

**In The Matter Of:**  
*THE CANOE CLUB, INC.*

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*ANNUAL MEMBERSHIP MEETING*  
*July 15, 2021*

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*Goodman Reporting*  
*P.O. Box 1182*  
*Whitefish, MT 59937*  
*406-250-8421*  
*[www.goodmanrptg.com](http://www.goodmanrptg.com)*

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CANOE CLUB WHITEFISH  
ANNUAL MEMBERSHIP MEETING

The Canoe Club, Inc.

July 15, 2021

6:30 P.M.

Canoe Club Clubhouse Patio

BOARD MEMBERS:

Steve Kane, President; John Murrey, Secretary/Treasurer;  
Lela Newey; Don Hanson.

Karley Connolly, Manager

1           MR. KANE: I'm going to officially open the  
2 annual membership meeting for the Canoe Club.

3           The board members -- no reason to introduce the  
4 board members since the board members are the same as  
5 they are with the HOA, with the exclusion of June Hanson.  
6 The Monterra board member does not vote or participate in  
7 Canoe Club decisions because they have their own  
8 facility. So they don't do that.

9           So again, court reporter Bambi, you hearing us  
10 all right there? Okay.

11           Annual accomplishments, let's move on to that.

12           We have -- we have bylaws for the Canoe Club.  
13 They were sitting, I guess, collecting dust for a number  
14 of years and were never recorded with Flathead County.  
15 So that's one of the things that we wanted to make sure  
16 that we did this year was get these bylaws recorded so  
17 they become official documents for the Canoe Club. It  
18 was important for us to clean up these -- that particular  
19 administrative oversight.

20           And the COVID-19, I talked a little bit about  
21 Karley's assistance with the COVID-19 problems that we  
22 had over the course of the last year, over a year. And  
23 one of the things that she tried to do, as well as the  
24 board, was minimize the spending associated with Canoe  
25 Club with the Canoe Club in general. And there weren't a

1 lot of variable expenses that we could cut back on. But  
2 wherever we could, we cut back on those expenses. And  
3 also, we tried to minimize the temporary help. But  
4 because our hours were so different than they had been in  
5 the past, we had a significant expense for temporary help  
6 here at the Canoe Club. And the overrun was \$26,000 and  
7 change. I don't remember the exact amount, but it was  
8 26,000 and change. Not an insignificant amount.

9           However, one of the things that we were able to  
10 do over the course of this last year was to secure a  
11 grant, a state grant, and it was passed through federal  
12 money, a pass-through for organizations like this HOA  
13 that were suffering exorbitant expenses from a payroll  
14 cost standpoint.

15           And we submitted a grant and we received  
16 actually two grants. One was for 24,000 and another one  
17 was for \$300. So we were very fortunate. And Karley put  
18 this grant together and -- with the state of Montana, and  
19 it really saved us from finding a big hole in our  
20 financial statements at the end of the year as a result  
21 of this -- getting this grant.

22           So you know, in terms of accomplishments, that  
23 was a significant one is, I think, maintaining this  
24 facility over the course of COVID, doing our very best to  
25 follow the state and federal guidelines that were in

1 force at the time. And we were able to get through it, I  
2 think, pretty doggone well. No one that we know of got  
3 sick as a result of being up here and utilizing this  
4 amenity. So it was a very positive outcome for us and, I  
5 think, all the membership keeping people healthy.

6 As far as improvements are concerned, we  
7 replaced the parking lot lights.

8 New chaise lounges. For those people who are  
9 sitting on those chaise lounges over there, I've had the  
10 opportunity to sit on those for the first time a couple  
11 days ago when I had the grandkids up here for a little  
12 swimming time, and they're really excellent and a great  
13 improvement over what we had, I think. Those former  
14 original chaise lounges we had, I think we've had those  
15 for like ten years or so. So it was a great change  
16 there.

17 And I wanted to also say that the reason that  
18 we changed the chaise lounges, one of the things, and  
19 I'll talk about this a little bit later, was the  
20 membership surveys. For those that answered the  
21 membership survey, I appreciate you doing that because it  
22 really gave us some great ideas of where you wanted to  
23 invest membership money in improving the amenities of  
24 this Canoe Club. And that was one of the ideas of it.  
25 There were some others as well, and I'll talk about those

1 in a minute. But that was clearly one of them that came  
2 out of it.

3 The pool is one of the most used amenities that  
4 we have. A lot of it is smaller children, a little  
5 harder for adults in there. But there's a lot of kids in  
6 there, for sure, almost every day.

7 Also the furniture here, all this furniture  
8 that you see here was powder coated and improved. We saw  
9 we wanted to replace these chaise lounges. We thought it  
10 would be a smart idea to go ahead and get these powder  
11 coated. So all of the furniture here out on this deck is  
12 going to have a long, useful life now. And certainly  
13 improved from a conditions standpoint. And that was a  
14 much less expensive way to go than replacing all of the  
15 chairs and the tables.

16 New fitness equipment. For those that are  
17 using the fitness equipment, and I can see there's a  
18 couple people here that I know that use it, we went  
19 pretty big on replacing the fitness equipment. If you  
20 haven't been in there, there's all -- almost all new  
21 equipment that you'll find in there. And it was a fairly  
22 expensive proposition. It was \$12,000 to replace it.  
23 But that equipment had been in there for almost ten  
24 years. And we thought we were really ready to replace it  
25 and get some new equipment in there so people could take

1 advantage of some of the new advancements in equipment  
2 technology, from a gym standpoint. Hope you like it.  
3 And you if you are using it -- and when we get to the end  
4 here and we have an opportunity for some comments from  
5 members, we'd really appreciate your feedback on that.

6           Drinking fountain, it's got a bottle filler,  
7 you know, kind of a nice deal. We didn't have that  
8 before. So for those who are out here at the pool or  
9 you're in the gym and you need to fill up a water bottle,  
10 you've got an opportunity do that with the new one. And  
11 the old one died.

12           Upcoming projects: Cracked seal parking lot.  
13 Looks like that's going to be September timeframe. Like  
14 many contractors here in the Valley, it's taken a while  
15 to get them out here to be able to do this. We wanted to  
16 do it earlier, actually, but it looks like September  
17 timeframe to get that done.

18           Hot tub repairs are still ongoing, although  
19 we've made improvements over the course of the last few  
20 months on the pool. We're actually waiting for parts.  
21 It's part of the supply chain conundrum that we're  
22 dealing with in country, but we're waiting for parts for  
23 the jets. And once those parts come in, we're actually  
24 going to have a hot tub with jets again, which is going  
25 to be nice, since we haven't had that for the past year.

1           Now, we have an activity coming up here, and  
2 that's under the fire pit. One of the things that came  
3 up in the survey that we had was, Hey, what about a fire  
4 pit? There were a number of responses that came back and  
5 said We'd like to have the HOA consider a fire pit.

6           And the board kind of talked about it, and we  
7 were enthusiastic about doing a fire pit. Contractors  
8 are a bit of an issue to get out here to actually do it.  
9 But the bigger issue is where is this fire pit going to  
10 be located? So we have two locations that we've  
11 considered as a board. And one of those locations is  
12 back here between the boat shed and the end of the  
13 fitness center, right over here (indicating). You can  
14 see that sprinkler head that's sitting up there, so it  
15 would be right in that area there. So that's one option.  
16 And that would give people the opportunity to kind of  
17 look over the pool and look out over the pond there.

18           And then the other option, which I'm biased,  
19 it's my personal favorite here but I don't want to  
20 influence anybody, is right over here behind us. You can  
21 see where this rock bench is, some of us thought that  
22 this would be a good location for it as well. So it's  
23 kind of on the agenda to do.

24           And I wanted to get a sense of everyone's  
25 feeling about this tonight to see what you would prefer.



1 Would you prefer over here (indicating sprinkler head),  
2 or would you prefer over here (indicating rock bench).  
3 So we'll have kind of an informal hand raise here.

4 MR. HANKINSON: John Hankinson, 3015 River  
5 Lakes Drive. The only thing I would consider is if we  
6 are going to need to put a larger pool in in the future,  
7 may that area over there be needed for a new pool? And  
8 would putting a fire pit lose that option?

9 MR. KANE: John, that's a good question.  
10 We've discussed the concept of a second pool, and there  
11 are more than one possible locations for a second pool.  
12 That certainly is one of them. But expanding the current  
13 pool is another one. Going in this direction (indicating  
14 rock bench) with a pool is another option. So there is  
15 more than one.

16 But the concept here -- this would be not  
17 necessarily a portable fire pit but one that could be  
18 moved easily, if there was a decision at some point in  
19 the future to put a second, let's say, an adult pool in  
20 this area (indicating rock bench). Good comment; thank  
21 you.

22 So one of the things that Don just mentioned to  
23 me is the gas line is to the barbecue that's sitting  
24 right behind John right here. So it would be fairly easy  
25 for us to run the gas line from there (indicating

1 barbecue) to there (indicating rock bench). It would be  
2 simpler. But that doesn't mean we couldn't also put it  
3 over here (indicating sprinkler).

4 And the idea for the fire pit would be, you  
5 know, a fairly large fire pit that would have the  
6 opportunity for people to sit around it and be able to  
7 sit around the fire pit. And you could turn it on and be  
8 able to use it. And it would just be kind of a surround  
9 kind of concept there with the fire pit in the middle.

10 So we have a comment or a question here on  
11 that, Angelo? You've got go up here, Angelo, and do  
12 that. Sorry, buddy.

13 MR. QUEIROLO: Angelo Queirolo, 3005 River  
14 Lakes Drive. Aren't we also talking about the gym  
15 expansion going that way?

16 MR. KANE: We are talking about that. But  
17 that is something that has really been tabled for now.  
18 And Angelo, the reason for that, and I'm sure you're  
19 aware of that, is the high cost of construction  
20 currently, as well as the very limited supply of  
21 contractors that would be willing to do the kind of work  
22 that we're talking about.

23 And Karley has reached out. Just so you know,  
24 Karley has reached out to a number of contractors in the  
25 area. And so far the cost has been prohibitive and the

1 interest level almost zero. Thank you for the comment.

2 Okay. And this is just to give the board a  
3 direction, okay, as to the location that we as members  
4 would like to have this fire pit. And I'm assuming,  
5 based on the feedback we got from the survey, that that  
6 is of interest to the members, is to have a fire pit  
7 amenity. So we're assuming that. Am I seeing some nods  
8 here that there's an interest here, or no? I'm seeing  
9 some nods. Okay; that's good.

10 So let's just take an informal vote, not  
11 binding on the board or anything like that, just kind of  
12 an informal vote on how people would like to see a fire  
13 pit in the future. Would you want it over here  
14 (indicating) between these two buildings, nice fire pit,  
15 same as what we have over here (indicating rock bench),  
16 just a different location?

17 So let's just take a vote. How many people  
18 would like to see it over here (indicating sprinkler)?  
19 Let's see a show of hand.

20 Marianne, you're always kind of going off in a  
21 different direction. I didn't mean to call you that.

22 Oh, two. Two. Your husband's voting well. So  
23 we have three votes. Am I counting that correctly?  
24 Three votes. Three votes for that location (indicating  
25 sprinkler).

1           Now, let's see a show of hands, informal again,  
2 show of hands for this location (indicating rock bench).  
3 Oh, that location has it. Sorry.

4           MR. PATTERSON: How will "this" and "that"  
5 location compute with our reporter?

6           MR. KANE: What, Jim?

7           MR. PATTERSON: I'm just thinking of our  
8 reporter here.

9           MR. KANE: Okay; so we have a direction,  
10 yes, we do. Don't be going there now. So we've got the  
11 fire pit thing pretty well figured out.

12           I just want to take a second, and then we're  
13 going to go grab a bite to eat and something to drink.  
14 In terms of the survey, all of you were sent the survey  
15 results. Karley sent those survey results out, and this  
16 is Q3 when she said Which club amenities do you use?  
17 Fitness center/pool, number 1. Of course that's summer  
18 use only, Memorial Day to Labor Day. Hot tub, that was a  
19 big one. And also canoes and kayaks and the kitchen,  
20 which was kind of a surprise. But I guess that may be  
21 people that are having events here at the Canoe Club are  
22 using it for that.

23           So what we tried to do is focus, like I said  
24 earlier, focus on the kinds of things that we were doing  
25 this year in terms of amenities, focus on those amenities

1 that are being used and that you also told us  
2 that -- turn to the next page here if I can -- where the  
3 interests lie from the membership on various things. So  
4 fire pit was clearly one of them, expand the fitness  
5 center -- now, we didn't expand it but we did add new  
6 equipment -- and upgrade in the fitness center, which we  
7 did do. And then the hot tub upgrade. And I'll tell you  
8 we are working on that to get this hot tub back to the  
9 original condition. But that is one of the other things  
10 that has been discussed, is the board is upgrading and  
11 improving the hot tub. So that's currently in the  
12 board's thinking. Maybe they'll take a look at that in  
13 the future. So that's all I had in terms of the survey.

14 But I do want to -- oh, we have one other  
15 thing, I guess, the community gathering in August. So  
16 Karley's looking for a little feedback -- oh, financial  
17 report. Oh, I'm sorry; I forgot one.

18 Boat ramp improvement. One of the things that  
19 we are going to do is refresh the gravel in the boat  
20 ramp. I'm sorry, I forgot that.

21 So we talked a little bit about the survey and  
22 we talked about the fire pit. So we've kind of covered  
23 all of the upcoming projects here.

24 So let's segue, now, to the financial report.  
25 And again John Murrey's going to take that.

1                   MR. MURREY:  If you go over to the  
2 financial statements that you've been furnished a copy  
3 of, if you wanted them again, we have 2020 year end  
4 report for that year and a six-month report.  And  
5 basically they're not unlike the homeowner's association  
6 report.

7                   You see for 2020, \$145,000, roughly, of income  
8 and you see \$163,000 worth of expenses for a net loss of  
9 \$8,500.  But included in that is that COVID staffing  
10 expense of \$29,000.  And that's after we did everything  
11 we could to shut down expenses because we were required,  
12 basically, to shut down the entire facility.

13                   Then if you look at the bottom, our other  
14 income expenses, which you'll see a government grant of  
15 \$24,247 and you'll see a reserve income there, membership  
16 initiations of \$10,000, and that's people who joined the  
17 Canoe Club who didn't have membership in it and who  
18 bought a lot.  And that's a complicated issue, but there  
19 are a few such lots.  And no expenses because we didn't  
20 spend, we didn't make any capital expenditures.

21                   If you look over to the profit and loss  
22 statement for the six months, you'll see total income of  
23 \$111,000, expenses of 99.  Now, you'll see we have an  
24 income of 11.  But again, I caution you, that doesn't  
25 mean the year would finish out like that because we have

1 expenses that are incurred throughout the year, one-time  
2 expenses that occur on different dates. They're not  
3 necessarily allocated on a monthly basis.

4 And if you look down at the reserve income,  
5 you'll see that we have \$21,000 in your dues for  
6 reserves, but you'll see we spent \$38,000 so far for six  
7 months. So those could easily be misleading. That  
8 doesn't mean that our reserves are not adequate.

9 If you look at the Whitefish Credit Union  
10 account on the balance sheet, you'll see that that is the  
11 reserve fund. And you'll see that it went down for the  
12 six months from what it was at year end because our  
13 expenses exceeded our income. And once again, the  
14 reserves, we have studies we have. We're waiting for one  
15 now, and we've got a problem getting numbers on the  
16 Lakes.

17 Do we have to replace the soil that's down  
18 underneath the Lakes that keeps leaking, or do we have to  
19 make other repairs? Without those kinds of numbers -- or  
20 the pool for the Canoe Club. Do we have to replace the  
21 pool? Can we keep it from leaking and cracking and so  
22 forth? Those are numbers we've got to get from experts  
23 in order to establish the amount of the reserves we need  
24 to accrue. And so we're now working on old reserves with  
25 respect to these, and they'll have to be updated

1 periodically.

2 But we seem to be in okay position right now.

3 MR. KANE: Thank you, John. I want to make  
4 sure I've covered everything here. Yeah, I think we've  
5 got everything here, survey, fire pit. We've got the  
6 input on that.

7 So I'm going to hold off on this community  
8 gathering thing in August and take, again, comments from  
9 the membership. You know, the Canoe Club is different  
10 than the HOA, obviously, this facility that we have here.

11 Any comments or questions that you might have  
12 regarding the Canoe Club, operation of the Canoe Club,  
13 the amenities we have here? Further suggestions on  
14 changes to amenities, improvements to amenities? We'd  
15 really appreciate your thoughts, from a board standpoint,  
16 so we can clearly orient ourselves to what the desires  
17 are of the member other than, like I said, before coming  
18 up with our own great ideas. So any comments from the  
19 membership regarding the Canoe Club?

20 Silence. Crickets. Okay; yeah, it must be a  
21 good thing, I guess. Everything must be running very  
22 smoothly, or everybody's ready to go have something to  
23 eat and drink, which I suspect is probably the case.

24 But yeah, let me go ahead and formally adjourn  
25 the meeting here tonight. Thank you very much for your



1 participation, both in the HOA meeting as well as the  
2 Canoe Club meeting. Really appreciate everyone taking  
3 the time to come and participate and get an update on  
4 what's going on with your HOA. It's really appreciated.

5 (Meeting adjourned at 6:55 p.m.)

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	12:25;13:3,24;14:13; 15:8	<b>basically (2)</b> 13:5,12	<b>canoes (1)</b> 11:19	5:13
<b>\$</b>	<b>agenda (1)</b> 7:23	<b>basis (1)</b> 14:3	<b>capital (1)</b> 13:20	<b>Connolly (1)</b> 1:20
<b>\$10,000 (1)</b> 13:16	<b>ago (1)</b> 4:11	<b>become (1)</b> 2:17	<b>case (1)</b> 15:23	<b>consider (2)</b> 7:5;8:5
<b>\$111,000 (1)</b> 13:23	<b>ahead (2)</b> 5:10;15:24	<b>behind (2)</b> 7:20;8:24	<b>caution (1)</b> 13:24	<b>considered (1)</b> 7:11
<b>\$12,000 (1)</b> 5:22	<b>allocated (1)</b> 14:3	<b>bench (7)</b> 7:21;8:2,14,20;9:1; 10:15;11:2	<b>center (3)</b> 7:13;12:5,6	<b>construction (1)</b> 9:19
<b>\$145,000 (1)</b> 13:7	<b>almost (4)</b> 5:6,20,23;10:1	<b>best (1)</b> 3:24	<b>center/pool (1)</b> 11:17	<b>contractors (4)</b> 6:14;7:7;9:21,24
<b>\$163,000 (1)</b> 13:8	<b>although (1)</b> 6:18	<b>biased (1)</b> 7:18	<b>certainty (2)</b> 5:12;8:12	<b>conundrum (1)</b> 6:21
<b>\$21,000 (1)</b> 14:5	<b>always (1)</b> 10:20	<b>big (3)</b> 3:19;5:19;11:19	<b>chain (1)</b> 6:21	<b>copy (1)</b> 13:2
<b>\$24,247 (1)</b> 13:15	<b>amenities (8)</b> 4:23;5:3;11:16,25, 25;15:13,14,14	<b>bigger (1)</b> 7:9	<b>chairs (1)</b> 5:15	<b>correctly (1)</b> 10:23
<b>\$26,000 (1)</b> 3:6	<b>amenity (2)</b> 4:4;10:7	<b>binding (1)</b> 10:11	<b>chaise (5)</b> 4:8,9,14,18;5:9	<b>cost (3)</b> 3:14;9:19,25
<b>\$29,000 (1)</b> 13:10	<b>amount (3)</b> 3:7,8;14:23	<b>bit (1)</b> 2:20;4:19;7:8; 12:21	<b>change (3)</b> 3:7,8;4:15	<b>counting (1)</b> 10:23
<b>\$300 (1)</b> 3:17	<b>Angelo (4)</b> 9:11,11,13,18	<b>bite (1)</b> 11:13	<b>changed (1)</b> 4:18	<b>country (1)</b> 6:22
<b>\$38,000 (1)</b> 14:6	<b>ANNUAL (3)</b> 1:3;2:2,11	<b>BOARD (12)</b> 1:16;2:3,4,4,6,24; 7:6,11;10:2,11; 12:10;15:15	<b>changes (1)</b> 15:14	<b>County (1)</b> 2:14
<b>\$8,500 (1)</b> 13:9	<b>answered (1)</b> 4:20	<b>board's (1)</b> 12:12	<b>children (1)</b> 5:4	<b>couple (2)</b> 4:10;5:18
<b>A</b>	<b>appreciate (4)</b> 4:21;6:5;15:15; 16:2	<b>boat (3)</b> 7:12;12:18,19	<b>clean (1)</b> 2:18	<b>course (5)</b> 2:22;3:10,24;6:19; 11:17
<b>able (5)</b> 3:9;4:1;6:15;9:6,8	<b>appreciated (1)</b> 16:4	<b>both (1)</b> 16:1	<b>clearly (3)</b> 5:1;12:4;15:16	<b>court (1)</b> 2:9
<b>accomplishments (2)</b> 2:11;3:22	<b>area (4)</b> 7:15;8:7,20;9:25	<b>bottle (2)</b> 6:6,9	<b>CLUB (20)</b> 1:2,7,10;2:2,7,12, 17,25,25;3:6;4:24; 11:16,21;13:17; 14:20;15:9,12,12,19; 16:2	<b>covered (2)</b> 12:22;15:4
<b>account (1)</b> 14:10	<b>around (2)</b> 9:6,7	<b>bottom (1)</b> 13:13	<b>Clubhouse (1)</b> 1:10	<b>COVID (2)</b> 3:24;13:9
<b>accrue (1)</b> 14:24	<b>assistance (1)</b> 2:21	<b>bought (1)</b> 13:18	<b>coated (2)</b> 5:8,11	<b>COVID-19 (2)</b> 2:20,21
<b>activity (1)</b> 7:1	<b>associated (1)</b> 2:24	<b>buddy (1)</b> 9:12	<b>collecting (1)</b> 2:13	<b>Cracked (1)</b> 6:12
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<b>add (1)</b> 12:5	<b>assuming (2)</b> 10:4,7	<b>bylaws (2)</b> 2:12,16	<b>comment (3)</b> 8:20;9:10;10:1	<b>Credit (1)</b> 14:9
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<b>adjourn (1)</b> 15:24	<b>aware (1)</b> 9:19	<b>C</b>	<b>community (2)</b> 12:15;15:7	<b>current (1)</b> 8:12
<b>adjourned (1)</b> 16:5	<b>B</b>	<b>call (1)</b> 10:21	<b>complicated (1)</b> 13:18	<b>currently (2)</b> 9:20;12:11
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