

**Cumberland Lakes  
Property Owners Association  
Annual Members Meeting  
December 2<sup>nd</sup>, 2023**

**BODs in Attendance:** Michael Perkowski (President), Connie McDonald (Vice-President), Linette Almond (BOD Officer at Large), Reggie Almond (BOD Officer at Large), Louie Check (BOD Officer at Large), Karen Dunn (BOD Officer at Large), and Kent Steward (BOD Officer at Large).

**Members Present:** Teresa Annis (Financial Officer), Lauren Greber (BOD Secretary)

**Others Present:** Tom & Janine Torbleau, Richard Dunn, Christine & Rene Monfort, Jerry Carty Norm & Beth Carlson, Vicki & David Breneman, Susie & Chuck Smith, Bill Meyer, Angela Ogden Dawn & Jim Biron, Mark McDonald, Derick Savino, Wendy Perkowski, and Wayne Benson.

The meeting was called to order at 6:35 pm by Michael Perkowski.

**Business Report:** Michael Perkowski (President)

**Financial Report:** Teresa Annis  
POA Checking Account \$334.03  
POA Reserve Account \$61,206.16  
POA CD Account \$31,425.71  
Total of all Accounts \$146,632.85

Balance Forward from 2022 \$153,938.18.  
Bad Debt Written off \$1,543.50.

Collection Company – Recorded 76 Owners = \$25,785.12. Still owed \$13,876.23.

Lien Summary – 71 Since 2016. \$42,567.78 paid in full. 34 Still owe \$12,587.56.

**President Report:** Michael Perkowski

I would like to start by thanking all of you for coming out tonight and attending our annual meeting of 2023.

Our community has seen a tremendous amount of growth this past year and we welcome all the new residents joining us in Cumberland Lakes. I would also like to mention the extremely sudden passing of Ralph Bailey in 2023 who unfortunately didn't get to enjoy his new home with his loving wife. We hope our community has made her feel welcomed in some small way.

I want to express my extreme appreciation to the 2023 board members, our secretary, and treasurer, that have volunteered their time and talents to help make this community such a

desirable place to call home. It has been an honor to serve with you. We could also not do this without the tremendous support of all our committees and the chairpersons that head those committees:

Activities: Wendy Perkowski  
AECC: Richard Dunn  
Beautification: Channon Recchia  
Firewise AND Neighborhood Watch: Tom Torbleau  
Community Center Maintenance: Ray Brunner  
Community Event Coordinator and Welcoming Committee: Karen Dunn  
Meals to Heal, and Real Estate Liaison: Connie McDonald  
Rental Equipment Coordinator: Louie Check  
Webmaster: Jim Biron  
Newsletter: Dawn Dayton  
Facebook Page Administrator: Jerry Carty  
Lakes and Parks: Wayne Benson  
Directory Editor: Lauren Greber

This list of volunteers and the people serving on these committees is a testament to our community. No matter how small the task, it all starts to fall apart without working together.

Lauren Greber will be stepping down at the end of 2023 as the board secretary and her talents will be greatly missed from board meeting minutes, countless emails, and the huge task of this year's elections. Richard Dunn will be stepping away from the AECC and as the chairman. We appreciate the time and effort he provided through this year with all of the new construction projects. Karen Dunn is stepping away from her many years as service on the board and as Event Coordinator. Karen has volunteered for many years in one form or another and is one of the key people that is accredited in helping to get the loan on our community center paid earlier than expected. Thank you so very much for all of your time and talents you donated to our community.

This is our second year holding elections for the Cumberland Lakes POA board. I would like to thank all the volunteers that helped on the election committee and make another election possible. This election means that we will have three members stepping down this year. I would like to thank Reggie Almond, Linette Almond, and Karen Dunn for their service to the board in 2023. I welcome the three new members to the 2024 board Norm Carlson, Chuck Smith, and Jim Biron. There will be four returning board members that include Connie McDonald, Louie Check, Kent Stewart, and myself in 2024. Teresa Annis will also be returning as our treasurer. I am looking forward to working with all of you in the new year.

2023 has been a great year for community gatherings. We have had large turnouts at monthly potlucks hosted by community volunteers with some great themes, fun times at monthly game nights, exercise sessions to help get in shape, an ice cream social, Superbowl party, and even a Neighborhood Watch educational presentation with the sheriff's department. Volunteer spring cleanup at the community center had a good turnout to make it quick and easy. The Third annual car show with a band and the addition of new cool ride entries by Jim Biron and Dawn

Dayton. Being able to come together and get to know your neighbors is an integral part of any community.

This year we were able to implement Cumberland Lakes' new Bylaws. This is after a year of extensively working on the Bylaws, a lawyer review, a committee of five volunteer community members reviewing it, and releasing it to the entire membership for a review of 90 days. Thank you for the many volunteers that made it possible. This year we have started the undertaking of reviewing and updating our outdated Charter. This process will carry over into 2024.

2023 hit our community hard several times with heavy straight-line winds. This left neighbors with excessive trees downed on their own property, on our community roads, and in our easements. I am very proud of the way the community came together to aid not only our fellow neighbors but the community as a whole. The many volunteers that donated their time, gas, machinery, muscle, muffins, cake, and water was greatly appreciated. Not only did this save the community a vast amount of money, it united people together.

At the beginning of this year, Lakes and Parks under Wayne Benson was able to get both of our lakes' dams inspected and certified by the state. These two lakes are an important asset to our community and it takes time and effort to keep the spillways clear as required. Thank you to the volunteers that make that happen.

I am happy to announce that we were able to negotiate and secure the same company to mow all of our easements and common areas of the community. This provides a great value to not only the aesthetics but as added fire safety to the community as well. This also aids in keeping the insurance coverage low. I'm grateful to continue the same level of service we have grown to enjoy and appreciate through the years.

There are many things that are accomplished in the community that go unnoticed as an act of volunteering. Tree or limb removal from mowing easements. Garbage picked up from the side of the road. Mowing done at the community center in between scheduled mows. Stopping to acknowledge people looking at property to buy. Staying to clean up after a potluck. There are many more to mention but in the interest of time, I want to say, "thank you". Although I may not give you the direct recognition you deserve, I appreciate you all for making this a good community to call home.

### **Committee Reports:**

#### ***Activities, Wendy Perkowski, Chairperson***

2023 Activities had an active year and a good turnout of neighbors at the planned events. We met our goal of hosting events which were fun and encouraged neighbors to come together.

- **May 29, 2023 – Memorial Day Cookout** 48 people attended the event. \$5/per person entry fee. Hamburgers and Hotdogs grilled. Cornhole and Bingo was played, Raffled off fun American themed baskets.
- **July 4, 2022 - 4th of July Potluck BBQ** 45 neighbors attended. \$5/per person entry fee. Pulled Pork and Sloppy Joes were served. Attendees brought sides and desserts to share. We had a

super time with the bake walk, kids playing with water balloons, cornhole and horseshoe yard games.

- **September 4, 2023 – Labor Day Luau.** 30 neighbors came together dressed in tropical, festive attire to close out summer. Pulled Chicken and Pork were served. \$5/per person entry fee. Had a relaxing time hanging out while indulging in tons of pineapple dishes and other summertime favorites. Ruffled off fresh pineapples.
- **October 28, 2023 – Chili Cookoff** 36 neighbors had a lot of fun catching up and meeting several new neighbors who recently moved into the community. \$5 per person entry to vote. There were 9 pots of chili to vote on. Sides and dessert were provided by those not participating in the chili contest. Judi Boyle was awarded 2023 Chili Queen. She graciously accepted the crown, belt, trophy and cash prize.
- **December 9, 2023 – Christmas Party and Re-Gift exchange** 3:00pm. RSVP to Evite out if interested in attending. We will graze on hearty appetizers and desserts. Last name A – M should bring hot or cold appetizers. N – Z should bring desserts. Anyone who wants to join in the fun and play the re-gift exchange will just bring a wrapped, unmarked gift. This should be something that you previously received and have never used and no longer want.
- **Monthly potlucks** continue to be a get opportunity for neighbors to get together. Big shout out and thank you to those who stepped up to host a monthly potluck in 2023, The Dunn's Bailey's, Benson's, Perkowski's and Monfort's.
- **A special thank you to Beth Carlson, Tricia Clark and Julie Check** for volunteering their time on the activities committee and going beyond by hosting monthly game nights and craft events. Thank you for your help making each event memorable & fun for our community.

**2024 will be here before long, looking forward to planning another year of social events for neighbors of Cumberland Lakes to get together to mingle and make more memories.**

***AECC: Architectural & Environmental Compliance Committee: Richard Dunn, Chairperson***

128 Laurel Loop. Variance granted.

Lot 19 North Lake Trail. Approved clearing for campsite.

679 Lakeshore Drive. Approved Fence.

86 N. Lake Trail. Approved a room addition.

40 Mart Home. Approved new home construction.

98 N. Lake Trail. Approved new dock.

385 Austin Drive. Approved fencing, canopy and shed.

73 Willow Lane. Approved new residence.

39 Pond Rd. Approved Fence and shed.

559 Lakeshore Drive. Approved shed.

532 Anne Rd. Approved temporary driveway for pool construction.

Lot 60 and 61. Approved new residence.

532 Anne Rd. Approved in-ground pool.

532 Anne Road. Approved detached garage.

Lot 10 Azalea Approved lot clearing.  
616 Divide Trail. Approved new driveway.  
98 N. Lake Trail. Approved a new shed.  
29 Mountain Ash Drive. Approved new shed.  
156 Anne Rd. Denied streetlight.  
Lots 16 & 17 Cumberland Lakes Drive. Approved wood fence.  
321 Lakeshore Drive. Approved tree removal.  
326 Laurel Loop. Approved garage/shed.  
Job site signs are now displayed on the projects the AECC COMMITTEE HAS APPROVED. Revised the AECC Rules and Regulation to correct the setback requirements. Revised the definition of Parking and the definition of Commercial Vehicles

***Beautification: Channon Recchia, Chairperson***

On May 6, 2023, approximately 30 residents showed up to pull weeds, clear underbrush, and clean up around the Community Center. Work began around 10 am and concluded after lunch. No other Beautification projects were undertaken this year.

***Community Center Building Maintenance: Ray Brunner, Chairperson***

This past year I have replaced air conditioning filters and light bulbs as needed. The fire extinguishers have been updated and certified for another year. The air conditioning system had its annual maintenance. Before the winter arrived the faucets were covered, furniture and flag were moved inside and then replaced outside after high winds. The remaining repairs still need to be scheduled next year for the FireWise shed that has some deteriorating wood on the exterior. An assessment was done of the community center's current condition and expected life remaining and a report was submitted to the current board for budgetary planning.

Special Note from Karen Dunn, liaison:

I sometimes feel that this volunteer position is overlooked but I want to thank Ray for his time in keeping the center ready for all of our activities there. Thank you Ray.

***Community Center Reservation: Karen Dunn, Chairperson***

The community Center is available for any resident's use whether it's community wide events or private events. There is a calendar to record any activities or reserved times. Through the end of December, I will still be the point of contact for reservations. After the first of the year, Jim Biron can be contacted directly to update the calendar with your event. By having events on our calendar assures that no one is scheduling an event when the Center is not available. Thank you all for being respectful of our neighbors' use of the center as we try to accommodate everyone.

***Directory Editor: Lauren Greber, Chairperson***

Emails went out to all residents asking who wanted to be in the directory and to verify their information. Asked for a return by 11/20. As of 11/30, I have received about ½. Pestering began this week. Will continue. AECC is providing information on lots that are in the building process so that I can reach out to them to see if they wish to be in the directory. BuiltWell bank is still doing our printing for FREE. Lots of

final details will be ironed out in the next 30-60 days so that it is ready to get to the branch manager for printing.

***Equipment Coordinator: Louie Check, Chairperson***

11 backpack blower usage, 1 ladder usage, 7 chainsaw usage, 6 bushhog usage, 0 chipper usages. Money from the board to tune-up and repair all equipment has been issued. Tune-ups and repairs will be finished in the next 2 months. Receipts will be given to the treasurer for verification of completion.

***Facebook Page Administrator: Jerry Carty, Chairperson***

Cumberland Lakes Community Site is a forum, resource and advocate for the residents, property owners, and their families within the Cumberland Lakes community. The primary mission of the group is to allow community members to share events, happenings, and constructive information with their fellow community members. The group is private and only available to residents, family members actually living in Cumberland Lakes with property owners, and current property owners.

Administrators - Jerry Carty and Dawn Dayton (added 11/25/23)

Group Rules - Posted on the site under "Files". Restated and reposted in the group posts and files on 11/20/2023

Statistics:

- 115 Total Members – 6.5% increase since 1 January, 2023 (108 members)
- 97 Membership requests – Since 1 January, 2023
  - 18 members approved – 79 requests declined – 10 members removed – 1 member banned – 1 member suspended
  - Reasons for declining requests – 1. Failure by requestor to answer membership questions. 2. Requestors are not property owners. 3. Requestors are family members of property owners not living with property owners in Cumberland Lakes.
  - Reasons for removal – 1. Property owners sold property and are no longer property owners. 2. Fake/hijacked account
  - Reason for ban – Fake/hijacked account
  - Reason for suspension – Group rules violation
  - Potential Spam comments allowed by Admin – 11, Disapproved – 0
- 713 total posts – Since 1 January, 2023

***Firewise: Tom Torbleau, Chairperson***

Committee Members: 4

16 Mar. Hazardous Burn at Laurel Loop and Sycamore Bend Fire Dept. called

01 Apr. Major Storm 76 trees down with some structure damage.

06 May Community Cleanup Day 24 volunteers worked 96 hrs. Many thanks.

08 Jun. Attended Annual Firewise Conference in Sevierville.

06 Aug. Another major storm many more trees down.

#### Annual Firewise Report Data

65 Homes with 125 Residents

Firewise requirements: Community Investment: \$1946.75 Actual calculated \$106,361.15

Per dwelling Investment: \$29.95 Actual \$ 1,636.36

Res.Hrs. 1,143 P.O.A. Hrs. 239 Res. \$ 42,731 P.O.A. \$ 17,265

#### ***Meals to Heal: Connie McDonald, Chairperson***

- The Meals to Heal program is a volunteer organized and managed helping hand program for and by Cumberland Lakes' residents.
- o If a resident is in recovery, the program coordinator calls to offer the Meals to Heal program. The meals are intended for the patient as well as their caregivers.
- We have 8 volunteer cooking families.
- o Since our 2022 annual meeting, all 8 cooks have provided meals. In total, 27 meals were delivered helping 9 families. At one point this fall, we were assisting 4 families at the same time.
- We strive to provide healthy and comforting food to our neighbors when they need it the most. We also promise to keep any medical conditions confidential. Special diet restrictions are observed.
- This program does not receive funding. We would like to have at least a 48 hour notice for a request.
- A sincere thank you to our volunteer cooks: Karen Dunn, Jerry Carty, the Choates, Judi Connors, the Checks, Channon Recchia and Misty Fell.

#### ***Neighborhood Watch: Tom Torbleau, Chairperson***

Patrol Area: 28 miles

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Active Patrollers:	16	18	18	17	17	17	15	13	15	17
Burglary (theft):	00	02	01	03	02	00	04	03	02	05
Arson Fires	00	00	00	01	00	00	00	00	00	00
Reports of Suspicious Vehicle:	01	02	02	02	06	04	03	11	05	05
Report of Suspicious Activity:	02	01	02	03	03	04	09	08	04	07
Refuse Dumping:	04	01	02	03	05	05	05	04	00	00
Vandalism:	06	07	09	03	00	03	08	00	01	02

Note:

Special thanks to all Neighborhood watch personnel for a great job this past year.

***Park/Lake Management: Wayne Benson, Chairperson***

The past year has seen an abundance of geese on our lakes, healthy levels of bass and bluegill and, until the end of the year, good water levels. The drought in the summer has carried over to fall and now winter which has both lakes down quite a bit. As we've seen in the past, however, that can all change with one very heavy rain system coming through. With so many feeder streams coming into our lakes, it's amazing to me to see how several inches of rain can raise the lake level over a foot.

We've continued to hear reports of game cameras recording everything from the occasional black bear, to wild hog, fox and even bobcats. Of course, the deer, turkeys, racoons, etc. are part of the normal and frequently seen wildlife. We've also had a few folks seeing copperheads, but not often. We seem to have a healthy population of black snakes which apparently are affective natural deterrents to poisonous snakes. A thing to keep in mind with our two species of venomous snakes that are around: timber rattlers will often rattle to warn you off, or when agitated; copperheads will tend to freeze in place when you get too close, and potentially without any warning, strike if stepped on. Not so much now in cooler temps when they are less active, be vigilant in warmer months and consider snake boots when out in/near brush.

***HL&S Newsletter: Dawn Dayton, Chairperson***

There were some changes made to the Newsletter this year.

- Made HL&S a seasonal publication.
- Added a Pets of CL section to spotlight the pets of CL residents.
- Added a Nosh Nook for recipes to share.
- Now make a request that secretary sends out an email to notify residents that the newsletter has been published for increased awareness.
- Newsletter hits to date (since 6/9/23) on the website – 351

Have received very positive feedback on each edition.

***Realtor Liaison Program: Connie McDonald, Chairperson***

- There has been a large improvement on the placement and maintenance of realtor and For Sale by Owner signs this year, even with the high winds our community experienced. We also saw a decrease in the number of signs this year. As of November 28th, there are 53 signs posted in Cumberland Lakes.
- Originally a program to help the AECC with realtor and For Sale by Owner sign restrictions, the program includes letters sent to realtors listing property in Cumberland Lakes as well as to property owners who are marketing their property as For Sale by Owner.
- A congratulations letter is sent to each listing realtor as well as a letter of support to each property owner who has placed their property on the market. These letters include important information concerning any sale of Cumberland Lakes property, including emphasizing we are a Deed Restricted Community.



- Realtor and For Sale by Owner valuable information is available on the Cumberland Lakes website. [www.cumberlandlakes.net](http://www.cumberlandlakes.net)

### ***Road Maintenance Report: Karen Dunn***

I met with the road superintendent and drove the community. Afterwards I provided him with a current map of our community showing where homes were located. Then I provided him with a list of roads by severity of damage. I met with Mayor Foster to discuss our roads and suggestions on road budget and allocations as Stanley Hall is a newly elected Superintendent with little management or budgeting experience. After that meeting, I met with either the secretary who does scheduling or Stanley Hall to get updates. Our roads had many streets potholes repaired. It was disappointing that more was not done but it wasn't for lack of contact on my part. The main issues were excessive spring rains and confusing budget allocations that caused delays. Maybe we will get more roads repaired next year.

### ***Webmaster: Jim Biron, Chairperson***

We published a new updated website June 9, 2023 using the industry standard Wordpress software. A new interface was designed plus a better presented mobile version published.

Here are some statistics from June 9 through November 19, 2023. (Note: Statistics were not available for the previous software.)

Web Page crashes: 0  
Top 10 Page accesses: (Total 5,167)  
Home Page 2423  
Charter-by-laws-covenants... 530  
Event photos 401  
Newsletter 342  
Around Cumberland Lakes slideshow 330  
Contact us 256  
Event Calendar 214  
AECC 196  
Additional Info (Firewise etc...) 125  
Info for Realtors 98

Unique users by device type: (Unique devices used to access)

Mobile device 246  
Desktop 143  
Tablet 11  
Accesses by Cities: (Total 1,428)  
City not set by user 163  
Chicago 109  
Crossville 104  
Monterey 94  
Nashville 71  
Cookeville 39  
Atlanta 37

Miami 35  
Pleasant Hill 23  
Columbus 18

***Welcoming: Karen Dunn, Chairperson***

This year welcome meetings were scheduled on Saturdays approximately quarterly. Although we had some attendance, but it does not seem to be a very effective way to provide information to new residents. If purchasing an existing home, most have met neighbors and have a good idea of who to contact with a question or concern. If building a new residence, it seems to be too early to be involved in the community and they seem overwhelmed just trying to complete their project.

I am suggesting that we send a welcome letter which I am submitting to the current board for modifications and approval. This would have important contact information for key cards, boat decals, activities, of AECC contacts and their role in assisting with questions on deed restrictions. Hopefully, this will arrive in a timely manner and guide them through the process of building and becoming one of our neighbors.

At this point, I see no need for a welcome committee.

***Annual Internal Audit, Karen Dunn***

On Saturday November 4, 2023 the annual internal audit was completed by Christine Martinez-Monfort, assistant secretary, committee members Norm Carlson, Myra Bunn, and Chuck Smith. I was present only in an advisory capacity.

The purpose of an internal audit is to review financial records before submitting to our accountant at the end of our fiscal year. All records seem to be in order, but the following suggestions were made by the committee and our accountant.

By Accountant: Monthly statements from our bank should also be available and reviewed.

By committee:

1. Clarify the 2 categories for office supplies and/or change name of category.
2. Correct our banks name from First Volunteer to current name Built Well.
3. Eliminate Beautification category from 2024 budget as no funds have been assigned to that category.
4. Suggest that Security Expense be renamed to Neighborhood WATCH and that alarm expense be under Community Maintenance.
5. Eliminate construction loan category as it can always be added if needed at a later date.

The internal audit is scheduled one Saturday in November and it takes about 2 hours. We would like to have 3-4 property owners participate to complete this. We are always hoping to get volunteers that have not been involved before as new eyes always have new ideas. No experience is necessary but you will have a very good understanding of our budget and finances when you have participated.

Michael Perkowski opened the floor to any questions from items reported this evening:

Jerry Carty asked if the construction loan was already paid off? It should be paid off November 2024. Teresa clarified that the transfer fees received this year have been applied to construction loan per BOD decision.

Tom Torbleau asked what the note was that was paid off. Michael Perkowski said no note paid off. This is the construction loan that was taken against the community center to fix Lazy Lake dam failure in 2015. Hoping to have our reserves built up once loan is paid off.

Wayne Benson asked where money will be going once note paid off. Michael Perkowski indicated the FireWise storage shed is one item on repair list. A/C unit in Community Center needs replacement as well.

Connie McDonald noted that there is a proposed budget for the 2024 year that the new BOD will need to review/approve.

Bill Meyer asked if POA dues will stay the same for 2024. Yes, per Michael Perkowski. There is a new bill pay set-up that the BOD is working with Built Well bank so dues can hopefully get paid easier. Too costly for the POA to accept credit card payments.

Tom Torbleau POA deed restricted sign missing by north entrance at the 62. Louie says it's done, just not sure where it should be put up. Louie suggested putting it up on the speed limit sign.

Thank you to Louie Check for keeping equipment items in good working order.

Meeting Adjourned at: 7:50 p.m.