



Meeting Minutes

February 24th, 2026, at 12:00 pm
Location: Canoe Club Media Room

Meeting of The Lakes Master Homeowners Association, Inc.

Meeting Facilitator: Maggie Penner

Board Members: Ted Muhler (President), Carrie Jacobs (Secretary/Treasurer), Janet Leishman, Bert Wheeler, Robert Confessore (Monterra Representative)

Attendees: Maggie Penner (HOA Manager)

- I. Call to Order (Ted) – 12:14pm
- II. Review and approval of meeting minutes: 1/22/26

The Board reviewed the meeting minutes and Ted motioned to approve. Carrie seconded the motion and all were in favor.
- III. ARC Report (Maggie)
 - a. Appointing new ARC Alternative Member
 - i. Mike McMahon – Red Eagle Lot 11

The Board reviewed the ARC roles and responsibilities and approved the appointment of Mike McMahon to the ARC as an alternate member.
- IV. Maintenance Report (Tom)
 - a. A driver took out two of the postal mailboxes at River Lakes Drive. Aaron and I did a temporary fix and a semi-permanent fix. I will have to make a permanent fix on one.
 - b. Sidewalk Edger - Re-built the blade guard attachment. The metal was so brittle that it would stress crack and break after a day or two of use. I fabricated up a new (hopefully better) design.
 - c. Polaris Utility Vehicle - finished round one of 2026 maintenance and repairs.
 - d. Snow removal - I prioritized the sidewalks vs mailboxes and the walking path along Kallner Lane. With the sudden freeze a layer of ice formed under all that wasn't plowed. Ice melt has been spread at the mailboxes. I will monitor Kallner Lane to see if any ice treatment is necessary.
- V. Manager Report (Maggie)
 - 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.
 - e) *UPDATE: See agenda and most up to date agreements for review. Next steps are final questions and reaching out to PWK & The City of Whitefish to sign and finalize.*
- 2) Whitefish Trails Update
- a) Review communication from safe trails Whitefish and discuss communication with members.
The Board ask that the manager forward this communication to the community in the next weekly email.
- 3) Sidewalk Invoice from The City of Whitefish
- a) See attached invoice for sidewalk repairs.
 - b) Reached out to Tammy, Craig's assistant, and she said this work was all done in common areas of the HOA.
 - c) How would we like to pay for the repairs?
 - d) Bert – Do you have details on this work from Craig?
The Board has asked the manager to pay for this work from our operating budget and will review future bids as work is needed.
- 4) JCCS
- a) Taxes for 2025 were started with JCCS.
 - b) Will update once completed.
 - c) Working to finalize the laddered CDs 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.
 - c) *2/20/26 UPDATE: WFCU accounts reconciled and to be reviewed during financial report. Updated QB backups have been sent to our accountant.*
- 5) 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.
 - b) *UPDATE: Planning to send notice to members by mail on 4/1/26 with notice of opt-in for mailed invoices. All invoices will be transferred to email only starting 10/1/26 unless otherwise noted.*
 - c) *Opt-In form for lot mowing will also be sent out with our 2nd quarter dues allowing enough time to sign and return.*
The Board asks that the manager also includes this info in the weekly email to ensure we have plenty of communication regarding this update.
- 6) Stop Sign at Portage & Tumblehome
- a) This was communicated to the city and will be installed this coming spring. Will remove from agenda when completed.
- 7) 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.
 - b) *UPDATE: Reached out to see if the member would still like a hearing regarding fines. No feedback from the member. What would the board like to do moving forward?*

The Board reviewed circumstance behind the fines and decided that because the homeowner took the necessary steps to rehome their animal and ensure our community is safe for all members the fines will be waived.

8) ARC Appeal

- a) Our last discussion regarding the unapproved setback appeal was to request he contact the City and request a variance.
- b) Waiting for a response from email sent to member.
Ted has a scheduled call with the member and will follow up at the next meeting.

Ongoing Action Items (WIP):

1) 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

2) 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 currently – 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) Craig 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) Craig 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 2025-year end financials and found them to be in good standing. The laddered CDs continue to bring in additional interest income to the association, and we will continue with 4 Month Certificate of Deposit in 2026.

VII. Old Business

- a. See Manager Report

VIII. New Business

- a. Review Maintenance SOP Binder

- i. Review & plan future documentation

The Board reviewed the documents and asked that the maintenance manager create a list of all items that still need to be documented. The Board will look at this again at the next meeting.

- b. 2026 Project Planning

The Board will review and plan to give feedback at the next meeting.

- c. Water Rights Final Review

The Board is forwarding final comments. Next step is signing the Operations Agreement and finalizing the easement agreements with PWK.

IX. Open Forum

The Board discussed the start of a new committee of Former Board Presidents. The purpose of this committee will be to advise and support the current Board in dispute resolution, preservation of institutional knowledge and historical context, and support continuity in decision making. After reviewing in-depth, Ted motioned to approve the new committee, Janet seconded the motion and all were in favor.

The Board brought up the discussion of the river otters in our lake since they have returned. The manager advised the board on information provided by the City of Whitefish. Next step will be to reach out to Montana Fish & Game for assistance.

The Board discussed the damaged utility boxes at the intersection of River Lakes Drive & River Lakes Parkway. The manager has been unable to get Century Link out to repair the boxes due to the lack of a local office and responsive personnel who work for Century Link. Bert will reach out to the city to see if there is another way to have the company repair their damaged utility boxes.

- X. Adjournment – 1:25pm
- XI. *Executive Discussion – Did not take place.*

Upcoming Proposed Meeting Schedule: Thursday April 2nd @ 9am