



MALLARD COVE 2025 ANNUAL MEETING

Date: December 10, 2025

Time: 5:36 pm – 7:50 pm

1. Call to Order

The meeting was called to order by **Chris Bruntz** at **5:36 pm**.

2. Attendance

Members present:

Chris Bruntz; Andy & Jane Sallee; Dathan & Jacky Myers; Sam & Wendy Cessna; Ron, Millie & Rich Winter; Jim & Kit Laws; David Argilla; Shelly Nilson; Steve & Jeanette Gish; Cory & Paula Zimmer; Amy Vondeerle; Tony Galbreath; Joe & Danielle Desjardins; Brian Storman.

Tabitha Meadows joined the meeting at approximately **6:00 pm**.

3. Approval of Prior Minutes

A motion was made by **Julie** to approve the **2024 Annual Meeting Minutes**.

Seconded by **Dathan**.

Motion passed.

4. Financial & Banking Update

- Questions were raised regarding recent emails sent to the membership and the availability of QuickBooks financial information.
- **Dathan** reported that **U.S. Bank unexpectedly closed Mallard Cove accounts** without explanation, creating challenges in obtaining statements and access.
- A new account has been established with **Sound Bank**.
- The Board is working to resolve access issues with the HOA's QuickBooks assistant due to account-linking complications. Updates will be provided once access is finalized.

5. Bookkeeping Discussion

- Questions were raised regarding the qualifications and appointment of the current bookkeeper, **Julie Vig**.

- **Andy** stated he has worked with Julie in another business and found her reliable.
- No formal membership vote on the bookkeeper was confirmed.

6. Governance & Legal Oversight Discussion

- Members discussed whether legal counsel should attend Board and membership meetings.
- The Board noted the cost considerations of having an attorney present at all meetings.
- Members were invited to provide attorney referrals for future consideration.

7. Communication & Board Conduct

- The importance of respectful communication and collaboration within the community was discussed.
- Members emphasized the value of improved communication and transparency moving forward.

8. Safety Items

- Discussion occurred regarding installation of **safety life rings** at the pond and docks.
- **Danielle and Joe Desjardins** volunteered to assist with installation.

9. CCRs & Bylaws

- The Board discussed the importance of updating CCRs and bylaws to address governance and spending clarity.
- Members will be given the opportunity to review proposed updates once drafts are complete.
- The Board will post CCRs and bylaws on a protected page of the community website.

10. Insurance Requirement

- Members were informed that **Mallard Cove Corporation must be listed as an additional insured** on all homeowners' insurance policies.
- This request was made by the HOA's insurance carrier to ensure liability protection.
- **Andy** will post the HOA's official name and address on the website for insurance reference.

11. Docks & Permitting

- **Dathan** reported on recent county and Department of Fish & Wildlife requirements related to dock repairs.
- Permit fees include approximately **\$500 to the County** and **\$500-\$1,500 to Fish & Wildlife**.
- Future dock work may require translucent materials per updated regulations.

12. Meeting Format & Community Events

- Members discussed holding future meetings in person, via Zoom, or a hybrid format.
- **Rich Winter** volunteered to organize a neighborhood summer gathering.

13. Board Elections

A motion was made by **Steve Gish** to re-nominate the current Board.

Seconded by **Cory Zimmer**.

Motion passed unanimously.

14. Committees

Drain Field Committee

- A motion was made by **Sam Cessna** to form a Drain Field Committee consisting of **Sam Cessna, Joe Desjardins, and Andy Sallee**.
- Seconded by **Dathan Myers**.
- **Motion passed unanimously.**

15. Septic System Discussion

- **Andy** summarized discussions with **Soils Application** regarding septic options, including individual systems and potential design modifications.
- Members discussed various possible locations and options, including the lanai area.
- Committees will conduct further research and present findings at a future meeting.

16. Dues Increase

A motion was made by **Julie** to increase annual dues to **\$1,500 per year**, representing a **\$300 annual increase** (\$120 allocated to the water fund and \$180 to the general fund).

Seconded by **Steve Gish**.

Motion passed unanimously.

- Monthly payment options will be made available for members unable to pay in a lump sum.
- Late-payment penalties at **30, 60, and 90 days** will be enforced beginning in **2026**.

17. Additional Business

- Members noted the importance of providing more advance notice for future meetings.
- Appreciation was expressed to the Board for its service.

18. Adjournment

The meeting was adjourned at **7:50 pm**.