to help where ever needed. Barbara Tidwell will continue to be our kitchen manager. Jan Coman and Kay Bushyager have volunteered to take over the Pipeline from Barbara Baggot . Our sunshine lady has been Nancy Poling and will continue mailing out cards. Donna Winburn is continuing with our flyers and other paper work that needs to be done to go on the bulletin board. We would like to thank Nan Hohne for doing a good job of treasurer, Eleanor for being our director this year, Barbara Baggot and Barbara Mushlin for doing the Pipeline, Donna Winburn for doing the flyers and Jan Grant for secretary. October 16<sup>th</sup> we are having a special Thanksgiving meal. The meat will be provided by Buck Tidwell, Sam Owens, Nan Hohne, Jan Grant and Jim and Barbara Baggot. Everyone else to bring a dish. We will have kitchen clean up day on October 14<sup>th</sup> we need volunteers. WE thank everyone that has supported our committee through out the summer.

Buck went back to the grounds and asked Elizabeth Carter and Charlie Sunlin if they had anything to add, which they did not. Beverly added that Ken our work camper had installed plastic all around the windows in the pavilion.

Water & Sewer - Angelo Constantine - Well #1 had a leak, Buck Tidwell found where the leak was coming from. This has been corrected. The valves that need to be replaced on the loop will be taken care of by Danny Graves in the off season. The contract is due from Freeman, they will contact Angelo as soon as it is ready for signing. This will have to be approved and signed for the coming year.

We do need people to run for the board this coming year. Please see Nan Hohne if you would like to run for this position.

Announcement - Buck stated that after the 16<sup>th</sup> of October, the front door to the pavilion will be locked for the painting of the breezeway. If you need to go inside the pavilion, please use the pool-side door. We will try to have a work day Monday, October 12<sup>th</sup> at 8:00AM to clean up the area where the tractor was stored. Also, on the hill where the blueberry bushes are, we will need volunteers for this.

Under unfinished business - John Morris stated that Sandy Shultz followed through the dams in the creek with the Corp of Engineers. Their response was basically stay out of the creek. John handed out a copy of the report to each board member. If he has your email he will send you a copy. The ground along the creek is green belt and maintained by the park. Hopefully we can make rules that everyone will abide by and we wont have this problem. We will be working in the creek this coming spring.

Under new business - Beverly Sunlin made a motion that we raise our maintenance fee \$40.00, which would bring it to \$475.00. Jo Roskosh seconded the motion. The chair did not recognize this motion due to the fact that 6 months is a long time and a lot could happen between now and then, and it was not on the agenda to be discussed and voted on at this time. After much discussion, motion was denied.

Open to the Floor - Buck discussed the petition that was brought up earlier in the meeting. The problem with the water is water is backing up down by Buck's lot, as the bridge up above on Paradise Road cannot take the flow when there is lot of rain. Someone needs to write a letter to the county to address this problem. Maybe a larger culvert would help this issue. After much discussion, it was decided Jim Baggot will be the contact person for the letter to the county. As far as going on people's private property and putting up barriers, the association is not going to do this. John Coons said he would also help with this issue. Buck stated if the county did not do something about this, we should turn it over to our attorney.

Marilyn Russell - lot 233 - the water is coming through the meadow behind her house, it is coming thru Ridley & Tea's yard and going into Dawn's. Everyone discussed this and they were talking to each other without being

recognized.

Nancy Morris - lot 174- when has it changed in our covenants allowing people to stay in their cabins without the benefit of an RV. Buck stated our covenants had not changed regarding this. Buck said he saw nothing wrong with someone coming in and staying in their cabins 2-3 days without their Rvs.

Helen Czerwinski - lot 100 stated when her RV flooded last, she had no choice other than staying in her cabin.

John Coons - lot 264 - when he has his RV serviced, he stays in his cabin.

John Morris - 174 - stated his neighbor said his lawyer told him he could stay in his cabin as long as he wanted to without his RV. Here again, everyone was talking at the same time without being recognized.

Ken Lawlor - lot 10 - Was you neighbor just saying that, John stated he has just talked to him last week and he still said he could.

Sandy Schulze - lot 212 - Thanked John Morris for presenting the letter from the Corp of Engineers. When she spoke with the man, he had gotten a call from someone asking if they had a problem with his 8 year old grand child playing in the creek, obviously the man said no, he had no problem with this. What he did not elaborate on was teen-agers building dams. They do have a problem with this. It is totally against all regulations. They have a problem with the stripping of the banks and moving the rocks out of the creek and putting them somewhere else. Buck thanked Sandy and stated that in the spring we would work on this issue, and try to get something done.

Kay Roane - lot 242 - her question was did we not have liability insurance covering any type of law suit. Yes we do have liability for injuries, but not sure about law suits. John Coons stated if someone slipped and fell, our insurance would cover this. She asked if someone could check on this, and John said they had checked on certain things, and there was a rider on our policy. Kay wants someone to check on this and Dawn agreed with her. Dawn also volunteered to help in any way. After much discussion, it was decided to re-read the policy and consult with our lawyer.

Sid Brangham - lot 62 - unless that policy has been changed or modified when it was originally taken out we were covered for any judgement directed toward us or the association. The attorney's fees are part of the judgement, if we win the case then the fees would be paid. If we did not win the fees would come out of our pockets.

Gloria House- lot 80 - wanted to know if she could park her pick up camper in the storage area and no she cannot, it is a violation of our covenants.

Jim Baggot - lot 187 - this creek is a treasure, it is a beautiful stream. Those of us living in the mountains know that a clear running creek is extremely valuable. Damming of the creek is a problem, but the biggest problem is erosion. Buck stated we were going to approach the state for help on this problem.

Nancy Morris - lot 174 - where are the rules posted or how can we find out what they are. Angelo stated she received a set of rules every year in the mail, however, they are posted on the bulletin board.

Angelo wanted to address the subject that Gloria House brought up, look at section 15 of the covenants.

Linda Lehigh - lot 267 - when well 2 is being worked on will there be any interruption of water, if so, will we be notified. It will not affect where you are located.

Nick Coman - lot 90 - wanted to congratulate the board on how well they have done this season.

Beverly Sunlin wanted to comment on the improvements on the pavilion, especially on the water running through the floor while you were trying to play cards, or games or having meetings. We have not had one drop of water flow through this building since all the work has been done. She congratulated the grounds committee for their different ideas to keep the building dry.

Buck stated we would see each other back in the spring and he hopes everyone has a safe and happy winter.

Meeting adjourned - 12:20PM

Submitted by - Jo Roskosh - Secretary