



Mount Baker Rim Community Club

P.O. Box 5074, Glacier, WA 98244-5074

Phone 360-599-2946

Email office@mtbakerrim.com

www.mtbakerrim.com

2020 Annual General Meeting

Date: Saturday, June 20, 2020

Time: 1:30 p.m.

Location: Held online using ZOOM

Details: You may view and download the extended version of the 2020 AGM information packet on our website: www.mtbakerrim.com.

You are cordially invited to join the Mount Baker Rim Community Club's 2020 Annual General Meeting. Due to the COVID-19 pandemic, the Mount Baker Rim will be hosting its 2020 AGM virtually via the ZOOM platform. For security reasons, all participants must register BEFORE the meeting, then will be sent instructions including a secure link by which they may attend the ZOOM meeting.

TO PARTICIPATE:

1. Using your web browser, navigate to:
<https://zoom.us/meeting/register/tjMvceiurTgvGtVQ5-XP1DI3Fg7qZHSnn4jg>
2. Register for the meeting by completing the web form.
3. Once registered, you will be directed to a confirmation page with your unique ZOOM link. This link will also be emailed to you. While multiple people from one property can register to attend the meeting, each requires a unique link. **Please do not share this link with anybody; it is only good for one attendee.**

On the day of the meeting, click your unique secure link from the email, or copy and paste it into your browser. Your computer will automatically launch the ZOOM conferencing platform. If you do not have a computer or wish to attend via phone, you will also receive instructions in the email on how to attend by phone. Please follow these instructions to attend.

AGM Voting

The ElectionBuddy platform will be used both to accept nominations for open board seats and to vote for board members. Any issues progressing to a vote of the full membership will also be included on the electronic ballot. The electronic ballots will be e-mailed shortly after the AGM closes.

Please ensure that the MBR office has your updated e-mail address on file. If joint owners of a property have a preference regarding which owner should receive the electronic ballot, please notify the office in advance by e-mailing office@mtbakerrim.com.

After the meeting, the member of record for each eligible property will receive a separate email with their ElectionBuddy link and secure key. While the ZOOM platform will be used for the meeting, ElectionBuddy will be used for voting AFTER the conclusion of the AGM ZOOM meeting.



Mount Baker Rim

Community Club

Dear Mount Baker Rim Community Club Members:

Mount Baker Rim's Annual General Meeting will be held on Saturday, June 20th, 2020. **There will be an important difference this year. We will be holding the AGM online due to the COVID-19 global pandemic.** Please mark your calendars! The online meeting will have an initial setup period to allow everyone to join and get acquainted with the format. The setup period will start at 12:30pm-with the meeting called to order at 1:30pm.

Online voting will start in the evening-after the meeting has concluded. Results will be sent out via email after voting closes.

Additional information on how to join is enclosed. If you don't have access to a computer, you can dial in with just a phone. If you are unable to find a way to join, please contact us ahead of time at office@mtbakerrim.com, and we will do our best to find a way for you to participate.

We understand that holding the AGM online is a significant change, so I will briefly explain why we have chosen to proceed in this manner:

- Indefinite postponement seemed like an inferior option when weighed against the option of holding a (perhaps imperfect) online meeting.
- An online AGM will still allow the board to share and communicate with the membership.
- An online AGM enables us to continue to work in a democratic and transparent way.
- An online AGM may be reassuring to those who have been unable to visit their MBR homes since the pandemic began.
- An online AGM will allow the board to hear from a broad portion of the membership.
- An online AGM will allow us to vote on new board members.
- An online AGM will allow us to ratify the new operating budget.

While our current bylaws do not expressly permit online meetings and online voting, the current WA State Stay-At-Home Order makes specific provisions for non-profit organizations like ours to conduct electronic business at this time in order to keep our members and staff safe. We consulted our outside counsel on this matter, as it is our sincere hope to serve you lawfully and in good faith. Based on our understanding of the current state law and the advice of our outside counsel, we decided to hold an electronic vote (supported by the WA State Stay-At-Home Order) to add electronic capabilities to our bylaws. It is widely expected that the portion of the current state order that covers MBR activities will be extended through June, and if extended, we'd be legally able to hold the online meeting and voting without a bylaw change; however, just in case the order is not extended, we decided to hold the online vote to allow us (if it passes) to conduct an online AGM and voting in June without any legal gray area.

For all of these reasons, we hope you will bear with us. None of this is easy, but we are doing our very best to adapt to the current circumstances in order to serve this community well.

Now, I would like to take this opportunity to share some of what we have been doing and what we have accomplished since last year's AGM.

Rheannon Schoephoester volunteered to put together an advisory committee of MBR members (not current board members) to discuss and to advise the board on refining our approach to fines and violations. Because she was so helpful in volunteering her time in this way, once the advisory committee had concluded its work, we asked her to fill one of our board vacancies, and she has been a helpful and contributing member ever since. She will cover the results of the advisory committee and our current approach to violations and fines in her director's report.

In MBR Grounds and Maintenance news, Roy Massie, our Grounds and Maintenance Director, has worked closely with our caretakers, Tex and Kenny, on a number of tasks and projects. So, in addition to all standard maintenance items, including the mowing, weeding, and trimming that keep the Rim so beautiful, our MBR team also repaired the pool deck and painted the pool fence and benches. They cleaned and maintained the sports courts and made

multiple minor improvements, and even though it is closed, Tex and Kenny will continue to make maintenance updates (sand, paint, caulk, siding) inside and outside the Club House.

As a side note, we were also apparently told by Whatcom County that we had the best kept pool and pool room in the county. Well done, team!

The team also managed a construction project to build a roof over much of our plowing apparatus-and they also insulated the MBR shop.

And finally, when some safety and maintenance issues were discovered at the MBR Gate House, the team found and repaired a leak and installed a moisture barrier to prevent future issues.

All of which is to say that the MBR Grounds and Maintenance team will continue to work to make sure that Mount Baker Rim is functioning well, and as soon as the COVID-19 pandemic allows more of our membership to return to our lovely community, the Rim will be looking great.

Additionally, we received notice from a member about dirt bikes entering the Rim via trails, so we have purchased a couple of signs indicating that this is forbidden. The signs will be posted as soon as they arrive.

One quick word on rentals. As I'm sure you can imagine, I hear frequently from members on every side of this issue. The current board is more than willing to explore all sides of this complex issue; however, with so many other pressing issues, the board has felt that this is not the right time to try to make changes to MBR's current rental policy.

We would be interested in convening an advisory committee-as we did for rules overall. However, until the pandemic is over, it is probably best to wait. We will continue to work to enforce current rules, and we urge all of you-both sides of this issue-to have some patience. For the moment, short-term rentals are not allowed due to COVID-19, and when rentals do resume, we will ask those of you who do rent your homes to please be respectful and follow all current rules and guidelines. Not doing so will further animate those who would like to do away with rentals altogether, which I personally think is draconian and ill advised for the community. That said, those who don't make an effort to manage their rentals responsibly do a disservice to the entire community.

For both board and staff, 2019-2020 has proven to be a challenging year. Many of us have taken on board-of-director responsibilities for the first time, and we have learned tremendously. We've had exciting accomplishments, and this new board has put forth a tremendous amount of effort. I urge you to thank our board directors for stepping up and taking on the challenge of serving this wonderful community.

Chris Park - Treasurer

Julie Brown - Secretary

Peter Hauser - Property Standards Director

Rheannon Schoephoester - Violations Director

Angie Griffin - Member Relations Director

Rosalind Hauser - Director at Large

Roy Massie - Grounds and Maintenance Director

We will have several open board seats at the AGM. We encourage those of you interested in getting involved and serving the community to run for the board. A few of our current members will likely run again for board seats, and I highly encourage them to do so. It has been a great pleasure to work with this year's talented and hard working board members.

Likewise, our staff have been asked to work very differently in light of the current pandemic, and all are doing their very best to adapt with patience. MBR work is always variable and challenging due to so many factors, and this year the typical challenges have been multiplied and intensified. Please take time to thank each of our staff members as well-especially for their patience, resilience, and adaptability.

Christy Ables - Office Manager

Laura Meyer - Office Bookkeeper

Angela Urso - Part-Time Office Help

Mike (Tex) Devenport- Caretaker

Ken Sather - Assistant Caretaker

Kirsten Mathers - Part-Time Seasonal Help

Hank Kennedy - Part-Time Seasonal Help

Due to holding the AGM online this year, we will try to keep the business conducted to a minimum. And the voting that will take place after the meeting will also be somewhat limited. We hope that this online AGM is a positive experience, and we are bound to learn a lot through the process. When it is over, we will take stock of what we have learned, and through letters, phone calls, and through the website we will continue to do our best to keep you informed. Please feel free to reach out to us as well.

Thank you. I wish you and your family health and safety at this difficult time.

Lisa Beliveau, President, Mount Baker Rim Board of Directors
206-331-2600

MEETING AGENDA:

*Registration and Q&A period will start at 12:30 pm,
The meeting will be called to order at 1:30 pm*

1. Adoption of order of business
2. Introduction of 2019-20 Board of Directors
3. Approval of 2019 Annual General Meeting minutes
4. Directors' reports
5. Ratification of 2020-21 Operating Budget & 5-Year Reserve Funding Plan
6. Reserve study
7. Explanation of Audit Vote
8. Nominations of Board of Directors for Open Seats
9. New business
10. Open forum
11. Adjournment

BOARD DIRECTOR ELECTIONS:

Current Board:

Interim Position - Rheannon Schoephoester

Interim Position - Rosalind Hauser

Expired Term - Roy Massie

Expired Term - Julie Brown

2-year Unexpired Term - Peter Hauser (2019/20)

2-year Unexpired Term - Angie Griffin (2019/20)

1-year Unexpired term - Chris Park (2018/19)

1-year Unexpired term - Lisa Beliveau (2018/19)

Open Positions:

3-year term (OPEN SEAT)

3-year term (OPEN SEAT)

3-year term (OPEN SEAT)

2-year term (OPEN SEAT)]

2-year term (OPEN SEAT)

*****DRAFT*****

PENDING approval by members, or their proxies, eligible to vote at the 2020 Online AGM. Subject to edits.

**(Draft) MINUTES OF THE
MT. BAKER RIM COMMUNITY CLUB
ANNUAL GENERAL MEETING
JUNE 22, 2019**

THE ANNUAL GENERAL MEETING of the community club was called to order at 1:09 p.m. June 22, 2019. Meeting procedures are reported under the agenda items, as below, which agenda was published and distributed prior to meeting.

Directors present: Pete Berow, President; Dawn Chaplin, Secretary and Social; Chris Park, Treasurer; Mark Ablondi, Property Standards; Roy Massie, Interim Grounds and Maintenance; Seth Carson, Legal and Insurance; Lisa Beliveau, Member Relations; Mark Svetcos, Vice President and Violations; Julie Brown, Interim Director-at-Large.

Directors Absent: None.

It is now 1:09 p.m. and our registration tally indicates we have a quorum. Note that for our quorum we need a total of 38 being 10% of our current membership of 375 , and we have a total of 94 made up of 47 in person and 47 by proxy. I hereby declare this meeting in session.

Good afternoon, ladies and gentlemen. First of all I would like to thank you for showing up for the 2019 Mount Baker Rim Community Club annual General Meeting. I am Pete Berow, the President of the Mount Baker Rim Board of Directors, and I will be chairing this meeting,

Before we get into the meeting. I'd like to thank a few people, the Board of Directors and especially the staff they are the ones that keep this place going. We have been playing musical chairs with the caretaker, we finally got one and we think he will hang around for a while he has been up here since the nineties. Michael Davenport, if you call him Michael he probably won't answer he goes by Tex needless to say he is from Texas. We are very happy to have Michael he is doing a great job. This year will be a learning curve for him so we expecting good things from him. Kenny Sathers has been around along time and knows a lot about the Rim and it's equipment has a great deal of knowledge and is invaluable to the Rim as an assistant caretaker. We have two helpers one of them Hank Kennedy has been with us for a while he helps Kenny. He had knee surgery was on light duty for a while but is better now and the second helper is a young lady Kristen Mathers who was helping Hank while he was on light duty they were splitting the hours and both are great at their jobs. Our other staff member Christie Ables, office manager, super good with the computers, security system and very much invaluable to us. Angela Urso bookkeeper and office assistant does a great job as well. Let's have big round of applause for all of them!

1. Adoption of Order of Business

We will be using Robert's Rules of Order to ensure an orderly meeting this afternoon.

There will be a speaker's list and a timekeeper for any matter that requires debate.

Prior to any debate, there needs to be a motion made and a second . Any member wishing to speak for, or against, a motion will have two chances. The first time he or she speaks, there is a 5-minute time limit. The second time a 3-minute time limit. No one may speak a second time until all those wishing to speak on the motion have spoken a first time. No member may speak more than two times on the same motion.

If you are registered for the meeting and wish to speak on a matter that is on the floor, please raise your registration plates so the Secretary is able to record your name and comments correctly. If you are not registered for the meeting and wish to speak on the matter, you are welcome to observe, but you may not speak. Our keeper of the speaker's list is Christy Ables and timekeeper is Julie Brown.

If there are no questions, will someone make a motion to adopt our order of business?

Motion: Roy Graham

Second: Dick Russell

Vote: **Passed**

2. Introduction of 2018-2019 Board of Directors

I would ask the Board members to stand and state their names and their positions on The Board.

- Pete Berow , President
- Dawn Chaplin, Secretary/Social
- Chris Park, Treasurer
- Mark Svetcos, Vice President/Violations
- Roy Massie, Interim Grounds & Maintenance
- Seth Carson, Legal and Insurance
- Mark Ablondi, Property Standards
- Lisa Beliveau, Member Relations
- Julie Brown, Interim Member- at-Large

3. Approval of minutes of 2018 Annual General Meeting minutes

President, Pete Berow ; Do I have any objections to it or comments about it.

There are no objections or comments to the 2018 Annual General Meeting minutes.

Therefore the 2018 Annual General Meeting minutes have passed unanimously.

4. Directors' reports

Peter Berow presided over the meeting.

Secretary and Social Committee Annual Report

My name is Dawn Chaplin, I am introducing myself to the new members, as I know we have a lot of them. I am your Secretary for the board I complete the agenda, minutes and make sure the directors' reports are in on time. I also help with the AGM process it is my first time in this position so I have had to have some help which I am very thankful. I also am there for the ladies in the office, Angela and Christy if they have any problems or if they need something brought to the board's attention. I must stress to everyone that they are there for me as well. They are very professional employees who interact respectfully with the members that come into the office for help and they direct or answer their questions pleasantly. These ladies work very hard and have my admiration.

I am also the director who oversees the Social Committee. I put together an Event Calendar every year for at least twelve events besides the occasional Karaoke on Saturday night. I may even try Friday Night for a change. I have completed a new event calendar you may pick one up today. Posters will go up in advance with details at the gate & clubhouse also on Nextdoor.com and our website mtbakerrim.com. I am always open to suggestions for events.

Now I need to thank all the people who have help me with these events Johanne Poirier, Dieter Khun who have sadly just sold their cabin and are no longer in the Rim. I will miss them dearly as we have been long time friends. Pete & Mary Berow, Jim Chaplin, Mark Ablondi (Halloween for the kids in the Rim) Angela, Christy, Tex, Kenny, Hank the Caretakers have been a great help thank you for all your hard work. I want to thank any member who has helped clean up after events.

Last but not least I thank my fellow board members for all their hard work.

Dawn Chaplin
Secretary/Social

VOLUNTEERS NEEDED!!

If you would like to volunteer to be on the Social Committee to help with Social Events please contact Dawn Chaplin at: dawnchaplin@shaw.ca

YEAR END TREASURER'S REPORT

2018 Fiscal Year

As of December 31, 2018 Mount Bake Rim's ("MBR") cash position remained strong at \$390,727, of which, \$99,305 was allocated to the Operating Fund and \$291,422 was allocated to the Reserve Fund. Throughout the year nearly all annual dues and fees were collected with very few accounts receivable outstanding by the end of the year.

The 2018 fiscal budget projected a Surplus, prior to depreciation, of \$37,775. MBR's actual Surplus, prior to depreciation, was \$38,752. The Surpluses noted above consisted of both the Operating Surplus and the Reserve Fund Surplus.

Although the Surplus was slightly higher than the amount budgeted, 2018 expenditures exceeded budgeted amounts by \$10,086 which were offset by higher revenues than budgeted of \$11,224. Higher revenues were attributable to higher rental fees and fines than budgeted.

Expenditures for insurance, clubhouse and pool supplies, garbage and vehicle fuel and maintenance were all higher than budgeted but these higher expenditures were partially offset by lower repairs and maintenance which were largely attributed to no road maintenance occurring during the year. Catch up for road maintenance is expected to occur during the summer of 2019.

MBR completed only a couple of capital projects during the year and were lower than expected with only \$9,794 spent on bathroom tiling and lighting improvements for the clubhouse.

2020 Operating Budget

We are currently almost halfway through the 2019 fiscal year and trends are emerging with respect to expenditure increases. MBR is experiencing higher garbage, recycling, utilities and salaries, of which, this trend is expected to continue into 2020.

These trends have been taken into consideration in the 2020 budget. To cover cost increases, and to keep our operating surplus to a budgeted amount of \$36,000, a dues increase of \$25 per unit is being proposed to the membership. The budgeted Operating Surplus of \$36,000 is being proposed to provide an adequate margin to keep MBR's operations funded with the residual surplus expected to be transferred to the reserve fund at the end of the 2020 year.

2019 Capital Budget

The 2019 is expected to be a big year as far as capital projects are concerned with \$84,600 in expenditures budgeted including \$43,000 for the pool deck, \$18,000 for the clubhouse floors and \$15,000 for the garage renovation. These items have been expected and are funded within MBR's Reserve Fund. Funding of the Reserve Fund continues through direct fees of approximately \$11,000 per year and any remaining Operating Surplus at the end of each fiscal year.

Violations Report: Mark Svetcos

It's been an honor to serve as your Violations Director for the past year. I'd like to thank all members who continue to respect and enrich our community by adhering to the bylaws, rules and regulations of Mt. Baker Rim.

I'd also like to thank the unending efforts provided by Angela and Christie. Their work is truly the lynchpin that holds us all together. Thank you!

The majority of our violations, warnings and fines issued this year were much like last year: for issues associated with short-term vacation rentals. All renters are aware that there is a \$25 per-rental-occasion fee, and process is streamlined through the office. Short-term renters are also not allowed to use the Clubhouse, per the MBR Rules & Regulations. As an FYI, fines will continue to be levied, in incrementally increasing amounts, against those who choose to skirt our Rules & Regulations.

In addition to the short-term rental issues, we've had a few other violations that have garnered some interest from neighbors: burning in unauthorized areas, removal of trees without MBR Property Standards being notified, trespassing, gate "injuries," and others. Most have been resolved expeditiously, and without lingering effects.

Overall, I believe our community to be strong, healthy and aware. As previously mentioned, the vast majority of our owners tend to do the right thing within our community. Your neighbors appreciate you!

Grounds and Maintenance: Roy Massie

I joined the board around the first of the year and have had the opportunity to work with the board on a variety of policy and projects. I think the staff are doing a great job not just helping me but also being diligent in solving issues and finishing projects. Over the last six months the staff and I have completed the following projects.

- Coordinated the construction of a shelter over the sand pile
- The Complete cleanup of all the grounds ie removal of rotten wood, trash, and surplus old equipment
- Painting the woodshed
- Repainting the tennis courts fencing
- Updating and repairing the current security system
- Completed paving in three large areas and adding one new speed bump near the entrance
- Removing all trip hazards in the pool deck area
- Coordinating the finishing of the Office bathroom
- Filling holes and spreading topsoil around the clubhouse area and planting grass seed
- New dog bag dispenser and trash can next to the tennis courts

Projects for the future are:

- New pool deck
- Rebuilding the gate entrance
- Looking in to a space for a new shop for the plow truck
- Leveling out the floors on the lower section in the clubhouse
- Making a pedestrian/bike access to Glacier Creek road using the fire access
- Replacing siding on clubhouse

Legal and Insurance Report: Seth Carson

It has been my pleasure to serve on the board as your Legal & Insurance representative!

It was a quiet year for MBR on the Insurance-side. Our policy at Snapper Shuler Kenner just renewed in June, and our premium for Liability coverage, and coverage for all Buildings, Vehicles and tools and equipment has stayed relatively flat from the year before, at just under \$17,000 for the year. Policy was reviewed this year for suitability: Replacement cost was recalculated on all dwellings, Liability coverage was reviewed, and miscellaneous equipment was updated as well

Insuring-wise, we had no major acquisitions that affected premium; however some small ones, new office laptops and monitor, clubhouse tables, security cameras rounded out the purchases for the year. I also report that there were no claims to the policy for any incidents in the past year.

From a Legal-side, we had a rather large case involving a previous owner, and unpaid dues. And I want to highlight our great office staff, Christy and Angela, and the fine work that they did in recovering the funds owed. Their hard work was instrumental in recovering over \$12,000 in owed dues to the Rim, from a previous owner, funds that were recovered at the sale of the property this year. The Rim is blessed to have Christy and Angela on board, for the dogged determination they showed in getting this completed. Great Job!

There have been a couple questions posed and I just wanted to take a moment to go over those:

Tree damage liability – particularly dead/hazardous trees on a neighbor's undeveloped lot that doesn't have a homeowner's insurance policy on it but also when the MBR Board denies a request to remove a tree a member feels is hazardous: Responsibility for damage from any tree hazardous or not, would always stand with the owner of that property. In the case of an undeveloped parcel, most insurance companies will extend liability from a homeowners policy, even if that Home policy is for a different location. So coverage would extend from

that policy to cover liability to a vacant lot owned by the insured. So in the what-if of an undeveloped lot, where a tree were to fall on a neighbors home, as long as the owner of the lot carried a Home policy with liability elsewhere, that policy would extend to cover. And if no policy were to be in force at the time, personal responsibility would still stand with that property owner. My suggestion to any lot owners here, to make sure that they inform their insurance company that you do own an undeveloped parcel, so they can make note to your current Home policy, just to make sure you have your bases covered.

Sending MBR footage from home surveillance cameras to report issues with neighbors or renters. I just wanted to take a moment to suggest members respect neighbor's right to peaceful and private enjoyment of their property and want to reiterate that MBR caretakers or staff or board members are not law enforcers, nor are they security guards. MBR is tasked with the safety and security of common areas, not private property or activities of people in/on private property. If you happen to record suspicious activity on your property, or any emergencies arise to please first report to the sheriff/911. They have the ability to review, and where needed, take the necessary action under the law.

If you transfer property without going through escrow/title company using a quit claim deed or other DIY deed recording, it's important for sellers to know it's their legal responsibility to disclose all deed restrictions (association covenants, easements, etc.), provide the buyer with association governing documents, and most importantly, let MBRC know about the transfer and any changes in contact info. The transfer fee was raised this year from \$75 to \$150, with the fee is waived for transfers resulting from death, divorce settlements, estate planning, etc.

We did vote to raise the Lien fees from \$350, to \$400. this is to cover the reasonable cost and expense to filing the fee, and to cover staff time.

Lastly, I just wanted to touch on Airbnb and long-term rentals, as it pertains to the Insurance policy covering those homes: For those that rent their home temporarily through Airbnb/VRBO, it is important to make sure that you let your Insurance company know that you are, and to make sure they have the adequate endorsement to your home policy

to cover. Some insurance companies do not cover homes that are short-term rentals at all, and an exposure to an uncovered loss can exist, where a claim could be completely denied. Those that do offer coverage add a specific short-term rental endorsement to the policy and that endorsement must be in place prior to the loss.

Regarding those that rent out properties on a full term basis: if you have full time resident in your home, other than yourself, you need to make sure that home policy is written as a Rental Dwelling policy. This is a wholly different policy from a homeowner policy, where the owner is the resident. So if you've had a change, and are now renting out your home full time, please be sure to contact your company if that policy has not been re-written. Again an exposure could arise where a claim could be denied, if the correct policy is not on the home.

If you have any questions, or if I can be of further aid, feel free to reach out to me, I am super happy to help!

2019 Property Standards Report

I'd like to thank Tex Davenport our caretaker, Ken Sather his assistant and their summer crew (Hank & Kirsten) for the outstanding work they do keeping everything running properly, streets cleared and the Rim looking great. Along with Angela and Christy in the office, their combined hard work and support throughout the year keeps MBR operating smoothly and a wonderful place to be.

I'd like to thank Pete for serving as our President and Dawn as our Secretary both jobs I believe neither of you sought. I've also been impressed with our new Board members and hope that more first-timers join the Board this year.

We had another busy year in the Rim with over 80 Property Standard action items since the 2018 AGM. Last year we had 50. Many of these items were tied to the high number of property transfers in the Rim (31) and the corresponding tear downs, removals, new construction and remodels. Since our last AGM we've had 15 new house constructions underway.

Trees and fences make up most of the other items. As I tell all members, the first thing they should do is talk to your neighbors and let them know what you'd like to do. You may find they have trees or fences that need attention and you might even be able to share a contractor (potentially save some cash). If you never see your neighbors, the office can connect you with them.

But after you talk with your neighbors, reach out to the office and we'll guide you through whatever it is you want to get done.

One of the things that our new caretaker has championed is a fall tree survey to catch problem trees before they become catastrophic. Common property Rim trees are taken care of proactively as funds and need allow. Members are also notified of any trees of concern on their property and given the opportunity for a group rate when the Rim brings in a tree contractor. Reach out to the office if you have questionable trees or other lot concerns.

Member Relations Report: Lisa Beliveau

We have had 31 property transfers from June 2018 to June 2019. In most cases, new members have received their welcome packets and initial contact from Christy Ables and Angela Urso in the office. In some cases, I have also reached out directly to welcome new members and to ask them to feel free to contact me and to let them know I am happy to be a first line of contact regarding both the Rim and the board.

While I am pleased to be able to welcome new members to our community, answer questions, and to discuss issues related to the Rim, I'd like to take a moment to offer a special thank you to Christy Ables and to Angela Urso. On a day-to-day basis, they are nearly always the very first contact members and guests have with the community. Being that first point of contact is frequently not an easy job, but Christy and Angela handle it with immense patience and professionalism, and I'd like to thank them.

Additionally, while many members connect with the board based on the nature of a particular issue, for example property standards for building questions or grounds and maintenance for issues related to the clubhouse, courts, field, or roads, please remember that general questions, suggestions, ideas, and even just areas of potential discussion regarding the future of Mount Baker Rim can certainly be brought to member relations. As the nature of this community and our surrounding hamlet of Glacier evolve, there will certainly be opportunity for us to talk about how this community may respond, and I welcome these discussions.

Thank you.
Lisa Beliveau

Members Questions for Board Members

- Barb Korducki question for Grounds and Maintenance director solar panels to replace propane at clubhouse. Roy replied it is not actively being look at but it has been brought up before and will bring it up in the future.
- Roy Graham question to the board there seems to be confusion with members over renting and business. When will this issue be resolve. Our covenants state no businesses are to be run out of the rim. Pet Berow advised we have not discussed this yet as it changed Jan.1, 2019. We will definitely look into it this upcoming year.
- Dick Russell advised IRS considers renting a business clearly this violates our covenants and by laws.
- Peter Hauser depends on definition of business.
- Myra Rintamaki Ad-hoc committee to be establish she does not rent in the rim but she has rented elsewhere.
- Bob Smith think about community don't focus on business such as yoga wasn't allowed. Pete Berow advised did allow Yoga it was supposed to be set up like a yoga club but then it was advertised as a business. So they were advised to set it up properly which they did. We were advised it stopped because there was not enough people attending. Lisa advised she was the person who set up yoga but stop using clubhouse due to hassle. Dawn "What hassle?" We allowed you to use the clubhouse and never said you couldn't. Lisa replied that changes could not be communicated so not enough people attended.
- Peter Hauser outdated rules concerning communication medium/method need to update.
- Catherine Fitting advised the members off topic back to director questions. For treasurer on capital expenditures. Chris replied with amounts.
- Ed Keller response to bylaw review, not an easy task drop discussion or table it.
- Lida Vacek business comes with a lot of problems and members do not wish to have them in the rim.
- Roy Graham question septic inspectors. Dawn spoke to Whatcom county health dept. was advised to go online and take a quick test and do it yourself or have an inspector do it. Also letters sent advise would have until the summer to complete before a fine would be issued another letter will be issued in Sept. if not done by time frame will be fined. Mark Ablondi stated you have to get certified. Dawn advised you can do this online as well.
- Ed Keller question what happened to Baker Bits? There is Next Door and notices concerning social events there is a lack of communication. Lisa advise we did have discussion about Baker Bits awhile back maybe moving to an online or dynamic solution right because there are certain aspects of Baker Bits that are fairly static cool rules things like that, that

don't change all that often. So we were thinking that perhaps what we could do when the office staff has time is to basically create like an extension of the website where the static information could be posted and linked to

and then for more timely articles and so forth there could be a new page which links off of the static information or blog.

- Ed Keller question when Christy posts on nextdoor is it on behalf of Baker Rim. Board replied she is the office manager of Mt. Baker Rim and has been advised by the board or a director to post an item on next door she can. Ed advise the minutes were not put on the website on time. Dawn advised we have sixty days to do so and the minutes were done in the time frame only if Christy was having a technical issue that may have been a problem. Mark Ablondi concerning the trespassing issue it is on the agenda for the next meeting as it was just received before the AGM. The board will deal with it at that meeting.
- Peter Hauser lack communication from the board. Mark Ablondi advised there was communication between the board and caretakers and the office staff about the trespassing complaint but is on the agenda for the next meeting. It could not be put on the AGM agenda because it was already mailed out to the membership.
- David Hill did not get response from board for four months. Dawn advised Christy had called him said it was answered. He advised don't pass off on staff. Dawn advised was not, he advised wanted the board to answer him not the staff advise they will.
- Catherine Fitting requested we get back to the agenda.

5. Ratification of 2019-2020 Operating Budget & 5-Year Reserve Funding Plan

- Pete Berow advised there will be a increase in the dues of \$25.00 from \$675.00 to \$700.00 per lot.
- Peter Hauser website budget low recommend increase to improve communication.
- Chris Park you are right, we don't really have an action plan right now for that type of expenditure. But you know it is my personal opinion that we have enough of a surplus to absorb that. It wouldn't be in the tens of thousands of dollars it would probably be in the hundreds of dollars right. But that is something that, number one we will have to identify a plan and then what the cost is off of that right. Well that would fit into our operating budget after 2020 or thru the five year capital plan maybe or it could come out of our surplus in any given year. Well I think that before going down that road there has been some differing opinions about the use of technology and what the membership wants. So we would have to put a motion on the floor I think to bring that up so we have a mandate to go forward with it. Otherwise it's up to the boards' discretion to deal with it. It would be under new business. But you know,

just to comment on the operating budget it's not something we would like to see dramatic increases on year to year. Is this budget a little padded or is it too thin, don't know I think it is right in the middle. But there is enough of a surplus that items that we feel that aren't too expensive that we need to execute for next year can come out of that surplus without harming the Rim. It is a fine line we walk.

- Rob Woods question rent for apartment (caretakers cabin at gate) is that new income for 2019.
- Chris Park so we use to have a caretaker who resided in the apartment above the office that was free of charge in an agreement with the Rim and for him for a certain wage plus the apartment for free. Now that we have a new caretaker who lives in the community who has a place already that it is no longer needed so we actually rent it out now. Dawn advised it is now rented out to the assistant caretaker but he is paying rent instead of taking it as part of his salary. The apartment is only rented or included in a caretaker or assistant caretaker salary it is there to be used for a caretaker or assistant caretaker not just anyone. The rent is money coming in.

Motion: Dick Russell moved to approve the revised 2019 and 2020 budgets.

Second: Roy Graham

Vote: Passed

Motion: Dick Russell moved to approve the Five Year Reserve Funding Plan.

Second: Ed Keller

Vote: Passed

Motion: Dick Russell moved to approve increase dues from \$675.00 to \$700.00 per lot.

Second: Ed Keller

Vote: Passed

6. Waiver of audit

Motion: Dick Russell moved to forgo the audit.

Second: Roy Graham

Vote: Passed

7. Reserve Study

- Christy Ables Office Manager required by Washington State to have a reserve study done every 3 years by a professional. Cost of study probably \$1,500 to \$3,000. Three levels: Level 1 an onsite study going thru everything. Level 2 basically it is onsite its just updating the study before we only need one level one study done. The Level 3 study is having a reserve study professional or the board

just update the level 1 or level 2 study done before. You only need a level one study done once in the history.

- Julie Brown so we have not had one done in twenty years.
- Ed Keller advised he had been thru one of these previous before with an HOA in his opinion he thinks the costs estimates are under and they will come back with the report that says that we need three million dollars in our reserves. Do whatever you have to do to comply with the state but just be prepared to get a report back that is just flat out ridiculous.
- Christy Ables advised she used the formulas that they have and it looks like we are close to 80% funded. But that depends on what you value things at and if everything is in your component list.
- Ed Keller advises this was started for HOA condos owners who were concerned about their reserves and could require the HOA to have a study done he believes they passed it now requires them to have a study done. There is a fine line so tread softly.
- Rob Woods question what happens if professional study done and receive a huge increase.
- Christy Ables in the report that they generate whether you are fully funded plan, a baseline plan or reserve specialist recommendations up to the board from there. The board will have to provide disclosures every year about whether a study was done, what the funding level is and it's up to the board what actions will be taken.
- Bob smith seems like a good idea.
- Mary Berow we're not an HOA. Christy just going by Wa. State legal definition.
- Barb Korducki Not an HOA
- Pete Berow board will check with our lawyer to see if we have to do the study and check into our HOA statis if we are or not.

8. Corrections proposed for 2018 Amended Bylaws

Proposed bylaw amended edits by omission of committees.

Motion: Roy Graham moved to accept the corrections for 2018 Amended Bylaws.

Second: Dick Russell

Vote: Passed

9. Nomination and Election of 2018 -2019 Board of Directors

President Pete Berow has decided to take a position on the board which our bylaws allow him to do. The board endorsed interim Grounds and Maintenance Roy Massie and interim Julie Brown Director-at- Large.

Nominations from the floor:

Pete Berow asked for nominations from the floor. There was none. He asked the nominees to say something about themselves.

Nominees Speak:

- Julie Brown
- Roy Massie
- Dawn Chaplin
- Peter Hauser
- R. S. Rex
- Angela Griffin

10. New Business

Pete Berow called for new business.

- Peter Hauser discussion included our use of technology.
- Dick Russell thinks new caretaker intro needed.
- Mike (Tex) Devenport caretaker introduced himself.
- Dick Russell informed members of the Glacier/Gallop Creek project. To replace bridge, potentially remove levee. Gave history of 1990 flood.
- Rheannon Schoepfoester members who rent on Airbnb are advertising our facilities on the site and we should add a violation and fine for that reason also to adjust the fine higher if they do not take it down or continue to do so.
- Bob Smith complained about renters using the pool.
- Pete Berow every year enforcing is based on volunteers, members and staff.
- Barb Korducki asked people. "What cabin are you renting." She advised renters break rules.
- Laurie Russell flood history important.
- Dick Russell clarified flood will happen again. Low lane especially.
- Peter Hauser back to communication use of facilities. What surveillance do we have and if there is something we could do there to help this situation. Should we have a sign.
- Roy Massie advised we had a security system that was in multiple stages of disrepair and actually as of yesterday I have gotten all the camera's working. Currently we are doing a review of the gate card reader which logs who comes in and out of the clubhouse. Advise we as a community should have productive conversations so people know they are breaking the rules. The fact is more people will be coming to Glacier. Gentrification is happening and here in the Rim as well
- Roy Graham what you can do is target vacation renters. All comes down to the owners who are renting and they are the ones to watch.

- Roy Massie I think we can do with a little tech help. We have our rental fee list by cabin and date and the card reader log from the clubhouse shows what cards and date were used. Then we compare.
- Dick Russell fines are not high enough.
- Peter Hauser agrees with Roy Massie gentrification is happening and the population will increase.
- Rheannon Schoephoester fines should be raised. How will individual know?
- Roy Graham board has discretion on amount depending on offense and warnings.
- Pete Berow agrees.
- Roy Massie increase to fines will be put in the meeting minutes.
- Barb Korducki complicates matters that Airbnb calls renters “guests”. Advised members bring guests in for the weekend show them the clubhouse and pool and then leave for the weekend. Whether their guests or renters, they are still to register them at the office as a guest.
- Lisa Beliveau so I’m probably the only one who disagrees with this prohibition I get that but if we don’t want to be a community that is policing everything and making sure everybody isn’t going to the pool if their not supposed to we could explore an alternative to ask renters as guests of the community to register and pay a use fee while they are here for the clubhouse and the pool.
- Peter Hauser: **Motion:** To explore the opportunity at charging a use fee for common facilities as an extra fee in addition to whatever rental fee we deem appropriate for renters. If in conflict with a bylaw will review bylaw.

Second: Mark Svetco

Vote: Passed

- Roy Graham caution too many people to accommodate. Example there was eight vehicles at one facility that rents. You could have twenty five people from one cabin going to the pool.
- Catherine Fitting question 2018 AGM minutes and what was result with gate cards and is there a timeline to finish.
- Pete Berow never ending.
- Christy Ables advised there is not enough hours in the week to spend ten hours a week on gate cards we definitely do on property transfers, when a card doesn’t work and we have a check list we have got about eighty percent complete but then forty property transfers happen. It is an ongoing process and the office tries to stay on top of it but there are other jobs we have to do.
- Dawn Chaplin advised a previous director of violations started this and it sort of ended up in the office.
- Mark Svetcos advised Dodie’s transition from violations to myself and I did not continued the efforts because I just did not know where we were with the whole thing but I can tell you that this is not just an important thing to you this is an important thing to us. So I want to make sure you are heard. I hear you completely and we are going to be moving through that and it will be higher on our list.
- Reginald Reimer called for the question

- Dick Russell it's against the bylaws by the way. You have to change the bylaw
- Peter Hauser repeat motion with add on.
Motion: To explore the opportunity at charging a use fee for common facilities as an extra fee in addition to whatever rental fee we deem appropriate for renters and yes it will require a review of the bylaws if it is in conflict with those bylaws.
Second: Mark Svetcos
Vote: Passed
- Dick Russell you will require a vote at the AGM
- Roy Graham you will submit your request to the board in the way of a bylaw then if accepted by the board. It needs to be brought to the membership at the 2020 AGM where it will be voted on at that meeting by the membership.
- Bob Smith a real analysis is needed to make an educated decision. Rental fee revenues significant.
- Barb Korducki can we do a test run. Instead of changing a bylaw.
- Julie Brown question whose going to put in the hours to do this study.
- Peter Hauser
Motion: To approve a volunteer gate card committee to help verify and audit gate cards with the office staff.
Second: Lisa Beliveau
Vote: Passed
- Lisa Beliveau need volunteers now.
- Volunteers : Rosalind Hauser, Marsha Wilson, Rheannon Schoephoester, Mary Berow and Jennie Ablondi.

11. Open Form

1. Roy Massie advised Mt. Baker (Glacier) is a desirable place to live so just remember that when we go through this, no matter what road we go down it's going to get busier in the Rim. So we should be looking at solving whatever problem may arise as a community not small groups concerned with their own issues.
2. Dick Russell agreed, we are going to get busier.
3. Peggy Mcshane status on pickleball court and funding on social.
4. Roy Massie and Dawn Chaplin pickleball court maintenance complete and funding for social is voted on by the board.
5. Myra Rintamaki call for election.

New Board of Directors Announced

Pete Berow announced the new Board of Directors after the vote was counted : Julie Brown, Roy Massie, Peter Hauser and Angie Griffin were elected as new Board members. Congratulations to all new directors!

12. Adjournment

Roy Graham moved to adjourn the meeting. Catherine Fitting seconded. The voting assembly

Unanimously approved adjourning the meeting with a vote of hands. The Annual General Meeting was adjourned at 3:50 p.m. Members were advised Barbeque will begin at 5:00 p.m.

everyone welcome! Hot Dogs, Hamburgers, Beverages and all the fixin's.

Signed:

_____ Dated: _____

MBRCC Board of Directors

Print Name and Title: _____

DRAFT

Mt. Baker Rim Community Club, Inc.

Financial Statements and
Supplementary Information with
Independent Accountant's Review Report

Year Ended December 31, 2019 with
Summarized Comparative Totals for the
Year Ended December 31, 2018

Larson Gross 

Mt. Baker Rim Community Club 2018-2019 Operating Plan

2019, 2020 & 2021 Operating Plan

	2019 Budget	2020 Budget	2021 Budget Draft
Ordinary Income/Expense			
Income			
4010 · Members Dues	285,024.50	297,337.50	297,337.50
Dues for Reserve Fund	10,963.00	11,013.00	11,013.00
Contributing lots x Annual Dues amount:	(438.5 x \$675)	(440.5 x \$700)	(440.5 x \$700)
4018 - Rental Income - Apartment		7,200.00	7,200.00
4030 · Members Interest	400.00	300.00	300.00
4050 · Member Lien Fees		400.00	400.00
4101 · Member Gate Card	1,400.00	1,400.00	1,000.00
4102 · Vendor Gate Card	2,000.00	2,000.00	1,000.00
4140 · Dividend & Interest Income	3,500.00	4,200.00	3,000.00
4168 · Clubhouse Rental Income		350.00	350.00
4169 · Violations Income	1,000.00	1,000.00	2,000.00
4173 · Renter Fee Income	14,000.00	19,000.00	19,000.00
4175 · Transfer Fees	2,500.00	2,800.00	2,800.00
Total Income	320,787.50	347,000.50	345,400.50
Expense			
5000 · ADMINISTRATION			
5005 · Accounting Expense	8,500.00	8,800.00	9,000.00
5006 - Bookkeeping		-	-
5011 · Bank Service Charges	60.00	60.00	300.00
5012 · Credit Card Fees	1,900.00	2,800.00	3,000.00
5021 · Gate Card Expense	1,000.00	1,100.00	1,100.00
5024 · Annual General Meeting Expense	1,400.00	1,500.00	1,500.00
5025 · General Admin./Directors	625.00	800.00	1,000.00
5026 · Interest Expense	0.00	-	-
5028 · Internet Access	1,600.00	1,700.00	1,300.00
5030 · Legal	0.00	-	-
5031 · Filing Fees	200.00	500.00	500.00
5032 · Attorney Fees	500.00	1,200.00	1,200.00
5035 · Licenses & Permits	700.00	650.00	700.00
5036 · Mileage	50.00	-	-
5045 · Office Supplies	1,500.00	1,600.00	1,100.00
5046 · Postage	750.00	800.00	500.00
5047 · Computer Software	225.00	900.00	900.00
5050 - Social Functions/ Supplies		300.00	400.00
5060 · Training	300.00	300.00	300.00
5061 · Amazon Prime	110.00	130.00	150.00
5064 · Website Expense	400.00	400.00	400.00
Total 5000 · ADMINISTRATION	19,820.00	23,540.00	23,350.00
5120 · General Insurance	15,250.00	17,300.00	19,000.00
5200 · MAINTENANCE & REPAIR			
5210 · Clubhouse-Maintenance	1,200.00	1,200.00	1,200.00
5215 · Gate House-Maintenance	600.00	800.00	1,000.00
5216 · Office Maintenance	300.00	300.00	0.00
5220 · Gate/Security-Maintenance	1,200.00	1,500.00	1,500.00
5225 · Pool-Maintenance & Repair	1,200.00	1,200.00	1,000.00
5230 · Grounds-Maintenance	2,400.00	2,500.00	2,500.00
5231 · Roads-Maintenance/Paving	18,000.00	18,000.00	18,000.00
5235 · Compactor Maintenance	500.00	500.00	500.00
5240 · Tree Removal	1,200.00	1,500.00	2,000.00
Total 5200 · MAINTENANCE & REPAIR	26,600.00	27,500.00	27,700.00
5300 · SUPPLIES			
5310 - Other Supplies		200	200
5311 · Clubhouse Supplies	1,100.00	1,500.00	2,000.00
5320 · Pool Supplies	8,000.00	9,200.00	12,000.00

Mt. Baker Rim Community Club 2018-2019 Operating Plan

2019, 2020 & 2021 Operating Plan

	2019 Budget	2020 Budget	2021 Budget Draft
5325 · Tools	900.00	1,500.00	1,000.00
Total 5300 · SUPPLIES	10,000.00	12,400.00	15,200.00
5400 · TAXES			
5411 · Federal Unemployment Tax	350.00	300.00	300.00
5412 · FICA/Medicare	10,500.00	11,000.00	11,000.00
5414 · State Unemployment Tax	200.00	200.00	500.00
5415 · Labor & Industries	3,750.00	3,750.00	3,000.00
5120 · Income Tax Federal		450.00	0.00
5430 · Property Tax - Gatehouse	225.00	220.00	220.00
5435 · Property Tax - MBR Lots	18.00	20.00	20.00
Total 5400 · TAXES	15,043.00	15,940.00	15,040.00
5500 · UTILITIES			
5510 · Telephone	1,800.00	1,800.00	2,400.00
5515 · Garbage	13,500.00	16,250.00	17,000.00
5516 · Recycling	5,000.00	8,000.00	8,500.00
5520 · Gate House-Power	3,000.00	3,000.00	3,000.00
5525 · Clubhouse-Power	5,500.00	5,500.00	5,500.00
5530 · Storage Shed-Power	250.00	200.00	300.00
5535 · Gate House-Water	300.00	350.00	350.00
5537 · Propane	9,000.00	9,000.00	7,500.00
5540 · Clubhouse-Water	600.00	800.00	800.00
5545 · Clubhouse-Wi-Fi Internet	2,300.00	2,450.00	2,000.00
Total 5500 · UTILITIES	41,250.00	47,350.00	47,350.00
5600 · VEHICLE/EQUIPMENT			
5610 · Fuel	2,750.00	4,000.00	4,000.00
5615 · Maintenance & Repair-Vehicles	2,500.00	3,000.00	3,000.00
Total 5600 · VEHICLE/EQUIPMENT	5,250.00	7,000.00	7,000.00
5700 · WAGES & BENEFITS			
5710 · Employee Medical	0.00	0.00	0.00
5715 · Wages - Caretaker	49,000.00	52,000.00	52,000.00
5720 · Wages-Bookkeeper	24,000.00	23,000.00	23,000.00
5721 · Wages-Office Manager	22,000.00	28,000.00	28,000.00
5725 · Wages - Seasonal PT Caretaker	0.00	0.00	0.00
5725 · Wages - Asst. Caretaker	39,000.00	39,500.00	39,500.00
5726 · Wages PT Caretaker's	10,000.00	11,000.00	8,000.00
5727 · IRA Contribution	4,000.00	4,000.00	2,500.00
Total 5700 · WAGES & BENEFITS	148,000.00	157,500.00	153,000.00
6560 · Payroll Expenses	2,100.00	2,100.00	2,100.00
Total Expense	283,313.00	310,630.00	309,740.00
Net Ordinary Income	37,474.50	36,370.50	35,660.50
Other Income/Expense			
Other Expense			
8065 · Charitable Contributions		0	0
8070 · Operating Reserves	42,000.00	36,000.00	36,000.00
8600 · Depreciation Expense		Depreciation will appear after end of year.	Depreciation will appear after end of year.
8515 · CAPITAL EXP. C.H. Improvements			
Total Other Expense	42,000.00	36,000.00	36,000.00
Net Other Income/Expense	(42,000.00)	(36,000.00)	(36,000.00)
Net Income	(4,525.50)	370.50	(339.50)
Reserve Fund Sources:			
Reserve Fund Dues	10,963.00	11,013.00	11,013.00
Budgeted Operating Surplus	31,037.00	24,987.00	24,987.00
	42,000.00	36,000.00	36,000.00

Mt. Baker Rim Community Club, Inc.

Contents

	Page
Independent Accountant’s Review Report	1-2
Financial Statements	
Balance Sheet.....	3
Statement of Revenues, Expenses, and Changes in Fund Balances.....	4
Statement of Cash Flows.....	5
Notes to Financial Statements	6-11
Supplementary Information	
Schedule of Future Major Repairs and Replacements	12

Independent Accountant's Review Report

To the Board of Directors and Association Members
Mt. Baker Rim Community Club, Inc.
Glacier, Washington

We have reviewed the accompanying financial statements of Mt. Baker Rim Community Club, Inc., (the Club) which comprise the balance sheet as of December 31, 2019, the related statements of revenues, expenses, and changes in fund balances and cash flows for the year then ended, and the related notes to the financial statements. A review includes primarily applying analytical procedures to management's financial data and making inquiries of management. A review is substantially less in scope than an audit, the objective of which is the expression of an opinion regarding the financial statements as a whole. Accordingly, we do not express such an opinion.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Accountant's Responsibility

Our responsibility is to conduct the review engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the American Institute of Certified Public Accountants. Those standards require us to perform procedures to obtain limited assurance as a basis for reporting whether we are aware of any material modifications that should be made to the financial statements for them to be in accordance with accounting principles generally accepted in the United States of America. We believe that the results of our procedures provide a reasonable basis for our conclusion.

Accountant's Conclusion

Based on our review, we are not aware of any material modifications that should be made to the accompanying financial statements in order for them to be in accordance with accounting principles generally accepted in the United States of America.

Other Matters

Report on Summarized Comparative Information

We previously reviewed the Club's 2018 financial statements and in our conclusion dated April 4, 2019, stated that based on our review, we were not aware of any material modifications that should be made to the 2018 financial statements in order for them to be in accordance with accounting principles generally accepted in the United States of America. We are not aware of any material modifications that should be made to the summarized comparative information presented herein as of and for the year ended December 31, 2018, for it to be consistent with the reviewed financial statements from which it has been derived.

Required Supplementary Information

The accompanying supplementary information on future major repairs and replacements on page 12 is presented for purposes of additional analysis and is a required part of the basic financial statements. Such information is the responsibility of management and was derived from, and relates directly to, the underlying accounting and other records used to prepare the financial statements. The supplementary information has been subjected to the review procedures applied in our review of the basic financial statements. We are not aware of any material modifications that should be made to the supplementary information. We have not audited the supplementary information and do not express an opinion on such information.

Larson Gross PLLC

Bellingham, Washington
May 1, 2020

Mt. Baker Rim Community Club, Inc.

Balance Sheet

December 31, 2019

With Summarized Comparative Totals for December 31, 2018

(See Independent Accountant's Review Report)

	<u>2019</u>			
	<u>Operating Fund</u>	<u>Reserve Fund</u>	<u>Total</u>	<u>2018 Total</u>
Assets				
Assets				
Cash and cash equivalents	\$ 55,088	\$ 259,718	\$ 314,806	\$ 390,727
Dues and assessments receivable, net	8,930	-	8,930	2,955
Prepaid expenses	8,260	-	8,260	7,081
Property and equipment, net	284,106	-	284,106	306,575
Investment in cooperative	4,788	-	4,788	4,788
Federal income tax receivable	588	-	588	-
Interfund receivable (payable)	(42,639)	42,639	-	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total assets	<u>\$ 319,121</u>	<u>\$ 302,357</u>	<u>\$ 621,478</u>	<u>\$ 712,126</u>
Liabilities and Fund Balances				
Liabilities				
Accrued expenses	\$ 10,969	\$ -	\$ 10,969	\$ 12,619
Contractor deposits	14,000	-	14,000	16,000
Prepaid dues and assessments	20,665	-	20,665	89,638
Federal income tax payable	-	-	-	151
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total liabilities	45,634	-	45,634	118,408
Fund balances	<u>273,487</u>	<u>302,357</u>	<u>575,844</u>	<u>593,718</u>
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total liabilities and fund balances	<u>\$ 319,121</u>	<u>\$ 302,357</u>	<u>\$ 621,478</u>	<u>\$ 712,126</u>

Mt. Baker Rim Community Club, Inc.

Statement of Revenues, Expenses, and Changes in Fund Balances

Year Ended December 31, 2019

With Summarized Comparative Totals for December 31, 2018

(See Independent Accountant's Review Report)

	2019			2018
	Operating Fund	Reserve Fund	Total	
Revenues				
Dues and capital assessments	\$ 286,312	\$ 11,025	\$ 297,337	\$ 295,987
Other income	21,139	-	21,139	4,150
Rental income	19,500	-	19,500	18,800
Gate cards	2,195	-	2,195	3,380
Fines and penalties	1,800	-	1,800	5,525
Interest income	1,033	3,130	4,163	4,259
Total revenues	331,979	14,155	346,134	332,101
Expenses				
Labor and labor-related	169,745	-	169,745	163,451
Repairs, maintenance, and replacement	49,822	13,549	63,371	30,335
Utilities	46,344	-	46,344	44,226
Depreciation	22,469	-	22,469	22,470
Supplies	18,273	-	18,273	15,670
Insurance	16,997	-	16,997	17,274
Professional services	12,027	-	12,027	8,370
Office expense	6,136	-	6,136	7,232
Miscellaneous	4,056	-	4,056	3,880
Bad debt expense	2,740	-	2,740	1,200
General meeting expenses	1,436	-	1,436	929
Social functions	402	-	402	314
Federal income tax expense	12	-	12	591
Total expenses	350,459	13,549	364,008	315,942
Excess (deficiency) of revenues over expenses	(18,480)	606	(17,874)	16,159
Fund balances – beginning of year	291,967	301,751	593,718	577,559
Fund balances – end of year	\$ 273,487	\$ 302,357	\$ 575,844	\$ 593,718

Mt. Baker Rim Community Club, Inc.

Statement of Cash Flows

Year Ended December 31, 2019

With Summarized Comparative Totals for December 31, 2018

(See Independent Accountant's Review Report)

	2019			2018
	Operating Fund	Reserve Fund	Total	
Cash flows from operating activities				
Excess (deficiency) of revenues over expenses	\$ (18,480)	\$ 606	\$ (17,874)	\$ 16,159
Adjustments to reconcile excess (deficiency) of revenues over expenses to net cash provided (used) by operating activities:				
Depreciation	22,469	-	22,469	22,470
(Increase) decrease in assets:				
Dues and assessments receivable	(5,975)	-	(5,975)	2,127
Prepaid expenses	(1,179)	-	(1,179)	(225)
Federal income tax receivable	(588)	-	(588)	-
Increase (decrease) in liabilities:				
Accrued expenses	(1,650)	-	(1,650)	3,215
Contractor deposits	(2,000)	-	(2,000)	8,000
Prepaid dues and assessments	(68,973)	-	(68,973)	18,370
Federal income tax payable	(151)	-	(151)	(272)
Net cash provided (used) by operating activities	(76,527)	606	(75,921)	69,844
Cash flows from financing activities				
Interfund transfers	32,310	(32,310)	-	-
Net cash provided (used) by financing activities	32,310	(32,310)	-	-
Net increase (decrease) in cash and cash equivalents	(44,217)	(31,704)	(75,921)	69,844
Cash and cash equivalents – beginning of year	99,305	291,422	390,727	320,883
Cash and cash equivalents – end of year	\$ 55,088	\$ 259,718	\$ 314,806	\$ 390,727
Supplemental Disclosure of Cash Flow Information				
Cash paid for federal income tax			\$ 751	\$ 863

Notes to Financial Statements

December 31, 2019

With Summarized Comparative Totals for December 31, 2018

(See Independent Accountant's Review Report)

Note 1 – Organization and Operations

Mt. Baker Rim Community Club, Inc. (the Club) organized in the State of Washington in 1971 as a homeowners' association. The term of the Club is perpetual unless otherwise voted upon by the members. The Club is located near the base of Mt. Baker consisting of 445 individually owned lots with common community facilities, including the clubhouse, swimming pool, tennis courts, gatehouse office and caretaker's residence, roadways and waterfront areas. The Club owns another 45 lots that are undevelopable open space property, or common community facilities.

Note 2 – Summary of Significant Accounting Policies

Basis of accounting – The Club prepares its financial statements in accordance with accounting principles generally accepted in the United States of America, which involves the application of accrual accounting; accordingly, revenue and gains are recognized when earned, and expenses and losses are recognized when incurred.

Fund accounting – The Club uses fund accounting whereby financial resources, such as operating funds and funds designated for future repairs and replacements, are classified for accounting and reporting purposes in the following funds established according to their nature and purpose:

Operating fund – This fund is used to account for financial resources available for the general operations of the Club.

Reserve fund – This fund is used to account for financial resources designated for major repairs and replacements and capital improvement. Expenditures from this fund must receive approval by the Board of Directors.

Comparative information – The financial statements include certain prior-year summarized comparative information. Such information should be read in conjunction with the Club's financial statements for the year ended December 31, 2018, from which the summarized information was derived.

Cash and cash equivalents – Cash, checking accounts, and certificates of deposit are considered to be cash equivalents. The Club maintains its cash and cash equivalents in bank accounts that may exceed federally insured limits at times during the year. The Club has not experienced any losses in these accounts, and management does not believe it is exposed to any significant credit risk.

Dues and assessments receivable – Receivables consist of dues and assessments receivable. Club members are subject to annual assessments to provide funds for the Club's operating expenses, future capital acquisitions, and major repairs and replacements. Dues and assessments receivable are recorded in the Club's balance sheet at their net realizable value. Net realizable value is equal to the gross amount of receivables less an estimated allowance for doubtful accounts. On a continuing basis, the Board analyzes delinquent receivables and, once these receivables are determined to be uncollectible, they are written off to bad debt expense. The allowance for bad debts totaled \$2,740 at December 31, 2019. There was no allowance for bad debts at December 31, 2018.

Notes to Financial Statements

December 31, 2019

With Summarized Comparative Totals for December 31, 2018

(See Independent Accountant's Review Report)

Note 2 – Summary of Significant Accounting Policies – (Continued)

Property and equipment – The common community assets consisting of the clubhouse, swimming pool, tennis courts, gatehouse office and caretaker's apartment, roadways, and waterfront area were constructed by the developer, Lands West, Inc. and sold to the individual lot owners as a portion of the cost of their lots. The original costs of the common assets are owned jointly by the property owners and are not reflected in these financial statements.

Capitalized improvements to the common assets, property, and equipment are recorded at cost. Additions, improvements, and expenditures that exceed \$2,500 and add materially to the productive capacity or extend the life of an asset are capitalized. Expenditures for repair and maintenance are expensed as incurred. Depreciation is recorded using straight-line and accelerated methods over expected useful lives of 5 to 39 years.

Interfund borrowing – The Reserve Fund had an interfund receivable from the Operating Fund of \$42,639 at December 31, 2019. During May 2020, the interfund borrowing was paid in full.

Revenue recognition – The Club identifies a contract with a customer when it has approval and commitment from both parties, the rights of the parties are identified, payment terms are identified, the contract has commercial substance, and collectability of consideration is probable. Revenue is measured as the amount of consideration expected to be received in exchange for transferring goods or providing services identified in the contract. Revenue is recognized as performance obligations under the terms of the contract with the customer are satisfied. Generally, this recognition occurs with the transfer of control of the good or service to the customer. For further discussion of revenue and related accounting policies, see Note 3.

Federal income tax – The Club is taxed as a regular corporation, subject to the provisions of Internal Revenue Code Section 277. As such, income from members is segregated from income derived from non-members and both are taxed at regular corporate rates. However, taxation of the excess of membership income over membership expenses can be deferred for one year if certain elections are made. Any net membership losses may only be carried forward to offset membership income of future tax periods. At December 31, 2019 and 2018, the excess membership deduction carryover totaled \$382,611 and \$370,961, respectively. Federal income tax due for 2019 and 2018 totaled \$12 and \$591, respectively.

As of December 31, 2019, tax returns for the prior three fiscal years remain subject to examination by major tax jurisdictions. The Club recognized no interest or penalties in the statement of revenues, expenses, and changes in fund balances for the year ended December 31, 2019 related to the filing of the tax return.

Interest income – Interest income is allocated to the operating and reserve funds in proportion to the interest-bearing deposits of each fund.

Use of estimates – The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Notes to Financial Statements

December 31, 2019

With Summarized Comparative Totals for December 31, 2018

(See Independent Accountant's Review Report)

Note 2 – Summary of Significant Accounting Policies – (Continued)

Reclassifications – Certain reclassifications have been made to the prior year's financial statements to conform to the current year's financial statement presentation.

Subsequent events – In preparing these financial statements, the Club has evaluated events and transactions for potential recognition or disclosure through May 1, 2020, the date the financial statements were available to be issued.

Note 3 – Revenue Recognition

Impact of accounting method change – The Financial Accounting Standards Board (FASB) issued new guidance that created Topic 606, *Revenue from Contracts with Customers*, in the Accounting Standards Codification (ASC). Topic 606 supersedes the revenue recognition requirements in FASB ASC 605, *Revenue Recognition*, and requires the recognition of revenue when promised goods or services are transferred to customers in an amount that reflects the consideration to which an entity expects to be entitled in exchange for those goods or services. The Club adopted the requirements of the new guidance as of January 1, 2019, utilizing the modified retrospective method of transition. The Club did not recognize any adjustments in income, retained earnings, or any other financial statement line item as a result of adopting ASC 606.

Nature of products – The Club provides social and recreational activities and maintains the community assets of Mt. Baker Rim properties.

Timing – The Club recognizes revenue from members' assessments over time in the applicable assessment time period. Rental income is recognized in the month the facilities are used by the member or member's guest. Revenue from other sources is recognized at the point in time when the product or service is provided, which is when the performance obligation is satisfied.

Payment terms – Payments for annual dues and capital assessments are due the first month of the corresponding calendar year for which the payment pertains. The Club records revenue from gate cards, rental income, and other sources at the point in time of delivery of the good or service to the member or member's guest. Payment terms are typically within 30 days. The primary purpose of the Club's invoicing terms is to provide members with simplified and predictable ways of purchasing the goods and services and not to receive financing from or provide financing to the member. Additionally, the Club has elected the practical expedient that permits an entity to not recognize a significant financing component if the time between the transfer of a good or service and payment is one year or less.

Transaction price – The transaction price is the amount of consideration to which the Club expects to be entitled in exchange for transferring goods and services to the member. The Club records reductions to net revenue related to future returns based on the Club's expectations and historical experience.

Notes to Financial Statements

December 31, 2019

With Summarized Comparative Totals for December 31, 2018

(See Independent Accountant’s Review Report)

Note 3 – Revenue Recognition – (Continued)

Deferred revenue – Deferred revenue consist of dues and assessments prepaid by members. When consideration is received and revenue has not yet been recognized, prepaid dues and assessments (deferred revenue) represents a contract liability until the service is performed. Prepaid dues and assessments totaled \$20,665, \$89,638, and \$71,268 at December 31, 2019, 2018, and 2017 respectively.

Disaggregated revenue – The following table presents the Club’s revenues, disaggregated by good or service type, for the years ended December 31:

	Shown as %	
	2019	2018
Dues and capital assessments	85	89
Other income	6	1
Rental income	6	6
Gate cards	1	1
Fines and penalties	1	2
Interest income	1	1
Total revenues	<u>100</u>	<u>100</u>

Note 4 – Cash and Cash Equivalents

Cash and cash equivalents consist of the following at December 31:

	2019			2018
	Operating Fund	Reserve Fund	Total	Total
Cash on hand (petty cash and undeposited funds)	\$ 7,905	\$ -	\$ 7,905	\$ 2,547
Cash in checking	30,867	500	31,367	76,632
Cash in social and ground accounts	2,308	-	2,308	4,623
Constuction deposits held	14,008	-	14,008	16,003
Capital reserves, CDs and savings	-	259,218	259,218	290,922
	<u>\$ 55,088</u>	<u>\$ 259,718</u>	<u>\$ 314,806</u>	<u>\$ 390,727</u>

The Board’s policy is that income in excess of operating expenses for the year shall be set aside for future major repairs and replacements and transferred to the reserve fund.

Notes to Financial Statements

December 31, 2019

With Summarized Comparative Totals for December 31, 2018

(See Independent Accountant's Review Report)

Note 5 – Property and Equipment

Property and equipment include the following at December 31:

	<u>2019</u>	<u>2018</u>
Building improvements	\$ 563,161	\$ 563,161
Road improvements	338,792	338,792
Equipment	101,795	101,795
Vehicles	<u>38,675</u>	<u>38,675</u>
	1,042,423	1,042,423
Less accumulated depreciation	<u>(758,317)</u>	<u>(735,848)</u>
	<u>\$ 284,106</u>	<u>\$ 306,575</u>

Depreciation expense totaled \$22,469 and \$22,470 for the years ended December 31, 2019 and 2018, respectively.

Note 6 – Investment in Cooperative

Investment in cooperative is stated at cost plus reinvested cooperative dividends less any stock retirements. The Club's investment in CHS, Inc. totaled \$4,788 at December 31, 2019 and 2018.

Note 7 – Related Party Transactions

Prepaid dues from Board members and employees totaled \$2,025 at December 31, 2018. There were no prepaid dues from Board members and employees at December 31, 2019. Rental income from an employee totaled \$5,400 and \$600 for the years ended December 31, 2019 and 2018, respectively.

Note 8 – Future Major Repairs and Replacements

The Club's governing documents require funds to be accumulated for future major repairs and replacements, and for contingencies such as floods. Accumulated funds, which aggregate \$302,357 at December 31, 2019, are held in separate accounts and are generally not available for operating purposes.

The Club prepared an internal study in May of 1999, to estimate the remaining useful lives and the replacement costs of the common property components. In 2017, the Board reevaluated the reserve and agreed that the replacement values used to calculate the reserve would be the actual cost of replaced assets or the current cost of assets anticipated to be replaced in the short-term. The Board believes that the current reserves are adequate to maintain the common assets in the short-term. The Club is funding for such major repairs and replacements over the estimated useful lives of the components based on the study's estimates of current replacement costs, considering amounts previously accumulated in the reserve fund.

Notes to Financial Statements

December 31, 2019

With Summarized Comparative Totals for December 31, 2018

(See Independent Accountant's Review Report)

Note 8 – Future Major Repairs and Replacements – (Continued)

Actual expenditures, however, may vary from the estimated amounts, and the variations may be material. Therefore, amounts accumulated in the reserve fund may not be adequate to meet future needs. If additional funds are needed, however, the Club has the right, subject to Board approval, to increase regular assessments or levy special assessments, or it may delay major repairs and replacements until funds are available.

Note 9 – Retirement Plan

The Club sponsors a SIMPLE IRA plan that covers employees that are reasonably expected to receive at least \$5,000 in compensation for the calendar year and have received at least \$5,000 in compensation during any two calendar years preceding the current calendar year. The Club has elected to make an annual matching contribution equal to elected deferrals up to 3% of the participant's compensation. Participants are always vested in all of their plan accounts. The Club's matching contribution totaled \$1,777 and \$1,813 for the year ended December 31, 2019 and 2018, respectively.

Note 10 – Recent Accounting Pronouncement

In February 2016, the FASB issued ASU 2016-02, *Leases*, which requires lessees to record most leases with terms greater than 12 months on their balance sheet by recognizing a liability to make lease payments and an asset representing their right to use the asset during the lease term. For leases with a term of 12 months or less, a lessee is permitted to make an accounting policy election, by class of underlying asset, not to recognize the corresponding assets and lease liabilities. Lessee recognition, measurement, and presentation of expenses and cash flows will not change significantly from existing guidance and lessor accounting is largely unchanged. ASU 2016-02 also changes the definition of a lease and requires qualitative and quantitative disclosures that provide information about the amount, timing, and uncertainty of cash flows arising from leases. Application is required for annual periods beginning after December 15, 2020. The Club continues to evaluate the impact of the new accounting guidance on its financial statements.

Note 11 – Subsequent Event

On January 30, 2020, the World Health Organization declared the coronavirus outbreak a "Public Health Emergency of International Concern" and on March 10, 2020, declared it to be a pandemic. Actions taken around the world to help mitigate the spread of the coronavirus include restrictions on travel, and quarantines in certain areas, and forced closures for certain types of public places and businesses. The coronavirus and actions taken to mitigate it have had and are expected to continue to have an adverse impact on the economies and financial markets of many countries, including the geographical area in which the Club operates. While it is unknown how long these conditions will last and what the complete financial effect will be to the Club, it is reasonably possible that the Club is vulnerable to the risk of a near-term severe impact.

Supplementary Information

Mt. Baker Rim Community Club, Inc.

Schedule of Future Major Repair and Replacements

Year Ended December 31, 2019

The Club conducted an internal study in 2017 to estimate the remaining useful lives and replacement costs of several property components. The estimated future replacement costs are based on estimated costs at December 31, 2019 and include the effects of inflation at four percent per year between that date and the date the components are estimated to require repair and replacement.

The following table is based on the study and its analysis by the management of the Club and presents significant information about the components of common property.

<u>Components</u>	<u>Remaining Useful Lives</u>	<u>Estimated Replacement Costs at December 31, 2019</u>	<u>Components of Fund Balance at December 31, 2018</u>	<u>Year Ended December 31, 2019</u>			<u>Components of Fund Balance at December 31, 2019</u>
				<u>Assessments and Other, Net</u>	<u>Interest & Dividend Income</u>	<u>Expenditures</u>	
Clubhouse	2-37	\$ 376,500	\$ 132,883	\$ 3,880	\$ 3,130	\$ (13,549)	\$ 126,344
Gate House	4-36	284,000	77,655	2,927	-	-	80,582
Pool/Tennis Court	30-37	248,400	44,240	2,560	-	-	46,800
Vehicles and equipment	4-22	161,000	46,973	1,658	-	-	48,631
		<u>\$ 1,069,900</u>	<u>\$ 301,751</u>	<u>\$ 11,025</u>	<u>\$ 3,130</u>	<u>\$ (13,549)</u>	<u>\$ 302,357</u>

Classification by category with long-lived items generally considered to be infrastructure type items not necessarily entirely replaced at one time.

Short lived	<u>\$ 161,000</u>
Long lived	<u>\$ 908,900</u>

Mt. Baker Rim Community Club 2018-2019 Operating Plan

2019, 2020 & 2021 Operating Plan

	2019 Budget	2020 Budget	2021 Budget Draft
Ordinary Income/Expense			
Income			
4010 · Members Dues	285,024.50	297,337.50	297,337.50
Dues for Reserve Fund	10,963.00	11,013.00	11,013.00
Contributing lots x Annual Dues amount:	(438.5 x \$675)	(440.5 x \$700)	(440.5 x \$700)
4018 - Rental Income - Apartment		7,200.00	7,200.00
4030 · Members Interest	400.00	300.00	300.00
4050 · Member Lien Fees		400.00	400.00
4101 · Member Gate Card	1,400.00	1,400.00	1,000.00
4102 · Vendor Gate Card	2,000.00	2,000.00	1,000.00
4140 · Dividend & Interest Income	3,500.00	4,200.00	3,000.00
4168 · Clubhouse Rental Income		350.00	350.00
4169 · Violations Income	1,000.00	1,000.00	2,000.00
4173 · Renter Fee Income	14,000.00	19,000.00	19,000.00
4175 · Transfer Fees	2,500.00	2,800.00	2,800.00
Total Income	320,787.50	347,000.50	345,400.50
Expense			
5000 · ADMINISTRATION			
5005 · Accounting Expense	8,500.00	8,800.00	9,000.00
5006 · Bookkeeping		-	-
5011 · Bank Service Charges	60.00	60.00	300.00
5012 · Credit Card Fees	1,900.00	2,800.00	3,000.00
5021 · Gate Card Expense	1,000.00	1,100.00	1,100.00
5024 · Annual General Meeting Expense	1,400.00	1,500.00	1,500.00
5025 · General Admin./Directors	625.00	800.00	1,000.00
5026 · Interest Expense	0.00	-	-
5028 · Internet Access	1,600.00	1,700.00	1,300.00
5030 · Legal	0.00	-	-
5031 · Filing Fees	200.00	500.00	500.00
5032 · Attorney Fees	500.00	1,200.00	1,200.00
5035 · Licenses & Permits	700.00	650.00	700.00
5036 · Mileage	50.00	-	-
5045 · Office Supplies	1,500.00	1,600.00	1,100.00
5046 · Postage	750.00	800.00	500.00
5047 · Computer Software	225.00	900.00	900.00
5050 · Social Functions/ Supplies		300.00	400.00
5060 · Training	300.00	300.00	300.00
5061 · Amazon Prime	110.00	130.00	150.00
5064 · Website Expense	400.00	400.00	400.00
Total 5000 · ADMINISTRATION	19,820.00	23,540.00	23,350.00
5120 · General Insurance	15,250.00	17,300.00	19,000.00
5200 · MAINTENANCE & REPAIR			
5210 · Clubhouse-Maintenance	1,200.00	1,200.00	1,200.00
5215 · Gate House-Maintenance	600.00	800.00	1,000.00
5216 · Office Maintenance	300.00	300.00	0.00
5220 · Gate/Security-Maintenance	1,200.00	1,500.00	1,500.00
5225 · Pool-Maintenance & Repair	1,200.00	1,200.00	1,000.00
5230 · Grounds-Maintenance	2,400.00	2,500.00	2,500.00
5231 · Roads-Maintenance/Paving	18,000.00	18,000.00	18,000.00
5235 · Compactor Maintenance	500.00	500.00	500.00
5240 · Tree Removal	1,200.00	1,500.00	2,000.00
Total 5200 · MAINTENANCE & REPAIR	26,600.00	27,500.00	27,700.00
5300 · SUPPLIES			
5310 · Other Supplies		200	200
5311 · Clubhouse Supplies	1,100.00	1,500.00	2,000.00
5320 · Pool Supplies	8,000.00	9,200.00	12,000.00

Mt. Baker Rim Community Club 2018-2019 Operating Plan

2019, 2020 & 2021 Operating Plan

	2019 Budget	2020 Budget	2021 Budget Draft
5325 · Tools	900.00	1,500.00	1,000.00
Total 5300 · SUPPLIES	10,000.00	12,400.00	15,200.00
5400 · TAXES			
5411 · Federal Unemployment Tax	350.00	300.00	300.00
5412 · FICA/Medicare	10,500.00	11,000.00	11,000.00
5414 · State Unemployment Tax	200.00	200.00	500.00
5415 · Labor & Industries	3,750.00	3,750.00	3,000.00
5120 · Income Tax Federal		450.00	0.00
5430 · Property Tax - Gatehouse	225.00	220.00	220.00
5435 · Property Tax - MBR Lots	18.00	20.00	20.00
Total 5400 · TAXES	15,043.00	15,940.00	15,040.00
5500 · UTILITIES			
5510 · Telephone	1,800.00	1,800.00	2,400.00
5515 · Garbage	13,500.00	16,250.00	17,000.00
5516 · Recycling	5,000.00	8,000.00	8,500.00
5520 · Gate House-Power	3,000.00	3,000.00	3,000.00
5525 · Clubhouse-Power	5,500.00	5,500.00	5,500.00
5530 · Storage Shed-Power	250.00	200.00	300.00
5535 · Gate House-Water	300.00	350.00	350.00
5537 · Propane	9,000.00	9,000.00	7,500.00
5540 · Clubhouse-Water	600.00	800.00	800.00
5545 · Clubhouse-Wi-Fi Internet	2,300.00	2,450.00	2,000.00
Total 5500 · UTILITIES	41,250.00	47,350.00	47,350.00
5600 · VEHICLE/EQUIPMENT			
5610 · Fuel	2,750.00	4,000.00	4,000.00
5615 · Maintenance & Repair-Vehicles	2,500.00	3,000.00	3,000.00
Total 5600 · VEHICLE/EQUIPMENT	5,250.00	7,000.00	7,000.00
5700 · WAGES & BENEFITS			
5710 · Employee Medical	0.00	0.00	0.00
5715 · Wages - Caretaker	49,000.00	52,000.00	52,000.00
5720 · Wages-Bookkeeper	24,000.00	23,000.00	23,000.00
5721 · Wages-Office Manager	22,000.00	28,000.00	28,000.00
5725 · Wages - Seasonal PT Caretaker	0.00	0.00	0.00
5725 · Wages - Asst. Caretaker	39,000.00	39,500.00	39,500.00
5726 · Wages PT Caretaker's	10,000.00	11,000.00	8,000.00
5727 · IRA Contribution	4,000.00	4,000.00	2,500.00
Total 5700 · WAGES & BENEFITS	148,000.00	157,500.00	153,000.00
6560 · Payroll Expenses	2,100.00	2,100.00	2,100.00
Total Expense	283,313.00	310,630.00	309,740.00
Net Ordinary Income	37,474.50	36,370.50	35,660.50
Other Income/Expense			
Other Expense			
8065 · Charitable Contributions		0	0
8070 · Operating Reserves	42,000.00	36,000.00	36,000.00
8600 · Depreciation Expense		Depreciation will appear after end of year.	Depreciation will appear after end of year.
8515 · CAPITAL EXP. C.H. Improvements			
Total Other Expense	42,000.00	36,000.00	36,000.00
Net Other Income/Expense	(42,000.00)	(36,000.00)	(36,000.00)
Net Income	(4,525.50)	370.50	(339.50)
Reserve Fund Sources:			
Reserve Fund Dues	10,963.00	11,013.00	11,013.00
Budgeted Operating Surplus	31,037.00	24,987.00	24,987.00
	42,000.00	36,000.00	36,000.00

MT. BAKER RIM COMMUNITY CLUB FIVE YEAR RESERVE PLAN

	Service or Upgrade Date	Expected Lifespan	Expected Replacement Year	Remaining Lifespan	Antipated Required Funds	Required Annual Funding	Optimum Jan. 1 2020 Reserves	Actual Jan. 1 2020 Reserves on Hand	2020 Expenditures	Min 2020 Reserve Deposits	Actual 2020 Reserve Deposits	Actual Jan. 1 2021 Reserves on Hand	2021 Expenditures	Expected 2021 Reserve Deposits	Expected Jan. 1 2022 Reserves on Hand	2022 Expenditures	Expected 2022 Reserve Deposits	Expected Jan 1 2023 Reserves on Hand	2023 Expenditures	Expected 2023 Reserve Deposits	Expected Jan 1 2024 Reserves on Hand
CH Structure	1978	60	2038	19	\$100,000	\$1,667	\$70,000	\$54,776		\$1,667	\$1,721	\$56,496		\$2,072	\$58,568		\$2,072	\$60,640		\$2,072	\$62,712
CH Roof	2008	50	2058	39	\$50,000	\$1,000	\$12,000	\$9,390		\$1,000	\$1,032	\$10,423		\$1,243	\$11,666		\$1,243	\$12,909		\$1,243	\$14,152
CH Deck & Fencing	1995	40	2035	16	\$10,000	\$250	\$6,250	\$4,891		\$250	\$258	\$5,149		\$311	\$5,460		\$311	\$5,771		\$311	\$6,082
CH Exterior Siding	1985	35	2020	1	\$16,000	\$457	\$13,425	\$10,505	-\$10,000	\$457	\$472	\$977		\$568	\$1,545	-\$4,627	\$568	-\$2,514	-\$4,071	\$568	-\$6,017
CH Windows & Doors	2016	40	2056	37	\$60,000	\$1,500	\$6,000	\$4,695		\$1,500	\$1,549	\$6,244		\$1,865	\$8,109		\$1,865	\$9,974		\$1,865	\$11,839
CH Walls & Floors	2019	60	2045	26	\$30,000	\$500	\$17,500	\$16,566		\$500	\$516	\$17,082		\$622	\$17,704		\$622	\$18,326		\$622	\$18,948
CH Sauna	2017	20	2037	18	\$4,500	\$225	\$450	\$352		\$225	\$232	\$584		\$280	\$864		\$280	\$1,144		\$280	\$1,424
CH Heating System	2017	30	2047	28	\$35,000	\$1,167	\$2,333	\$1,826		\$1,167	\$1,204	\$3,030		\$1,451	\$4,481		\$1,451	\$5,932		\$1,451	\$7,383
CH Security System	1995	30	2025	6	\$5,000	\$167	\$4,174	\$3,266		\$167	\$172	\$3,439		\$208	\$3,647		\$208	\$3,855		\$208	\$4,063
Pool Pump Room	1999	40	2039	20	\$17,000	\$425	\$8,925	\$6,984		\$425	\$439	\$7,423		\$528	\$7,951		\$528	\$8,479		\$528	\$9,007
CH/Pool Electrical Pannel	2014	40	2054	35	\$19,000	\$475	\$2,850	\$2,230		\$475	\$490	\$2,721		\$590	\$3,311		\$590	\$3,901		\$590	\$4,491
CH Showers Mens	2018	20	2038	18	\$10,000	\$500	\$3,244	\$2,538		\$500	\$516	\$3,055		\$622	\$3,677		\$622	\$4,299		\$622	\$4,921
CH Showers Ladies	2010	20	2030	11	\$10,000	\$500	\$5,000	\$3,913		\$500	\$516	\$4,429		\$622	\$5,051		\$622	\$5,673		\$622	\$6,295
CH Appliances	2011	20	2031	12	\$5,000	\$250	\$2,500	\$1,956		\$250	\$258	\$2,214		\$311	\$2,525		\$311	\$2,836		\$311	\$3,147
CH Light Fixtures	2018	30	2048	28	\$5,000	\$167	\$3,295	\$2,579		\$167	\$172	\$2,751		\$208	\$2,959		\$208	\$3,167		\$208	\$3,375
Total Chubhouse					\$376,500	\$9,249	\$157,946	\$126,467	-\$10,000	\$9,249	\$9,549	\$126,015	\$0	\$11,501	\$137,516	-\$4,627	\$11,501	\$144,390	-\$4,071	\$11,501	\$151,820
Pool	2011	40	2051	32	\$130,000	\$3,250	\$29,250	\$40,089	-\$10,000	\$3,250	\$3,355	\$33,445	\$0	\$4,040	\$37,485		\$4,040	\$41,525		\$4,040	\$45,565
Pool Fence	2015	40	2055	36	\$23,400	\$585	\$2,925	\$2,289		\$585	\$604	\$2,893		\$727	\$3,620		\$727	\$4,347		\$727	\$5,074
Tennis Court	2008	40	2048	29	\$70,000	\$1,750	\$21,000	\$16,433		\$1,750	\$1,807	\$18,239		\$2,175	\$20,414		\$2,175	\$22,589		\$2,175	\$24,764
Tennis Court Fence	2006	50	2056	37	\$25,000	\$500	\$7,000	\$930		\$500	\$516	\$1,446		\$622	\$2,068		\$622	\$2,690		\$622	\$3,312
Total Pool/Tennis Courts					\$248,400	\$6,085	\$60,175	\$59,741	-\$10,000	\$6,085	\$6,282	\$56,023	\$0	\$7,564	\$63,587	\$0	\$7,564	\$71,151	\$0	\$7,564	\$78,715
Gate House Structure	2014	30	2044	25	\$100,000	\$3,333	\$19,999	\$15,649		\$3,333	\$3,441	\$19,091		\$4,143	\$23,234		\$4,143	\$27,377		\$4,143	\$31,520
Gate House Deck	2014	20	2034	15	\$12,500	\$625	\$3,750	\$2,934		\$625	\$645	\$3,580		\$777	\$4,357		\$777	\$5,134		\$777	\$5,911
Heating System	2015	30	2030	11	\$5,000	\$167	\$3,333	\$2,608		\$167	\$172	\$2,780		\$415	\$3,195		\$415	\$3,610		\$415	\$4,025
Front Gate Security System	2010	15	2025	6	\$35,000	\$2,333	\$23,333	\$2,734		\$2,333	\$2,409	\$5,143		\$2,900	\$8,043		\$2,900	\$10,943		\$2,900	\$13,843
Entry Sign & Access	2002	20	2021	3	\$20,500	\$1,025	\$18,450	\$15,773	-\$10,000	\$1,025	\$1,058	\$6,832		\$1,274	\$8,106	-\$9,466	\$1,274	-\$86		\$1,274	\$1,188
Garage	1999	40	2039	20	\$40,000	\$1,000	\$21,000	\$15,097		\$1,000	\$1,032	\$16,129		\$1,243	\$17,372		\$1,243	\$18,615		\$1,243	\$19,858
A-Frame	2008	40	2048	29	\$35,000	\$875	\$10,500	\$8,216		\$875	\$903	\$9,120		\$1,088	\$10,208		\$1,088	\$11,296		\$1,088	\$12,384
Trash Area Structure	2015	40	2055	36	\$36,000	\$900	\$4,500	\$3,521		\$900	\$929	\$4,450		\$1,119	\$5,569		\$1,119	\$6,688		\$1,119	\$7,807
Information Technology	2020	10	2020	10	\$7,500	\$750	\$750	\$587	-\$7,500	\$750	\$774	-\$6,139		\$0	-\$6,139		\$0	-\$6,139		\$0	-\$6,139
Reserve Study	2021	10	2021	10	\$5,000	\$500	\$500	\$391		\$500	\$516	\$907	-\$5,000	\$0	-\$4,093		\$0	-\$4,093		\$0	-\$4,093
Total Other Structures & IT					\$296,500	\$11,508	\$106,115	\$67,511	-\$17,500	\$11,508	\$11,881	\$61,893	-\$5,000	\$12,959	\$69,852	-\$9,466	\$12,959	\$73,345	\$0	\$12,959	\$86,304
Vehicles 2016 Dodge	2017	20	2037	18	\$50,000	\$2,500	\$5,000	\$3,913		\$2,500	\$2,581	\$6,494		\$3,108	\$9,602		\$3,108	\$12,710		\$3,108	\$15,818
Snowplow	2007	25	2032	13	\$10,000	\$400	\$5,200	\$4,069		\$400	\$413	\$4,482		\$497	\$4,979		\$497	\$5,476		\$497	\$5,973
Sander & Spreader	2012	14	2026	7	\$8,000	\$571	\$4,571	\$3,577		\$571	\$590	\$4,167		\$710	\$4,877		\$710	\$5,587		\$710	\$6,297
1994 Tractor	1994	33	2027	8	\$24,000	\$727	\$18,909	\$14,797		\$727	\$751	\$15,547		\$904	\$16,451		\$904	\$17,355		\$904	\$18,259
2012 Toyota Tacoma	2012	18	2030	11	\$30,000	\$1,667	\$13,333	\$10,433		\$1,667	\$1,721	\$12,154		\$2,072	\$14,226		\$2,072	\$16,298		\$2,072	\$18,370
Lawn Mowers	2008	14	2022	3	\$6,000	\$429	\$5,143	\$4,024		\$429	\$442	\$4,467		\$533	\$5,000	-\$5,000	\$533	\$533		\$533	\$1,066
Trash Compactor	2015	20	2035	16	\$28,000	\$1,400	\$7,000	\$5,478		\$1,400	\$1,445	\$6,923		\$1,740	\$8,663		\$1,740	\$10,403		\$1,740	\$12,143
Playground Equipment	2011	15	2026	7	\$5,000	\$333	\$3,000	\$2,348		\$333	\$344	\$2,692		\$414	\$3,106		\$414	\$3,520		\$414	\$3,934
Total Vehicles and Equipment					\$161,000	\$8,027	\$62,157	\$48,638	\$0	\$8,027	\$8,288	\$56,926	\$0	\$9,978	\$66,904	-\$5,000	\$9,978	\$71,882	\$0	\$9,978	\$81,860
Totals					\$1,082,400	\$34,869	\$386,394	\$302,357	-\$37,500	\$34,869	\$36,000	\$300,857	-\$5,000	\$42,002	\$337,859	-\$19,093	\$42,002	\$360,768	-\$4,071	\$42,002	\$398,699

TO BE VOTED ON AT THE 2020 ANNUAL GENERAL MEETING
OF MEMBER/LOT OWNERS OF MT. BAKER RIM COMMUNITY CLUB,
a Washington nonprofit Corporation: (the "Corporation")

Rheannon Schoephoester volunteered to put together a committee of several members to discuss and to advise the board on refining our approach to fines and violations.

The outcome and report delivered by that committee reinforced the board's inclination to approach violations in a way that focused on education for first offenders and on fine enforcement for repeat and flagrant violators.

For most initial infractions (noise, dogs, etc.) we collectively (advisory committee and board) felt that education and warnings could help encourage members to be good neighbors. One exception was for trees, as the committee agreed that it would not make sense to encourage an ask-for-forgiveness-instead-of-permission policy in this instance-as large trees cannot be replaced once taken down.

For most minor violations that had little lasting impact and could easily be rectified, the committee and the board agreed that warnings and small initial fines would encourage good will and cooperation. It would let new community members learn about the rules without being punitive.

The committee and board also agreed that some offenders, those found to be engaged in repeat, flagrant, and/or serious violations could not be handled so lightly. The committee advised (and the board agreed) that when members broke rules repeatedly, harsher fines would need to be applied. The board would continue to allow all members to contest fines and to make their argument; however, if the board found no reasonable extenuating circumstances for the repeat and/or flagrant violation, the larger fine would stand, and for every additional violation, fines would increase.

Rules are always tricky, and enforcement is always challenging. A single violation does not necessarily constitute ill will; however, a pattern of repeat offenses and an unwillingness to modify behavior and find resolution does.

We have been using some of this updated fine schedule and have found it to be very productive in bringing repeat offenders to cooperation.

The approval of this updated Schedule of Violations and Fines has been voted on by the board and unanimously passed.

The board has chosen to let the membership vote on it for ratification at the 2020 AGM.

To view the updated "[Schedule of Violations and Fines](#)" document so as to make a vote after the AGM, please follow the instructions below:

Please note: *The changes have been noted in red. Blue areas are added specifications to our existing rules.*

www.mtbakerrim.com/rules-regulations

Select the "Rules and Regulation" tab at the top of the page.

At the *Bottom* of the Rules and Regulations page there will be a link to the updated schedule.

You can also find it by following the sequence below:

www.mtbakerrim.com/documents

Owners

Documents

Then under "*Governing Documents*" choose "[2020 Updated Fine Schedule for Ratification.](#)"

MBR Fine Schedule Update

2019 – 2020 Mount Baker Rim Community Club Fine Schedule

ABOUT THE 2019 – 2020 FINE SCHEDULE

- Fine amounts allowed on old schedule
- Not new rules
- Committee formed in August 2020
 - Full time part time residents
 - For, against, & neutral regarding rentals
- Fines are for enforcing cooperation, not making a profit
- Most members are cooperative and respectful, others blatantly refuse to comply
- Old schedule lent itself to the ability to show favoritism
- Focus on most frequently broken rules, and how to enforce them better
- Starts small for first offense, but quickly allows for a harsh fine for blatant violators

2019 – 2020 FINE EXAMPLE EXPLAINED

- Previously:
 - Some members would not register rentals for months
 - Renters would owe \$300 - \$500 dollars or more in rental fees
 - Bad actors would only get a \$100 slap on the wrist
- The previous fine schedule did not make sense and encouraged rule breaking
- Violations directors should be consistent and fair in their application of fines
- New fine schedule:
 - Consistency - Fairness - Cooperation
 - Changes in RED
 - BLACK already on schedule

It is impossible to make everyone happy, however, members from both sides of issues came together and spent countless hours to create a middle ground



SCHEDULE OF VIOLATIONS & FINES

(Amended November 16, 2018 – Resolution 2018-04)

Note: As per the MBR Bylaws, the maximum fine allowable is equal to the current year membership dues.

This summary of fines is based on authority delegated to the MBR Board in the community Covenants and Bylaws. Subsequent infractions for most of these fines will be double the first infraction amount if occurring within 12 calendar months. Under some circumstances the Board may find it necessary to impose a ‘per day fine’ for certain violations.

1. Breaking or ‘running’ the entry gate. ‘Running’ the gate usually involves a vehicle intentionally bypassing gate security by tailgating another vehicle through the gate before it closes. ‘Running’ the gate also involves driving ‘in’ the ‘exit’ side of the gate. Any intentional act to bypass gate security resulting in damage or malfunction of the gate constitutes breaking the gate.

‘Running’ the gate w/o breaking \$50
Breaking the gate* \$125

**Timely confession of gate break to Caretaker with prompt payment rewarded with up to \$50 fine reduction*

YOU MAY GET A FINE REDUCTION FOR A TIMELY NOTIFICATION TO THE OFFICE AND VIOLATIONS DIRECTOR.

1st \$200 2nd \$400 3rd \$600 4th Maximum allowable fine

2. Excessive noise. A fine up to a maximum as set out by the Board.

If a noise prevents a property owner from being able to peacefully enjoy their property any time of day or night, it shall not be permitted.

1st \$100 2nd \$200 3rd \$400 4th Max allowable

3. Intrusive noise that is not allowed (Unacceptable Intrusive Noise): A fine up to a maximum as set out by the Board

1st \$100 2nd \$200 3rd \$400 4th Max

4. Fireworks not allowed. The discharge of fireworks is not allowed within MBR at any time.

Up to maximum fine allowable

1st \$100 2nd \$200 3rd \$400 4th Maximum allowable fine

5. Unkempt properties & buildings. Includes trash, debris, junk, unlicensed vehicles, temporary storage buildings, travel trailers observed in ‘long-term storage’, boats and other items as defined by the MBR Board.

Up to maximum fine allowable

Owner will receive written notice with 30 days to clean up, after that a fine of \$50 per day will be assessed.

6. Unsafe driving. This includes not following posted community street signs i.e. stop signs and speed limit signs, driving off the paved roadway on community or private property, driving vehicles not licensable in Washington state, and failure to use due care and caution.

Up to maximum fine allowable

1st \$50 2nd \$100 3rd \$200

7. Renting out your residence before one year ownership of your residence is complete.

\$250 minimum

Further violations will receive up to the maximum allowable

If it is a long term renter then the maximum allowable fine will be assessed every 15 days until the renter is gone.

For short term renters the fine will be assessed for every rental occasion.

If an owner who lives in their MBR home full time has a serious and severe medical hardship reason for the need of the rental, such as a death in the immediate family, or a family on hospice far away that require them to move and they would be using a long term renter ONLY, and prior to doing so asks the board's permission- it could be up to the discretion of the board to decide that the fine may just be charged once in that particular case. This does not apply to any financial hardship such as " I paid a lot of money for this house and did not realize I couldn't rent it for one year."

1st Max allowable fine

8. Failure to file Renter (Tenant) Registration form. This applies to the rental of owner properties for which owners (or property managers) fail to file a completed 'Renter (Tenant) Registration' form with the office prior to the first date of occupancy. **This applies to both short term and long term renters.**

\$100 minimum up to maximum fine allowable

1st \$150 2nd \$300 3rd \$675 or maximum allowable fine

9. Filing an incomplete or inaccurate Renter (Tenant) Registration form. This applies to the rental of owner properties for which owners (or property managers) fail to file a completed or signed registration form or file a form with inaccurate information prior to the first date of occupancy. The first infraction will elicit a warning and/or a fine.

\$25 minimum

1st \$25 2nd \$50 3rd \$100 4th \$200

10. Violations of community facilities. This includes failure to follow the posted rules of the swimming pool, club house, roads, tennis courts, playgrounds, sauna, horseshoe pits, etc.

Up to maximum fine allowable

\$50 minimum, up to max allowable fine depending on severity of issue

11. Uncontrolled pets. Dogs Must be on Leash: This includes pets not on leash, wandering off owner's private property, or behaving in a threatening manner to others. **All dogs must be on a leash at all times while on MBR property.**

\$100 minimum up to maximum fine allowable

Attacking or biting incident maximum fine allowable

1st \$100 2nd \$200 3rd \$400 4th Maximum allowable fine

Attacking or biting incident: Immediate maximum allowable fine

12. Vandalism of community property. Included in this category is defacing or destruction of road signs, breaking windows in buildings, spray painting graffiti, and damaging of contents of clubhouse, swimming pool, or tennis courts.

Cost of repairs/replacement + Up to a maximum fine allowable

Accidental/ Cost of repairs/ replacement/ labor Intentional/ Max allowable fine, and card access shut off to MBR facilities for one year.

13. Temporary parking or storing of trailers, equipment, or vehicles on community streets/**MBR** property, for any purpose or parking on community property, without prior **written** MBR Board approval, and **parking permit**.

Up to the maximum fine allowable and/or a per day fine

\$100 per day

14. Dumping unauthorized garbage. A fine will be levied based on volume & type of garbage **and or yard debris** as determined by the MBRCC Board of Directors.

\$300 minimum up to the maximum fine allowable

15. Clearing lot and/or beginning construction without obtaining a 'General Building Permit' **from MBR, and written approval.**

\$300 minimum up to the maximum fine allowable

16. Not completing exterior of new construction within 12 months of beginning new construction, and/or not finishing landscaping within 24 months of beginning new construction.

Uncompleted ext. const. Up to maximum fine allowable/and a per day fine starting at \$25

Uncompleted landscaping Up to maximum fine allowable/and a per day fine starting at \$25

17. Outdoor burning during a burn ban. MBR covenants do not permit any outdoor fires during a burn ban; the infraction will elicit a fine.

Up to maximum fine allowable

1st \$500 or up to Maximum allowable fine

18. Misuse of MBR gate card. This includes **giving a card that has facility access to a contractor, or local friend who does not rent in MBR long term (one year or more with written proof) from you, as well as failure to switch an owner gate card to renter card and may result in the cancellation of the card.**

\$100 minimum up to maximum fine allowable

1st \$300 2nd \$600 and clubhouse access on all cards to this Property owners name and/or addresses will be shut off 3rd Any additional infractions will be the maximum allowable MBR fine

19. Miscellaneous violations. This includes any violations or infractions not covered in the above but are not permitted as set forth by the governing rules of our By-laws, protective restrictions, and/or covenants.

Fines varied due to circumstances Minimum \$50/Maximum fine allowable

20. Improper or unsafe use of power equipment or discarding any smoking material that could result in a fire or smoldering condition that could lead to a fire. This applies at all times of the year, not just during burn bans, **or failure to follow counties outdoor burning safety precautions.**

Any fire or smoldering hazard that results from the unsafe or improper use of power equipment or smoking material will be fined up to the maximum allowable fine.

\$500 or up to max

21. Cutting of trees over 9 inches in diameter (as measured 5 feet above ground) without written permission of the Property Standards director. **Fines incurred are per tree even if several trees are cut all at the same time.**

\$100 minimum up to maximum fine allowable

1st tree \$150 2nd tree \$300.00 3rd and up tree/s all Max allowable fine per each tree.

22. Advertising Short Term Renter Use of Clubhouse & Pool:

Short term Renters (anyone staying less than one year and without a one year minimum written lease shown to MBR) are not allowed to use MBR Pool, Clubhouse, or any other member only amenities; therefore, these privileges may not be advertised within rental listings, verbally, or in writing.

1st \$300 2nd \$600 and clubhouse access on all cards to this Property owners name and/or addresses will be shut off 3rd Any additional infractions will be the maximum allowable MBR fine

23. Short Term Renters Using Member Only Amenities

All Mt. Baker Rim facilities are for use by owners only. The only exception to this rule is the dumpster and recycling facility, which can be used by both long term and short term renters for household garbage during their stay.

1st \$300 2nd \$600 and clubhouse access on all cards to this Property owners name and/or addresses will be shut off 3rd Any additional infractions will be the maximum allowable MBR fine

24. Giving "Short Term Renter" a Gate Card That Has Access to MBR Owner Only Facilities:

You must inform MBR which gate cards will be given to short term renters (anyone staying less than one year and without a one year minimum written lease shown to MBR) so they can remove access to owner facilities. Allowing any short term renter to have access to any card that has owner facility access is not allowed. This includes but is not limited to leaving the gate card at your home or other areas where a short term renter may be able to access and use it. All gate cards given to short term renters must be registered with the office as guest cards, and will only have access to enter the front gate.

1st \$300 2nd \$600 and clubhouse access on all cards to this Property owners name and/or addresses will be shut off 3rd Any additional infractions will be the maximum allowable MBR fine

25. Dog Poop:

All poop must be picked up and properly disposed of in appropriate trash can, or garbage compactor.

1st \$50 2nd \$100 3rd \$200 4th \$400 5th Maximum allowable fine

26. No Parking On Roads or Other's Driveways:

All Vehicles must be parked in your own driveway, and completely off MBR roads. Parking in or on roads, or cul-de-sacs, makes it very difficult to plow in winter, and causes congestion and other problems such as making muddy areas during other seasons.

1st \$50 2nd \$100 3rd \$200 4th \$400 5th maximum allowable fine

27. Only One Rental Property Allowed Per Owner:

If a person owns multiple homes in MBR, they are only allowed to rent out one of those homes. This includes if someone owns one home, and co owns another home, or has their name on more than one homes title. Only one of those can be rented. It also applies to a husband and wife each putting a separate home in just their name. In that case only one of the homes may be rented.

In the case of adding a second rental home as a short term rental, these fines would apply to every time it is rented. In the case of a long term rental, these fines would be incurred every 15 days until the renter is removed.

1st \$300 2nd \$600 and clubhouse access on all cards to this Property owners name and/or address' will be shut off
3rd Any additional infractions will be the maximum allowable MBR fine

MBR Tree Policy Update

2019 – 2020 Mount Baker Rim Community Club Tree Policy

2019 – 2020 TREE POLICY TIMELINE

- June 2019: AGM (new Property Standards Director elected)
 - Handling of tree removals in the MBR is a major topic each year
 - Past handling has been inconsistent at best
- August 2019: Board reviews a [draft tree policy](#) to provide consistency
- Sept 2019: Trees cut near Glacier Creek without Property Standards Director approval
- Oct 2019: Tree policy whitepaper forwarded to board for review at the next meeting
- Nov 2019: Tree policy is adopted by the board for AGM ratification by membership
- Dec 2019 – April 2020: Tree policy is followed and instituted without any challenges
- May 2020: Several tree removal requests made, some trees not considered “hazardous”
 - Trees near Glacier Creek identified as potentially being in a protected area
 - Member escalation forces investigation into current Whatcom County and Washington State rules

Mount Baker Rim Community Tree Removal Policy



Managing hazardous and other trees
within the Mount Baker Rim community



HAZARDOUS TREES

The United States Department of Agriculture and Forest Service define a Hazardous Tree as follows:

“ ... a tree is considered potentially hazardous if:

it has defects which predispose all or part of the tree to failure, and

it is located so that the failure poses a threat to people or property.”¹

The USDA continues to state:

“Hazard increases with four factors:

A. Potential for tree failure

B. Potential for striking a target

C. Potential for serious damage of the target

D. Value of target.”

The Mount Baker Rim Community Club and its board of directors have decided to assume the USDA's guidelines on how to quantify the hazard of a tree in order to simplify the assessment of hazardous trees in the Mount Baker Rim community.

Hazardous Tree Identification

This section outlines the identification of hazardous trees as per the USDA's rating system and is divided into four sections:

- 1) Determining the potential for tree failure
- 2) Determining the potential for a tree striking a target
- 3) Determining the potential for serious damage to the target
- 4) Assessing the value of the target

Potential for Tree Failure

Effectively, the critical factor in assessing the potential for tree failure according to the USDA is to assess whether the tree has defects in the “Failure Zone” – this is the zone extending from four feet above the ground to the first living branch.

¹ REFERENCE: Hazard Trees in Alaska – A Guide to the Identification and Management of Hazard Trees in Alaska - 2009

Washington State Rules & Designations (1/2)

- Glacier Creek is identified as a [protected shoreline](#)
 15. *“Shorelines of Statewide Significance” means the following shorelines in WhatcomCounty:*
 - a-c. ... ; and*
 - d. Those natural rivers or segments thereof as follows: Any west of the crest of the Cascade range downstream of a point where the mean annual flow is measured at 1,000 cubic feet per second or more; including the Nooksack River's mainstream, the North Fork upstream to its confluence with Glacier Creek in Section 6, Township 39 North, Range 7 East, W.M.; and the South Fork upstream to its confluence with Hutchinson Creek in Section 9, Township 37 North, Range 5 East, W.M.*
 - e. Shoreline jurisdiction associated with (a), (c), and (d) above.*

Washington State Rules & Designations (2/2)

- The protected shoreline designation further states:
 7. “Shorelands” or “Shoreland Areas” means those lands extending landward for 200 feet in all directions as measured on a horizontal plane from the ordinary high water mark; floodways and contiguous floodplain areas landward 200 feet from such floodways; and all wetlands and river deltas associated with the streams, lakes and tidal waters which are subject to the provisions of RCW 90.58.

Protected Shoreline Designation Impacts

- MBRCC members with properties adjacent to Glacier Creek may not disrupt ANY vegetation without the appropriate permits until further notice **UNLESS an ISA TRAQ certified arborist identifies the tree as "Hazardous"**
- MBR members outside of the Protected Shoreline designation (e.g. >200' from the ordinary high water mark of Glacier Creek) may continue to follow the MBRCC Tree Policy (>9" trees require MBR Property Standards approval)
- Following the removal of any "significant trees" ALL members must now submit a [Notification of Activity to Whatcom County](#)
- For questions about DNR rules contact: pds@whatcomcounty.us

Additional References

- <https://www.whatcomcounty.us/DocumentCenter/View/36703/Glacier-Gallup-Site-Reach-Assessment-Side-Channel>
- <http://mrsc.org/getmedia/E3DDFE6B-F4C1-489D-9751-297C2334B096/w47ShorelineMgmtProg.aspx>
- <https://www.govinfo.gov/content/pkg/CZIC-gb458-8-w53-1978/html/CZIC-gb458-8-w53-1978.htm>
- <https://www.codepublishing.com/WA/WhatcomCounty/html/WhatcomCounty16/WhatcomCounty1616.html>
- <https://www.whatcomcounty.us/626/Report-a-Code-Violation>
- <https://www.whatcomcounty.us/FormCenter/Planning-Development-Services-9/Code-Enforcement-Investigation-Request-141>
- <https://www.whatcomcounty.us/DocumentCenter/View/1742/Natural-Resource-Notification-of-Activity-PDF>



Mount Baker Rim
Community Club

Mount Baker Rim Community Tree Removal Policy

Managing hazardous and other trees
within the Mount Baker Rim community





TABLE OF CONTENTS

Introduction	3
Hazardous trees	4
Hazardous Tree Identification	4
Potential for Tree Failure	4
Potential for Striking a Target	5
Potential for Serious Damage.....	5
Value of the Target.....	6
Other Factors.....	6
Mount Baker Rim Hazard Assessment	7
OTHER / NUISANCE TREES.....	7
HAZARDOUS TREE INSPECTION FORM	8

INTRODUCTION

The Mount Baker Rim community prides itself on being a community nestled in the Mount Baker National Forest wilderness at the foot of Mount Baker. As such, it is the desire of this community to minimize the unnecessary removal of trees while maintaining a safe environment for community members to enjoy the fullness of what this wilderness community has to offer.

The purpose of this whitepaper is to communicate the Mount Baker Rim’s guidelines on hazardous tree identification and removal, and to provide an easy-to-follow process for the removal of trees that pose an impediment to construction while at the same time maintaining the wooded feel that makes this community so special.

For the purpose of this document, the term “tree” is in reference to “significant tree” as defined by the Mount Baker Rim Community Club’s bylaws, rules, and regulations. A “significant tree” is a tree with a diameter of 9” (nine inches) or more as measured 5’ (five feet) from the base where the tree’s trunk meets the soil.

Trees that do not meet the criteria of “significant tree” are exempt from this policy.

For questions pertaining to this whitepaper and to the Mount Baker Rim Community Club’s guidelines for nuisance and hazardous tree removal, please contact the [Property Standards Director](#).

NOTE: Properties that fall within 200’ of Glacier Creek may be subject to rules pertaining to “Shorelines of Statewide Significance”. Members with properties along Glacier Rim Drive are requested to please contact the Whatcom County Department of Natural Resources for the appropriate permits BEFORE disturbing ANY vegetation to ensure that they comply with all Whatcom County and Washington State rules and members shall provide the appropriate permits before requesting tree removal.

HAZARDOUS TREES

The United States Department of Agriculture and Forest Service define a Hazardous Tree as follows:

*“ ... a tree is considered potentially hazardous if:
it has defects which predispose all or part of the tree to failure, **and**
it is located so that the failure poses a threat to people or property.”¹*

The USDA continues to state:

“Hazard increases with four factors:

- A. Potential for tree failure*
- B. Potential for striking a target*
- C. Potential for serious damage of the target*
- D. Value of target.”*

The Mount Baker Rim Community Club and its board of directors have decided to assume the USDA’s guidelines on how to quantify the hazard of a tree in order to simplify the assessment of hazardous trees in the Mount Baker Rim community.

Hazardous Tree Identification

This section outlines the identification of hazardous trees as per the USDA’s rating system and is divided into four sections:

- 1) Determining the potential for tree failure
- 2) Determining the potential for a tree striking a target
- 3) Determining the potential for serious damage to the target
- 4) Assessing the value of the target

Potential for Tree Failure

Effectively, the critical factor in assessing the potential for tree failure according to the USDA is to assess whether the tree has defects in the “Failure Zone” – this is the zone extending from four feet above the ground to the first living branch.

¹ REFERENCE: Hazard Trees in Alaska – A Guide to the Identification and Management of Hazard Trees in Alaska - 2009

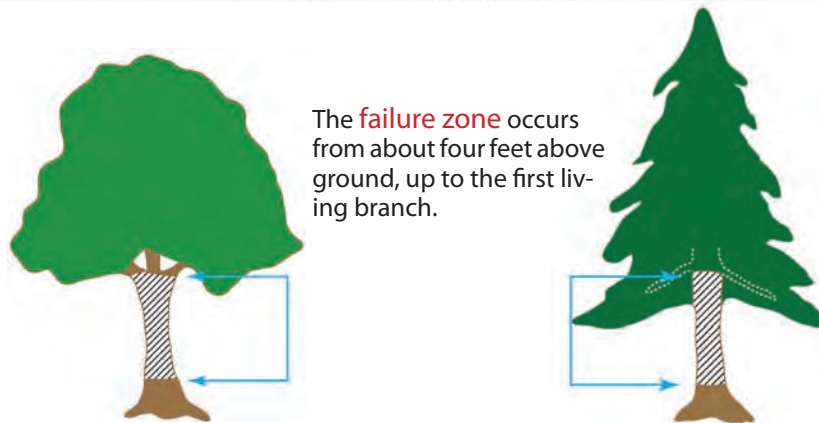


Figure 1: Tree Failure Zone²

Trees found by an arborist to have **major defects** in this critical area are considered to be prone to failure and should be considered for removal.

Potential for Striking a Target

The potential for trees falling a target is effectively determined by the height of the tree and the distance to the target in question. If the target in question is closer than the height of the tree, then the tree does not pose a threat EVEN IF the tree is otherwise prone to failure.

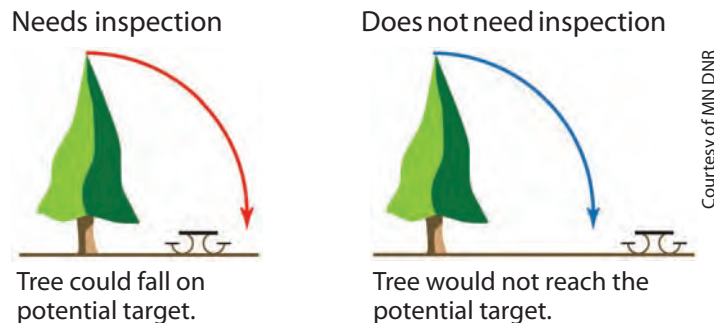


Figure 2: Tree to Target Distance³

Potential for Serious Damage

Any tree of a certain size (e.g. with a trunk diameter of greater than 9” as measured 5 feet from the soil) is considered to be a “significant tree” by the Mount Baker Rim Community. Significant trees are subject to scrutiny prior to removal. These trees may also have large branches or drop other debris that may be considered hazardous, however, this is not part of the hazardous tree assessment.

² Source: Hazardous Trees in Alaska – USA 2009

³ Source: Hazardous Trees in Alaska – USA 2009

Value of the Target

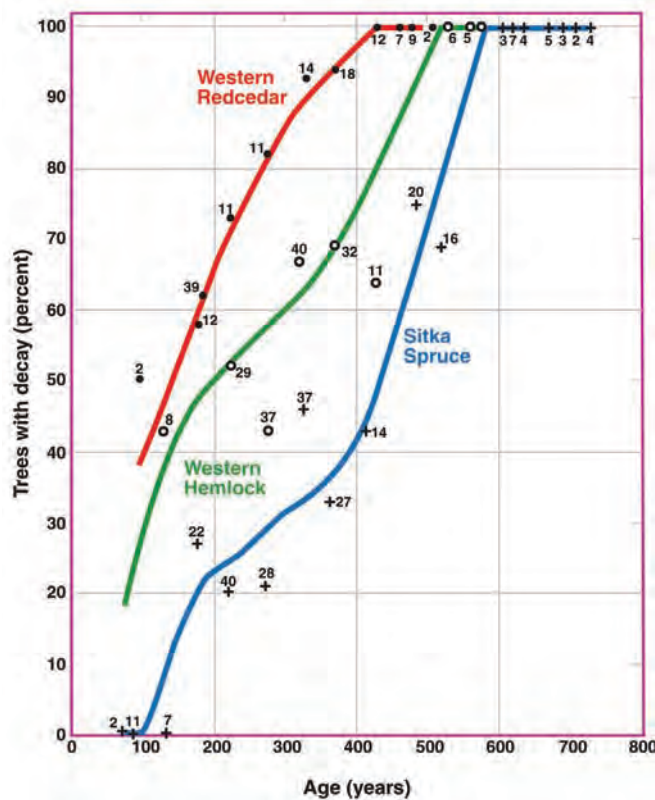
For the purpose of this document and the policy it represents, any human life, dwelling or permanent structure (garages, carports, etc.) for which building permits were required are considered high value targets and should be considered when evaluating trees.

Other Factors

Other factors to consider, according to the USDA are:

- Site factors
- Tree age and size
- Trees species

In particular, the USDA sites exposure to wind, soil conditions, slope, and history of tree failure in its site factors. Such factors should be considered by an arborist prior to tree removal. Furthermore, large trees present a more significant hazard than small trees. Heart rot is highly associated with tree age and should be considered.



Relationship of tree age to the percent of trees with decay. (Graph modified from Kimmey 1956.)

Figure 3: Tree Age vs. % Chance of Decay⁴

Certain tree species are also more prone to damage, decay, etc. For more information on the tree species most prone to decay and failure, please read the Hazard Trees in Alaska – USDA.pdf

⁴ Source: Hazardous Trees in Alaska – USA 2009



Mount Baker Rim Hazard Assessment

In order for a tree to be deemed “Hazardous” by the Mount Baker Rim Community’s Property Standards Director, it must be deemed hazardous by a trained *ISA certified arborist*.

The arborist must provide justification to demonstrate that the tree meets the guidelines proposed by the USDA in the Hazardous Trees in Alaska – USDA.pdf (2009) and/or the appropriate ISA TRAQ guidelines.

A form is included in this document and is provided in Appendix A for reference.

OTHER / NUISANCE TREES

The Mount Baker Rim Community has determined that unless *significant* trees (e.g. trees with a trunk diameter of greater than 9” as measured 5 feet from the soil) present a threat to life, property, or pose a significant impediment to approved construction in the Mount Baker Rim, they shall not be removed. Exceptions may be made on a case-by-case basis if sufficient justification is provided to the Mount Baker Rim board, however, such cases must be presented in-person at a board meeting and approved by majority consensus of the board members present at the meeting in question.



HAZARDOUS TREE INSPECTION FORM

MBR Site Address:

MBR Member Name:

MBR Inspector Name(s):

Date of Inspection:

Remarks:

SITE MAP SHOWING LOCATION OF BUILDINGS & TREES

TREE #	TREE LOCATION	TREE SPECIES	TREE DEFECT(S)	HAZARD POTENTIAL (H/M/L)	REMARKS OR NOTES	RECOMMENDED ACTION(S) (REMOVE, TOP, PRUNE, ETC.)	ACTION TAKEN (DATE)

APPROVED BY: _____

POSITION: _____

APPROVAL DATE: _____

LOCATION: _____

2020 MBR Board Director Nominees

Rheannon Schoephoester - current Interim Violations Director

I moved to Mt Baker Rim in 1997 and have lived here full time for over 23 years.

I absolutely love this little place that I am so fortunate to call my home, and I'm very passionate about keeping Glacier and Mt. Baker Rim the beautiful little community that has drawn so many of us here! I own a very small - hands on property management company that is completely run by myself and my husband.

After our AGM in 2019 I saw a need for enforcement of our rules especially in regards to vacation renters. I love so much about this community, and I don't want to see it change for the worse. I started attending the monthly board meetings to bring some of these issues to the table. I joined a committee to come up with a better system and fee structure for enforcing the MBR rules.

After being asked for a while to join the board, I eventually stepped up as an interim director because I saw a great group of people working very hard but there was also a shortage of board members and a need for our rules to be enforced. I feel as a group this board handles things very calmly, rationally, and professionally, and I really appreciate that about it.

Although being a violations director is not always an easy job, I feel that it is important to make sure that our rules are being enforced fairly among all the members. My approach when handling violations has been to first reach out and make sure that the member is aware of our rules, and then communicate with them and educate them on why we have this particular rule and how it benefits us all. However, when it comes to members who blatantly and repeatedly disregard the rules, I have found that rather than issuing yet another little smack on the wrist, issuing hefty fines instead has encouraged repeat offenders to finally start cooperating.

Going forward, if the membership would like me to continue serving on the board, my goals will be to continue educating those that aren't aware of our rules, while focusing my main efforts on those that deliberately break them repeatedly. Eventually when the pool opens back up I also plan on trying to see what can be done about those that break the rules in regards to usage. It is also very important to me to respond very quickly to members who have a concern.

I am here to help for the time being if you would like, and I look forward to getting to know those of you in our community that I haven't yet had the chance to meet.

Dr. Rosalind Hauser - current Interim Director at Large

I moved to the Pacific Northwest 21 years ago and have called this region 'home' ever since. The scenic beauty and remote location of Glacier inspired me and my husband Peter to join the Mt. Baker Rim, and we have enjoyed being part of this community over

the past two years.

I earned my doctorate in microbiology from the University of Washington and served as professor of virology and immunology for many years. I went on to earn an M.B.A. in health care management. Teaching undergraduates taught me the importance of clear communication and building trust by establishing genuine relationships. I use these skills in my current position, where I partner with the Bill & Melinda Gates Foundation to foster collaboration among a large team of HIV researchers who are all working toward the common goal of an AIDS vaccine. Throughout the COVID-19 crisis, I have leveraged my expertise in viral pandemics to counter misinformation, guide public health policy on the local level, and encourage fact-based decision making.

As Director-at-Large, my role on the MBR Board of Directors has been a supportive one. I have assisted in member communications, researched legal and regulatory statutes, participated in Board meetings, and facilitated the transition to an electronic AGM. One of my primary objectives in serving on the Board going forward will be to modernize our website content and improve the tools used by members to communicate with each other and with the Board. This includes the timely posting of minutes and the implementation of a members-only section of the website where users can maintain their own profiles.

In my free time, I raise heritage breeds of poultry and enjoy exploring the region on foot, on skis, and by car. Many of you have met Butters, our Royal Palm tom turkey, who visits the MBR every 4th of July. He will be making his annual appearance again this year, so please come and say hello. I appreciate a good beer and lively conversation, two things I know I can always count on in Glacier!

Roy Massie - current Grounds and Maintenance Director

Roy is a builder/general contractor, volunteer firefighter, family man who lives full-time in the Rim.

Roy has been instrumental in managing the grounds and maintenance efforts at the Mount Baker Rim for the past several years, including coordinating the staff, selecting and bidding projects, and generally keeping the grounds and maintenance costs under control.

Roy's efforts are well appreciated by all who enjoy the Mount Baker Rim's facilities.

David Hill

My family and I have been in the Rim for ten years, and have lived here full-time since 2017. Having a competent, involved, and responsive board is critical to the MBR community and each of our individual investments in this community. Some of the work the current board has done, such as working to increase participation of the membership in these meetings, is fantastic. Since someone nominated me to rejoin the board, and because of their focus on maintaining and improving the Rim, I would love to continue to assist the MBR community.

I previously served on the board from 2013 to 2018. My first role on the board was Property Standards, where I clarified and improved the rules and guidelines for new and subsequent construction in the Rim. The aim was to simplify and streamline the rules for construction and to also maintain the rugged, unique feel of the community. My second role on the board was to manage Grounds and Maintenance. The G&M role had me overseeing the Caretaker and her direct reports, and was focused on maintaining and improving the Rim's asset base. This included redesigning the Recycling Area, reequipping part of the pool physical plant, replacing failing Clubhouse windows, and the initial scoping to refurbish the Clubhouse lighting and HVAC systems with more efficient, cost-saving systems. As when I led Property Standards, I also dedicated part of my time to rewriting conflicting sections of our governing documents. In this case, around Intrusive and Excessive Noise. I am also responsible for the MBR Nextdoor community site.

I am retired from almost twenty years in the field of computer security Intellectual Property and 15 years of investment banking and consulting. I also have the bandwidth to dedicate to our community.

Kathy Cantrell

I currently live in Lake Stevens and my family has owned a cabin in Mount Baker Rim since 2004.

I have been married for almost 27 years and have three daughters.

I have an Associates Arts degree from Fullerton Junior College, California in Business.

I have volunteered in my children's classrooms, for Bloodworks Northwest and at the church I attend.

I have worked as a Senior Bookkeeper for a credit union and Accounts Payables for a telecommunication company as well as for the corporate headquarters of a large retail chain.

In my spare time I enjoy golfing, ballroom dancing, kayaking and puzzles.

Josh Lozman

Josh Lozman is the director of gender equality for the Bill & Melinda Gates Foundation and also leads the foundation's strategy for co-chair Melinda Gates' advocacy and communications. He previously served in the Obama Administration as chief of staff to the National Economic Council. He spent a decade working on global campaigns, policy initiatives, and for political candidates that support improved global health and development. Josh holds an MPH and MBA from Johns Hopkins University and a B.A. from Dartmouth College.

Josh is an avid skier, hiker, and biker. His wife Kristen is a primary care physician at Kaiser Permanente and they have two young children who whine whenever they drive away from Mt Baker. They have been coming regularly to Mt Baker since 2012 and purchased a home here in 2018.

Bob Smith

Earth is my home planet. I plan on staying. I've owned in MBR since 2007. Built and lived full time in The Rim since late 2018. Retired steam specialist for a Japanese manufacturer, Certified Energy Manager. I travel some. And love The Rim.

George Robbins

Hello! My name is George Robbins, a candidate for the board of our community association. The reason I decided to apply at this time is my status as "retired", and so I have time to help with the matters that face our Mt. Baker Rim neighborhood.

The dues have increased substantially over the 23 years that I have owned my parcel, and I have been happy with the maintenance and improvements. I support efforts to maintain a high standards for infrastructure and care-taking that assures our investments will be of comparable value every year as we age, and for those who may look to pass on their property.

I have owned property in the Rim since 1997. In 2018 I retired from Skagit Valley College after 24 years. Before that I had 2 years in home remodeling construction, mostly in the Stanwood. I have worked in direct sales and marketing, including about 13 years with various auction companies in Skagit and Whatcom counties. Between 2006 and 2012, I was elected to other Boards of Directors: the Pacifica Foundation (operating in 5 states) nationally, and at the Lincoln Theatre (Skagit County).

My work at SVC, as the manager of student media (radio stations and newspaper), gave me experience with bureaucracy, annual budgets, reports, payroll, and supervision of employees. I managed over a million dollars in grant funding over 9 years from the Corporation for Public Broadcasting. Those grants required audited financial reports and meeting target outcomes. I served on several college committees including the Governance Steering Committee (2 year elected as Chair), the top advisory committee. Also, I was a part-time instructor for 14 years in broadcast communications, journalism, and public speaking.

The security and safety we enjoy in the Rim is remarkable. I will always vote to protect our decision to have gated access, and to limit the use of our community by non-owners. However I also feel that abruptly ruling out access does not improve the Rim in the long run. I purchased my property after staying a weekend here at a friends home. In the past I had short and long term renters in my place and I appreciated the income. I have also seen the effects of un-caring visitors, and the impacts of the increased traffic of strangers. I favor compromises to assure that our security, privacy, and values are not diminished. People in the business of renting should purchase property elsewhere.

Some folks may not appreciate that our association has additional rules and regulations beyond those of the properties outside of the Rim. However, upon purchase of the property, each owner has agreed with a legal signature to abide by a few extra rules and regulations. I agree with the summary from the Board with its current meeting packet, regarding the review of complaints as individual and having circumstances that should be considered in every case. Blanket rules don't fit everyone in the same way, and we should be open to enforcement flexibility with those who may not be harming the greater community or impacting the common good. In certain disagreements, a very strict enforcement must be available to prevent actions that would cause harm to this recreational paradise.

If you think that I could help continue to maintain our wonderful environment, and peaceful co-existence in this little paradise by the river, please vote for me to join the Board.

Sheri Hargus

I fell in love with the RIM on a sunny President's Day weekend when our family rented a cabin for an extended ski weekend. Three months later, we owned a cabin on Glacier Rim Drive, across from the tennis courts. That was 22 years ago and our four kids are now adults – the oldest lives in Seattle and often uses the cabin, two live in California and visit the cabin whenever they return home and the youngest lives in China (his last RIM experience was in between a two month hike along the Central Divide Trail and a return to Guilin). The RIM has been so special to our family – it is our place of refuge and peace in what are often turbulent and uncertain times. Some of my best family memories center around Mt Baker and the joyful sharing of all that this area has to offer.

I was born in Seattle and grew-up in Hawaii until the age of 13, lived overseas in Africa and Australia for a few years and then moved back to Seattle where I finished high-school and attended the University of Washington, getting degrees in Electrical Engineering and Computer Science. Most of my adult life has been lived in Seattle although I had few brief intervals in other places - a year in Oregon, two years in Colorado, a year in Beijing, China and a year in Honolulu, Hawaii.

My professional career has always been in technology-related fields. I have in-depth management experience and have lead many teams in developing innovative software and tech products. For the last six years I have worked for the City of Seattle Information Technology Department as a strategy advisor helping multiple city departments to leverage technology to support the work that they do for the public.

I am interested in being a RIM board member so that I can help more with the issues that our community faces. I would also like to assist in the planning that helps us grow, strengthen and enhance our community. I embrace communication and collaborative solutions that support all our members. Being a board member is not something I would take lightly and I would give it the time and dedication that it needs. I have wanted to be more involved for a long time and now is a good time for me to step forward and make that commitment.

Thanks for considering me for a board position. I look forward to getting to know more of you!

Dawn Chaplin

I am volunteering for a Director position on the board. I would like to introduce myself. My name is Dawn Chaplin. I have been on the board previously from 1998 to 2004 as Social/Member Relations Director. I also was on the board from 2016-2019 as Treasurer, Member Relations, Director at Large and Secretary while also in charge of the Social Committee. My previous Employment was with the Royal Bank Of Canada Western Visa Centre (14 Years) Departments Financial, Chargeback Clerk, Merchant Sales, Managers Month end reports and Collections. Our area covered British Columbia to Northern Ontario. I am now retired. My husband (Jim) daughter (Ellena) and myself have been members since 1991. We are on Alpine Rd. For the time I have served on the board I have missed only a few meetings. Which was a total of nine years. I take being on the board very seriously as we are running the community and need to attend meetings to do that. I feel it is important to represent the members by speaking and listening to them and understanding what they want within the community. I have the time as I am not working to give my full attention to the position. I have always put in a lot of hours while on the board and I know it's a lot of work to keep this community up to date and moving forward. Working hard and gathering knowledge is what I do best besides the Social Events. I am also heading up the Social Committee and do an annual calendar but at this time due to Covid-19, I am waiting to see when gatherings will be allowed. Majority of the Social events we put on are for families so the children and the parents can have fun and make new friends. This is going to be hard at this time during this Covid -19. We are watching very closely to see what we will be able to do and when we can do it concerning social distancing.

Other Nominees:

- **Kathy Pankanin**