

# CVE HOA Annual Meeting Minutes

June 7, 2025

*DRAFT*

All board members attended, namely Lynn Cockrum, Dan Hodge, Dave Cullen, and Jeep Carpenter.

The meeting was called to order by Lynn Cockrum at 10:07 a.m. Pacific Daylight Time in the Park Room at Campbells Resort.

Lynn then provided an overview of the annual meeting agenda for everyone and introduced the other board members. Lynn did indicate that Dave Cullen had been appointed earlier this year by the board and he would be and is running for a position at this time. Lynn also introduced Jim Walker, who likewise is running for a board position.

**June 1, 2024 Annual Meeting Minutes:** Lynn reminded everybody that the June 1, 2024 meeting minutes had been posted online for the past year for everyone to review. Lynn asked audience members if they had any questions and, since none were offered, he asked Jeep for a motion to approve the minutes. Jeep made the motion, which was seconded and approved unanimously by all in attendance.

**Introduction of All Attending Members:** Lynn then asked each member attending to stand and provide a brief self-introduction.

**Treasurer's Report:** Dan then provided a three part treasurer's report, which consisted of the following:

Report One: 2024 budget vs. actuals

Report Two: Balance sheet as of December 31, 2024 and March 30, 2025

Report Three: 2025 proposed budget and actuals as of March 30, 2025

A copy of Dan's financial report is attached as **Exhibit A**. Dan indicated that the financial position of the HOA is strong, and then provided a summary of projects that had been budgeted for and most likely would be completed this year. Dan also indicated that the board determined that the amount of the dues would remain the same for 2025. In response to a question relating to placement of reserves, Dan indicated that money that had been set aside in reserves had been placed in CDs so as to earn interest on those funds. A summary of each of the three reports, namely Report One, Two and Three is attached in the treasurer's report attached as Exhibit A. Also HOA financial reports will be made available at any time upon request.

At the conclusion of Dan's report, Lynn asked members by a show of hands to ratify the board approved budget for 2025. This received unanimous approval with no dissenters.

**President's Report/Committees Accomplishments:** Lynn then summarized his observations about the accomplishments of each committee and summarized the work that had been done by

committee members, all volunteers. Lynn emphasized that our HOA was saving significant dollars with all of the help from the various volunteers and the work they do. Lynn recognized Greg Feist as the head of the facilities committee, John Pembroke, Chairperson of the marina, Maryann Comiskey as chair of the landscaping committee, Carolyn Anderson who manages our website, Betsy Metzger as chairperson of the social committee, Carolyn Cockrum as chairperson of the weed and fire abatement committee, Mikaila Harberd as chairperson of the pools committee, and mentioned the work the architectural design committee had accomplished by Lynn and his committee over the past year. Lynn again emphasized that we could not do all of this without volunteers and how important it was that the money we saved with all of the contributions of time and energy of our various members. A current list of the entire committees was set forth in the Minutes of the June 1, 2024 meeting just approved by the association this meeting.

**Member Q&A:** Lynn then had Dan open the room up to any questions from any of the members relating to the association.

A question was then asked about the left-hand turn lane at the entrance of our development off the highway. Dan indicated he understood that plans for the left-hand turn lane were still ongoing and that the City and/or State had decided to move the left-hand turn lane slightly towards the lake, which would make it closer to the marina and so it wouldn't impact our entranceway. Dan's understanding is that this left hand turn lane will be constructed this year. If it does, Dan indicated we will also put in a new water meter to the marina.

Also, a question regarding a crosswalk to the marina was raised. Dan indicated nothing to his knowledge had been planned by the City regarding this and now there will be an additional lane to cross.

It was further asked whether or not the left hand turn lane would affect the observation deck on the marina. Dan believed it would not.

A question from a member was asked regarding political signs and Dan stressed that people should follow state law in placing these signs during elections.

Dan entertained questions about the pickleball survey that was sent to each member prior to the meeting. A member expressed disappointment that the survey did not provide for any written input. Dan explained that the Board was considering slight revisions to the rules relating to usage of the pickleball courts. Prior to making any decisions, the Board was looking for input. A brief discussion followed relating to the history surrounding the creation and use of the pickleball courts. Dan indicated the Board wanted to obtain input and that prior to making any changes to the current rules, people would have the opportunity to provide written input.

There being no other questions, Dan thanked Lynn for the work he had done with the board during the past two years indicating that Lynn would be taking over the leadership of the architectural design committee.

**Additional Annual Meeting Information/Elections:** Elections were completed electronically via eballot on June 14, 2025. The following is a summary of the election of new board members:

David Cullen                      65 VOTES

Jim Walker                        63 VOTES

Dave and Jim will assume their board positions immediately. These two positions will expire in 2027. The new board consisting of Dan, Jeep, Dave and Jim will determine board officer positions at the July board meeting.

**July Board Meeting:** The date of the July meeting is **Tuesday, July 8 at 9am**. The meeting will be held at a place to be determined and residents may participate on GoTo Meeting #118-502-061.

**List of Annual Meeting Attendees:** 22 lot owners were represented at the meeting.

**Adjournment:** Meeting adjourned at approximately 11:05 A.M. PDT and Lynn reminded people that there would be a social at the upper pool beginning at 3:30 that day.

Respectfully Submitted,  
Jeep Carpenter, CVE Board Secretary  
06/07/2025



**Crystal View Estates HOA  
Board Members**

Lynn Cockrum, President  
Jeep Carpenter, Secretary  
Dan Hodge, Treasurer  
Dave Cullen

Treasurer's Report  
2025 Annual Meeting – June 7, 2025

Attached are three reports which will be reviewed at the annual meeting:

- Report 1 – 2024 Budget vs Actuals
- Report 2 – Balance Sheet as of December 31, 2024, and March 30, 2025
- Report 3 – 2025 Proposed Budget and Actuals as of March 30, 2025

The Association ended 2024 in a very good financial position.

Report 1: The Association revenues were in line with the budget. Interest income exceeded the budget. The Association spent less than planned in 2024. Landscaping underran due to the delay of the entry landscaping project while we wait for the DOT to start the left turn lane project. Fire and Weed Abatement underran due to delays by the governmental agencies for the retention pond clean out project. The HOA ended 2024 with a net Income of \$52,861 vs the loss of \$9,765 that was in the 2024 budget.

Report 2: The Association balance sheet at the end of 2024 is strong. The Association had \$326,047 in cash and reserves at the end of 2024. The Marina fund had \$69,194 in cash and reserves. As expected, the cash balance grew in early 2025 with the payment of HOA dues and Marina maintenance fees. The current plan is to use cash and some reserves to fund 2025 projects.

Report 3: The 2025 Proposed Budget shows HOA operating income of \$129,725 and operating expenses of \$79,238 and project expenses of \$97,100. The Board is proposing the following project expenses for 2025, Landscaping - \$20,000 entry landscaping, \$10,000 Tennis court landscaping; Pools - \$8,000 lower pool repairs and furniture, \$3,000 pool house painting and shelves; Swim Area – \$25,000 Resurface swim platform; Fire and Weed - \$20,000 retention pond clean-up, \$1,500 Tract A clearing; Facilities – \$4,100 upper pool parking crack seal, \$500 lock repair, \$5,000 new waterline to Marina. The Marina Maintenance fund shows operating income of \$22,500 and expenses of \$20,815 including \$2,000 for replacement of life rings and \$1,000 for repair of the Marina Gate. The HOA and Marina reserve funds are adequate to cover budget overruns should they occur.

HOA financial reports are available at any time upon request.

Respectfully submitted,  
Dan Hodge  
CVEHOA Treasurer

EXHIBIT A

# Crystal View Estates HOA

## Report #1 – 2024 Budget vs. Actuals

		2024 Approved Budget	2024 Actual	Notes
<b>Income</b>				
<b>4000 Association Dues</b>				
4005	Lot Association Dues 122 @ \$975	\$ 118,950	\$ 118,950	
4025	Assoc. Dues Other		\$ 100	
	<b>Total Association Dues</b>	<b>\$ 118,950</b>	<b>\$ 119,050</b>	
<b>4100 Other Income</b>				
4105	Interest-Savings	\$ 65	\$ 44	
4110	Interest- CDs	\$ 5,900	\$ 9,023	1
4115	Architectural Review Fees	\$ 2,325	\$ 5375	
4120	Other		\$ 100	
	<b>Total Other Income</b>	\$ 8,290	\$ 14,542	
	<b>Total Income</b>	<b>\$ 127,240</b>	<b>\$ 133,592</b>	
<b>Expense</b>				
<b>6000 Business Expense</b>				
6020	Commercial Liability Insurance	\$ 5,900	\$ 5,732	
6025	Commercial Liability Umbrella	\$ 1,200	\$ 1,952	
6030	D&O Insurance	\$ 1,850	\$ 1,938	
6040	Printing and Reproduction	\$ 100	\$ 0	
6050	Web Hosting	\$ 575	\$ 349	
6060	Annual Meeting	\$ 600	\$ 810	
6070	Legal Fees	\$ 4,200	\$ 260	
6080	Accounting Office expense	\$ 7,000	\$ 7,339	
6090	Postage	\$ 440	\$ 0	
6095	PO Box	\$ 340	\$ 342	
6097	Other	\$ 220	\$ 395	
	<b>Total Business Exp</b>	<b>\$ 22,425</b>	<b>\$ 19,117</b>	
<b>6100 Architectural Review Committee</b>				
6110	Architectural Review Expense	\$ 2,325	\$ 2,387	
6130	Architectural Plan Reviews		\$ 1,400	
	<b>Total ADC Expense</b>	<b>\$ 2,325</b>	<b>\$ 3,787</b>	
<b>6200 Landscape Committee</b>				
6210	Landscape Maintenance Contract	\$ 18,500	\$ 16,824	
6220	Water	\$ 2,200	\$ 2,340	
6230	New Projects – Entry	\$ 32,000	\$ 0	2
6250	Other	\$ 500	\$ 0	
	<b>Total Landscape Comm Expense</b>	<b>\$ 53,200</b>	<b>\$ 19,164</b>	
<b>6300 Pool Committee</b>				
6310	Pool Maint and Repairs	\$ 5,500	\$ 6,621	3
6320	Pool Permit	\$ 980	\$ 970	
6330	Pool Contract and Chemicals	\$ 9,200	\$ 8,727	
6340	Pool Phone	\$ 1,400	\$ 0	4
6345	Pool Water/Sewer/Garbage	\$ 4,670	\$ 4,625	
6375	Pool Projects/Furniture	\$ 2,750	\$ 2,537	
6380	Pool Electric	\$ 2,850	\$ 2,790	
6395	Other	\$ 3,300	\$ 1,241	
	<b>Total Pool Committee Expense</b>	<b>\$ 30,650</b>	<b>\$ 27,512</b>	

**Notes:**

- 1 Reserve funds invested in higher interest Certificate of Deposits (CDs)
- 2 Entry landscape project on hold awaiting Hiway 150 left turn lane completion.
- 3 Surface crack in upper pool required repair.
- 4 Pool policy change regarding phones

# Crystal View Estates HOA

## Report #1 – 2024 Budget vs. Actuals

		2024 Approved Budget	2024 Actual	Notes
<b>6400 Swim Area at Marina</b>				
6410	DOT Air Lease – Swim	\$ 505	\$ 503	
6415	Marina Water	\$ 0	\$ 0	
6420	Maintenance and Repairs	\$ 500	\$ 603	
6430	Marina Insurance – HOA	\$ 1,900	\$ 1,840	
6440	Projects	\$ 0	\$ 0	
<b>Total Swim Area Expenses</b>		<b>\$ 2,905</b>	<b>\$ 2,946</b>	
<b>6600 Facilities Committee</b>				
6630	Other Projects	\$ 1,500	\$ 1,709	
6640	Other – Snow Plow & Misc	\$ 1,900	\$ 2,266	
<b>Total Facilities Comm Expenses</b>		<b>\$ 3,400</b>	<b>\$ 3,975</b>	
<b>6700 Social Committee</b>				
6710	Annual Meeting Social	\$ 200	\$ 195	
6720	Other	\$ 400	\$ 256	
<b>Total Social Committee Expense</b>		<b>\$ 600</b>	<b>\$ 451</b>	
<b>6800 Fire &amp; Weed Abatement</b>				
6810	Fire & Weed Abate Expense	\$ 1,500	\$ 2,588	
6820	Fire & Weed Abate Projects	\$ 20,000	\$ 1,192	5
<b>Total Fire &amp; Weed Abate Comm</b>		<b>\$ 21,500</b>	<b>\$ 3,780</b>	
<b>Total Expenses - HOA</b>		<b>\$ 137,005</b>	<b>\$ 80,731</b>	
<b>HOA Net Ordinary Income</b>		<b>\$ (9,765)</b>	<b>\$ 52,861</b>	
<b>MARINA</b>				
<b>9100 Marina - Income</b>				
9105	Marina License Fee Income	\$	\$ -1	
9110	Interest- Marina Account	\$ 3,000	\$ 3,299	
9112	Marina Maintenance Fees	\$ 21,000	\$ 21,000	
<b>Total Marina Income</b>		<b>\$ 24,000</b>	<b>\$ 24,298</b>	
<b>9100 Marina – Expenses</b>				
9145	DNR Lease	\$ 4,500	\$ 4,351	
9155	Marina Insurance	\$ 10,500	\$ 10,425	
9165	Maintenance	\$ 2,000	\$ 1,182	
9195	Other	\$ 200	\$ 228	
9197	Air Lease	\$ 505	\$ 503	
<b>Total Marina Expense</b>		<b>\$ 17,705</b>	<b>\$ 16,689</b>	
<b>Marina Net Income</b>		<b>\$ 6,295</b>	<b>\$ 7,610</b>	
<b>Grand Total Net Income for Period - (HOA &amp; Marina)</b>		<b>\$ (3,470)</b>	<b>\$ 60,471</b>	

**Notes:**

5 Retention pond refurbishment project limited to clearing of a single pond, then put on hold by City/DNR.

**Report 2 - Crystal View Estates HOA  
Balance Sheet**

		Dec 31, 2024	March 30, 2025	Notes
<b>Current Assets</b>	HOA Checking	\$ (135.12)	\$ 37,649.24	
	HOA Savings	\$ 30,414.50	\$ 127,496.67	1
	Total HOA Operating Funds	<u>\$ 30,279.38</u>	<u>\$ 165,145.91</u>	
		\$	\$	
	Total HOA Reserve CDs	<u>\$ 295,768.07</u>	<u>\$ 188,961.95</u>	
	Total HOA Cash and Cash Reserves	<u>\$ 326,047.45</u>	<u>\$ 354,107.86</u>	
	Marina Fund	\$ 16,135.98	\$ 24,451.52	
	Marina Reserve CDs	53,057.61	\$ 53,341.77	
	Total Marina Cash and Cash Reserves	<u>\$ 69,193.59</u>	<u>\$ 77,793.29</u>	
	<b>Total HOA &amp; Marina Cash and Cash Reserves</b>	<u>\$ 395,241.04</u>	<u>\$ 431,901.15</u>	
<b>Fixed Assets</b>				
	Pools, Marina, Tennis Court	\$ 3,134,800.83	\$ 3,134,800.83	
	<b>Total Assets</b>	<u>\$ 3,530,041.87</u>	<u>\$ 3,566,701.98</u>	
<b>Liabilities</b>				
	Construction Bond Deposits	<u>\$ 64,000.00</u>	<u>\$ 60,000.00</u>	
<b>Equity</b>				
	Retained Earnings and Equity	<u>\$ 3,466,041.87</u>	<u>\$ 3,506,701.98</u>	
	<b>Total Liabilities &amp; Equity</b>	<u>\$ 3,530,041.87</u>	<u>\$ 3,566,701.98</u>	

Notes: 1 - Cash levels are being maintained for anticipated projects

**Report #3 – CVE 2025 Budget vs. Actuals thru March**

		2025 Proposed Budget	2025 Actual YTD March	Notes
<b>Income</b>				
<b>4000 Association Dues</b>				
4005	Lot Association Dues 122 @ \$975	\$ 118,950	\$ 55,575	1
<b>4100 Other Income</b>				
4105	Interest-Savings	\$ 50	\$ 7	
4110	Interest- CDs	\$ 8,250	\$ 3,270	
4115	Architectural Review Fees	\$ 2,475	\$ 0	
	<b>Total Other Income</b>	\$ 10,775	\$ 3,278	
	<b>Total Income</b>	\$ 129,725	\$ 58,853	
<b>Expense</b>				
<b>6000 Business Expense</b>				
6020	Commercial Liability Insurance	\$ 5,905	\$ 0	
6025	Commercial Liability Umbrella	\$ 2,010	\$ 0	
6030	D&O Insurance	\$ 2,000	\$ 0	
6040	Printing and Reproduction	\$ 100	\$ 0	
6050	Web Hosting	\$ 600	\$ 0	
6060	Annual Meeting	\$ 850	\$ 0	
6070	Legal Fees	\$ 3,200	\$ 0	
6080	Accounting Office expense	\$ 7,200	\$ 1,114	
6090	Postage	\$ 440	\$ 0	
6095	PO Box	\$ 340	\$ 0	
6097	Other	\$ 350	\$ 0	
	<b>Total Business Exp</b>	\$ 22,995	\$ 1,114	
<b>6100 Architectural Review Committee</b>				
6110	Architectural Review Expense	\$ 2,475	\$ 0	
	<b>Total ADC Expense</b>	\$ 2,475	\$ 0	
<b>6200 Landscape Committee</b>				
6210	Landscape Maintenance Contract	\$ 18,500	\$ 434	
6220	Water	\$ 2,250	\$ 591	
6230	New Projects	\$ 30,000	\$ 0	2
6250	Other	\$ 500	\$ 0	
	<b>Total Landscape Comm Expense</b>	\$ 51,250	\$ 1,024	
<b>6300 Pool Committee</b>				
6310	Pool Maint and Repairs	\$ 6,000	\$ 0	
6320	Pool Permit	\$ 980	\$ 0	
6330	Pool Contract and Chemicals	\$ 9,200	\$ 0	
6345	Pool Water/Sewer/Garbage	\$ 4,800	\$ 1,154	
6375	Pool Projects	\$ 11,000	\$ 0	3
6380	Pool Electric	\$ 2,930	\$ 360	
6395	Other / Bathroom Cleaning	\$ 1,800	\$ 0	
	<b>Total Pool Committee Expense</b>	\$ 36,710	\$ 1,514	

**Notes:**

- 1 As of March 30, 2025, 57 HOA Dues payments have been received
- 2 Landscape projects - Entry \$20,000, Sport Court \$10,000
- 3 Pool Projects - Furniture \$5000, Paint pool houses \$2500, Lower floor heads \$3000, Shelves \$500

Report #3 – CVE 2025 Budget vs. Actuals thru March

	2025 Proposed Budget	2025 Actual YTD March	Notes
<b>6400 Swim Area at Marina</b>			
6410 City Air Lease – Swim	\$ 515	\$ 513	
6415 Marina Water	\$ 0	\$ 0	
6420 Maintenance and Repairs	\$ 600	\$ 0	
6430 Marina Insurance – HOA	\$ 1,900	\$ 0	
6440 Projects	\$ 25,000	\$ 19,253	4
<b>Total Swim Area Expenses</b>	<b>\$ 28,015</b>	<b>\$ 19,766</b>	
<b>6600 Facilities Committee</b>			
6630 Other Projects	\$ 9,600	\$ 0	5
6640 Other – Snow Plow & Misc	\$ 1,693	\$ 0	
<b>Total Facilities Comm Expenses</b>	<b>\$ 11,293</b>	<b>\$ 0</b>	
<b>6700 Social Committee</b>			
6710 Annual Meeting Social	\$ 200	\$ 0	
6720 Other	\$ 400	\$ 0	
<b>Total Social Committee Expense</b>	<b>\$ 600</b>	<b>\$ 0</b>	
<b>6800 Fire &amp; Weed Abatement</b>			
6810 Fire & Weed Abate Expense	\$ 1,500	\$ 0	
6820 Fire & Weed Abatement Projects	\$ 21,500	\$ 0	6
<b>Total Fire &amp; Weed Abatement</b>	<b>\$ 23,000</b>	<b>\$ 0</b>	
<b>Total HOA Operating Expenses</b>	<b>\$ 176,338</b>	<b>\$ 23,419</b>	
<b>HOA Net Income</b>	<b>\$ (46,613)</b>	<b>\$ 35,434</b>	
<b>MARINA</b>			
<b>9100 Marina - Income</b>			
9105 Marina License Fee Income	\$ 0	\$ 0	
9110 Interest- Marina Account	\$ 1,500	\$ 345	
9112 Marina Maintenance Fees	\$ 21,000	\$ 9,800	
<b>Total Marina Income</b>	<b>\$ 22,500</b>	<b>\$ 10,145</b>	
<b>9100 Marina – Expenses</b>			
9145 DNR Lease	\$ 4,500	\$ 4,351	
9155 Marina Insurance	\$ 10,800	\$ 0	
9165 Maintenance	\$ 2,000	\$ 0	
9195 Other	\$ 3,000	\$ 56	7
9197 Air Lease	\$ 515	\$ 513	
<b>Total Marina Expense</b>	<b>\$ 20,815</b>	<b>\$ 4,919</b>	
<b>Marina Net Income</b>	<b>\$ 1,685</b>	<b>\$ 5,226</b>	
<b>Grand Total Net Income (HOA &amp; Marina)</b>	<b>\$ (44,928)</b>	<b>\$ 40,660</b>	

**Notes:**

- 4 Swim Area Projects - resurface swim deck
- 5 Facilities Projects - Trilogy Lock Consult \$500; Waterline to Marina \$5000
- 6 Fire and Weed Projects - Retention Pond \$20,000; Tract A \$1,500
- 7 Marina Projects - New Life Rings \$2000, Repair Marina Gate \$1000