



Meeting Minutes

January 22nd, 2026, at 9:30 am
Location: Canoe Club Media Room

Meeting of The Lakes Master Homeowners Association, Inc.

Meeting Facilitator: Maggie Penner

Board Members: Ted Muhlner (President), Carrie Jacobs (Secretary/Treasurer), Janet Leishman, Bert Wheeler, Robert Confessore (Monterra Representative) - Not Present

Attendees: Maggie Penner (HOA Manager)

- I. Call to Order (Ted) 9:35am
- II. Review and approval of meeting minutes: 12/19/25, Annual Meeting Transcript
The Board reviewed the meeting minutes, and Ted motioned to approve, Carrie seconded the motion and all were in favor.
- III. ARC Report – None
- IV. Maintenance Report
The Board asks that Tom provide maintenance checklists for the next meeting to review.
- V. Manager Report (Maggie)
 - 1) 1099's
 - a) Working with our payroll processing company to finalize our 1099's for 2025.
 - 2) JCCS
 - a) Taxes for 2025 were started with JCCS.
 - b) Will update once completed.
 - c) Working to finalize the laddered CD's in QB.
 - a) It was discovered these cannot be set up as a subaccount under WFCU. The CD's need to be created as a new account and have an internal transfer done for these to properly account for interest.
 - b) This will be finalized and reviewed during the end of year financial review at the February meeting.
 - 3) Filing Completed
 - a) The Lakes AP and deposit files have been completed for 2025 and the file changeover in the office has been completed.
 - 4) Autopay & Go Green Initiative
 - a) We added 4 new autopay accounts to Glacier Bank's cash management.
 - b) 5 members have responded to opting for email only invoicing.
 - a) I will email this to members quarterly to keep the momentum. Saves time and cost for the office.

The Board recommends that we begin phasing out physical invoices by 2027 unless members opt in.

- 5) Autopay Signer Update
 - a) Bert is currently registered as the secondary person for initiating autopay. We need to update this to Carrie before we get to summer.
 - b) I will reach out to the cash management office in Kalispell and have them reach out to get this updated.
- 6) FP Mailing Update
 - a) Postage machine rates are increasing this year again. Current rate is \$0.74 per envelope.
 - b) We rent our machine through FP mailing solutions. Our current machine is outdated, and they sent a new machine. This will need to be installed in the coming week. This was no additional cost to us.
- 7) Highway 40 Light
 - a) Brian with Monterra let Tom know our main entrance light that shines on The Lakes sign was not working. Tom did troubleshoot the issue and found we needed a new light fixture. Order was placed and light installed creating better visibility for all Lakes members.
- 8) Plow Update
 - a) Tom purchased the plow attachment, and it has been well used since purchased.
 - b) Tom mentioned that with this warm winter season it has had more use than the snowblower attachment.
- 9) Utility Vehicle Repairs
 - a) This month Tom discovered the throttle cable came loose and ordered parts to repair. While the machine was being repaired Tom discovered a list of other repairs it needed.
 - b) With a dry forecast on the radar, we made the decision to do a full inspection and do all repairs that were needed. Tom said in 2024-2025 we had few repairs. With the grass being loaded daily into the garbage bins the front end of the machine gets a lot of wear. We are repairing the following items.
 - a) U-joint in the front drive shaft and PTO shaft
 - b) New driver front axle
 - c) Passenger front wheel bearing
 - d) Passenger front control arm brushings
 - e) Front and rear brakes
 - f) Oil Change
 - g) Differential fluid change
- 10) Stop Sign at Portage & Tumblehome
 - a) Stephanie Taylor asked about adding a stop sign near her home for community safety. She expressed people driving at high speeds through the neighborhood. I followed up with her and sent the information to request additional signage.
 - b) I think it would be helpful to have Board support to have this installed this spring.
 - c) Bert – Will you reach out to the public works department to see what else we can do to help move this along?
[Bert Wheeler has notified the City of Whitefish, and this will be installed this coming spring.](#)
- 11) Annual Meeting Transcript
 - a) Tom Sapp updated this based on our recommendations. I added this to our agenda to approve and post on our website.
- 12) Fine Hearing
 - a) I did not reach out in January since it took a while to dial in our meeting date. I will reach out to her after this meeting and let her know the next confirmed meeting date for her to come and discuss her current fines.
- 13) ARC Appeal
 - a) Our last discussion regarding the deck appeal was to request he contact the City and request a variance.
 - b) Do we have an update on this?

Ongoing Action Items (WIP):

- 1) Water Rights Update
 - a. Emailed Taylor between Christmas & New Years and haven't heard back.
 - b. Called this week to check in and she has been out of office this week while she is in court.
 - c. Last update was 11/4/25 when we sent her out latest comments.
 - d. Will have an update by the February meeting to move forward with The City and PWK.
- 2) Future Staffing – Aaron has expressed interest in the full-time year-round position.
 - a. Next steps will be scheduling him in early spring to train one on one with Tom and learn all the details transitioning from Winter to Summer.
- 3) Irrigation Improvements – To be reviewed at the February meeting.
- 4) Cattail Treatment
 - a) Cattail treatment was applied to problem areas at the end of July.
 - b) Maintenance crew will go back out next week and pull cattails from the lake.
 - c) No update at this time – Waiting on feedback from maintenance.
- 2) Milling Driveways
 - a) Members on the south side of RLD are upset that progress has not been made with the sidewalk milling.
 - b) The public works director is working to get us updates, and I have informed residents we will let them know as soon as we know more, but this is on the radar for us.
 - c) The public works director notified us that their vendor will pick this back up Spring 2026.
- 3) Edging – Maintenance purchased an edger and is working through the community as time/weather allows. Currently working through River Lakes Drive.
 - a) May be a multi-year project to hit all areas of the neighborhood. The goal is to complete River Lakes Drive and Red Eagle in 2025.
 - b) River Lakes Drive has edging completed. Voyager and Flatwater started. Will likely need to purchase another edger in 2026 to complete the project.
 - c) Jan 2026 – Tom repaired the edger and it's ready to go for the upcoming year.

VI. Financial Report (Carrie)

[The Board reviewed the financial statements and found them to be in good standing. The Board will review the 2025-year end financials at the February meeting.](#)

VII. Old Business

- a. Snowplow for Walker/Mower - Tom does not have the ability to snow blow slush. There is a Walker attachment for \$1200.

VIII. New Business

- a. See Manager Report

IX. Open Forum

X. Adjournment 10:54am

XI. *Executive Discussion – Discussion took place.*

Upcoming Proposed Meeting Schedule: Tuesday February 24th @ 12pm