



BPLA Board of Directors Meeting Minutes

November 20, 2025, 6:32 p.m.

Gallie's Residence

Board Meeting Call to Order - The meeting was called to order by the President at 6:41 PM

a) Board members present:

- Henry Vancil (President)
- Tom Mitchell (Treasurer)
- Keith Gallie (Vice President)
- Lisa Mitchell (Secretary)
- Lynda Eldred (Assistant Secretary and Assistant Treasurer)
- Michael Royals (At Large)

b) Board members absent:

- Donna Bathory (At Large)

c) ACC members present:

- Cynthia See
- Deb Shafer

Approval Oct 16 Meeting Minutes

- The October 16, 2025 Board Meeting Minutes were approved

Road Report

Doug Gibbs was not present, but sent the following road report, which was reviewed and accepted by the board:

1) Equipment Summary

- a. Grader - Water pump and associated fan belt pulley repaired and replaced
- b. Snow Plow Truck – No issues

- 2) Work Completed (last 30 days)
 - a. Prepare for winter snow plowing – Re-connected plow and installed chains on truck
 - b. Continued general road maintenance – Obenchain, Shadow Ridge, BSRR, and N Greyrock
 - c. Re-installed snow fences at front gate
 - d. Removed fallen tree on the Obenchain
- 3) Work Planned (mid Nov to mid Dec)
 - a. Continue general road maintenance
 - b. Continue planning for 2026 road base purchase and delivery
 - c. Continue equipment maintenance
 - d. Continue monitoring all roads for muddy areas, significant washboards, and any other maintenance / safety issues

Tom spoke of conversations with Jim Garofalo, who is anticipating he may not be able to continue the level of grader repair he has been doing, and will be looking into phasing in a possible replacement service to take some of the load in 2026. Sadly, we are not aware of an ‘on ranch’ Garofalo heir apparent though Jim has encountered an external contractor who might be eligible for a test. He comes with relevant experience, reliable references and reasonable rates and could visit the ranch to do some onsite repairs. The board is supportive of testing out the alternative and giving it a try for a few tasks next year. Tom got the action to coordinate with Jim and Doug to advance the possibility and see if we could build some resilience and gradually eased in as a potential alternate for Jim over time.

Member Issues and Concerns:

Members have reported an unidentified ATV parked on the side of Obenchain, intermittently over past months, in the vicinity of lots 66, USFS plot adjacent, 71, and 72. Also Steve Robinson (lot 71) reported his game camera on his land showed recently someone coming up and putting branches over it, to occlude its lens. Henry reminds residents that if you have an incident of suspected trespassing and interference on our property it is the owner’s responsibility to contact the Sheriff directly and report the incident and seek help finding the culprit. It is out of

the Board's scope to do this. We can provide camera footage from front entrance to the sheriff, if helpful.

ACC Report: (moved up in agenda)

The ACC report for the November 18 meeting has been distributed to members separately. The ACC has proposed a revision to its Rules and Guidelines document that will be emailed to all residents Nov. 24, so that it can be approved by member vote at the winter meeting. This revision formalizes the ACC accepting applications to approve projects through email, and proposes changes and clarifications to rules on signs.

The ACC expressed the concern that the Smith's have objected to the ACC's ruling on the no trespassing signs they placed on their property that are in the Bonner Peak Ranch Road easement that goes through lot 78 up to lot 80. The signs remain up, not complying with the ACC request.

Also a Bonner Peak resident who hiked on the Bonner Peak Ranch road on lot 78 was confronted by the Smiths and told by them to leave. They advised that she was trespassing and they would call the Sheriff for enforcement. This is despite the fact that after Henry reported on his meeting with the Smiths earlier this year, that he had agreement with them about the Bonner Peak ranch road on their property, and the secretary sent a memo to all residents saying they had the right to walk on that road beyond their gate, as long as they stayed inside the road easement area, as per our covenants about the use of ranch roads.

The Board affirmed to the ACC that the board will take action on enforcement if the ACC finds a resident will not comply with their rulings.

Also, the ACC reported that the Smiths now contest the assertion that the road beyond their gate is a Bonner Peak Ranch road, and wants to see documents from the County that define the road easement. Michael said he had found such a document, in a Deed filed in 2002 with Larimer County and would provide it to the Board.

Henry took the action item to talk to the Smith's about this issue again, before proceeding with more formal enforcement actions. Keith volunteered to accompany Henry at this meeting, and they will bring the deed Michael referenced that he had.

Regular Business

Reports of Officers

1. President: Moving update on Front Entry Gate from Old Business to this section: Henry did more research, and revised his recommendation to incorporate a \$2200 commercial grade lift master actuator and control box. This raises the total estimated cost of the entry gate to \$6700 from the \$5500 quoted at the summer meeting. The lift master actuator will be a more robust solution, better able to handle the duty cycle the gate would have. The board approved this change and settled on proposing \$90/lot which totals to \$7380, providing a 10% buffer. Tom and Henry will adjust their Winter meeting presentations accordingly.
2. Vice President: nothing to report
3. Treasurer: See attached Treasury Report Slides, and Monthly Financial Summary, distributed to the board prior to the meeting. The Financial Summary for October is final. We remain on track with spending for the year at 83% of year completed, 80% of available funding spent.

We moved the 2026 Budget review up from Old Business to this section, with Tom going over his preliminary budget presentation, attached. Tom's presentation now predicts that at the end of this year we may have a about a 4% surplus, or \$3344.35, out of an \$82K spend. It was suggested that Tom add more detail on what contributed to the surplus in 2025 in his presentation, which he said he would do for the winter meeting. Key windfall areas are snow removal costs, road material under spending, dumpster costs, etc. Not areas that we can count on in 2026.

For the 2026 Operational budget, Tom proposed a \$20/lot increase due to predicted rising expenses in insurance, roadwork, website and Colorado registration.

For 2026 Reserve contribution, Tom proposed we return to \$100/lot contribution to better enable meeting target dates to fund a grader replacement. The board approved this level of reserve contribution for 2026 and currently we are ahead of the original plan to meet target reserve levels by 2033. Henry proposed we should "inflation proof" our reserve contributions, as the costs for graders, snow disasters, legal expenses keep rising but our reserve targets do

not. His concern is that our savings plan won't adequately cover emergencies unless we forecast a 3% increase per year in contributions to keep up with inflation. It is also thought that to target of only \$100K for a new grader is too low, and we need to raise it to \$200K. This will push out the date for hitting our reserve goals, unless we factor higher contributions to reserves in for future years. Keith commented the snow disaster reserve should be increased to \$7000, to better cover disasters like the 2003 blizzard, and maintain enough reserves to get roads cleared in 2 days for such situations. The board concluded that for the Winter Meeting, the \$100/lot was a balanced proposal for the 2026 contribution and will look for Tom to propose revised reserve limits to mitigate inflationary concerns.

The combination of the above 2 items will be requesting the members to vote on a baseline 2026 assessment of \$1050/lot (\$950 for operational, \$100 for reserve). Tom will motion and seek approval for this portion, noting that a third expenditure of \$90/lot will be discussed and authorized during the front gate presentation by Henry.

4. Secretary: Nothing to report, deferred to Website/email status later in agenda.

Additional Reports of Standing Committees:

1. ACC: Covered earlier in the agenda
2. ALCC: Nothing to report. However, since the meeting an urgent memo was forwarded from Eddy Taylor alerting a ranch to recent outbreaks of equine herpes virus in the U.S. In response, members of the ALCC are sequestering horses in the herd to certain owners' properties until more information is known about the extent of the outbreak. It is recommended that horses on the ranch not travel outside the ranch, and no new horses be brought onto the ranch, until more is known.
3. Neighborhood Crime Watch: nothing reported

Old Business

- Responsible Governance Policy Discussion: A Revision 16 document has been distributed to the Board, our latest candidate, that has wording in it proposed by Art that states the Association will not issue fines (have a

schedule of \$0 fines which is legal under state law) for covenant violations, unless a majority of members vote at a landowner meeting to allow the Board to authorize fines in accordance with state laws.

Tom expressed his opposition to this, arguing that the new policies as written in Revision 16 would formally prevent the Board from using fines as a tool for covenant (& Bylaw, RPG) enforcement. This weakens protection for all landowners from regulation abuse. Tom argued this is a significant tradeoff that should be consciously selected by landowners through a formal member vote before the board considers adoption of revision 16. Several board members felt that fines should remain open as an option for the Board to use. Others did not want to. It was decided that Tom will lead a discussion at the Winter Meeting presenting the case for fines, invite discussion on pros and cons, and then we will have a formal motion and member vote as to whether the association will remove the Board's power to levy fines.

We will go ahead and distribute the current Revision 16 Responsible Governance Policy document as an example of what form limiting fines might take for membership review and feedback before the meeting.

If the membership votes against authorizing Board levied fines, Revision 16 Policy can potentially be adopted as is, and we will set it up for formal Board approval vote at the Jan. 20th Board Meeting. If membership votes to enable Board levied fines, the current document will be adjusted accordingly and resent for landowner review with a subsequent Board vote in the February or March timeframe.

- Update on the Migrating Website and Email to Bluehost: We have successfully gotten control and ownership of our domains, transferring them to a BPLA controlled account with ENOM web services firm. This cleared the way to complete migration of our emails and updated website source code to Bluehost. The website has been activated and is operational now under the original URL of <https://bonnerpeakranch.com>. Unfortunately, it was not practical to transition historic member registrations, so all landowners have been invited to re-register, and we have 32 active members at this time. We have no dependence on our old provider, HOA Experts, anymore. In 2026, we will initiate the transfer of our 2 domains from ENOM to Bluehost which will minimize the yearly domain renewal costs. It is

anticipated that this final transfer will not cause downtime to our emails or website. All members are now asked to stop using bplasecretary42@gmail.com for the secretary now, as the new email secretary@bonnerpeakranch.com is now far superior, and can send emails to all ranch residents and to large distribution lists. Likewise, the emails president@bonnerpeakranch.com, treasurer@bonnerpeakranch.com, vicepresident@bonnerpeakranch.com, and a few others can be used for formal board business to communicate with board members so they don't have to use their personal emails.

Lisa will be working with others that have been supporting the website in the past, and soliciting new volunteers as well, to formalize and establish a permanent volunteer committee to maintain the website and emails and interface with our Bluehost provider. We need to ensure long term continuity of this support for the Association, as well as manage its cost.

- Conversion to online QuickBooks for Accounting: Tom plans to commence acquisition of Online QuickBooks in December, and work with the accountant to get our historic data transitioned from their private archives. The goal is to start using Online QuickBooks for bookkeeping and future data exchange with the Accountant in January. The expectation is we will see a rate reduction in the accountant fee that will more than compensate for the QuickBooks subscription cost of ~\$50/month. Further, we will be able to link our QuickBooks to our FNBO financial institution allowing for automated transaction management reducing a considerable amount of manual data entry done today.
- Review of Agenda for Winter Meeting: The Agenda for the Winter Meeting Date for December 13 at Livermore Church was reviewed and approved by the board. It will be emailed to all residents Nov. 24th, along with Proxies, the proposed 2026 Budget, the new proposed ACC Rules and Guidelines, and the proposed new version of Responsible Governance Polices for landowner review. Postcard notices will be mailed on Nov. 24th as well. The Winter Meeting has also been posted as a Calendar event on our new website. (See Calendar, under Owner Resources, after you log in.)

On the Agenda, there will be 4 items that will require a landowner vote:

1. Approval of the 2026 Budget and annual assessment
2. Approval of a new version of ACC Guidelines and Rules.
3. Vote on whether the membership should authorize the Board to levy fines on members for failing to correct covenant violations. (To determine content of Responsible Governance Policies we are proposing to adopt)
4. Approval of Front Entry Gate Plan and Special Assessment for a Front Entry Gate

New Business: none

Closing of Meeting

The next Board meeting will be held at Mitchell's residence on Tuesday, January 20th.

The meeting was closed at 8:46 PM