

Other new business - Helen Schwank resigned as the laundry room lady. Frankie Selvig agreed to oversee the facility for the coming year.

Helen Schwank moved for adjournment, and Carol Ammons seconded the motion. All approved. Meeting was adjourned at 8:12 P.M.

Respectfully submitted,

Alice Borchers

Alice Borchers, Secretary

Dear Margaret & Jay

Thank you for your letter.
Some of your concerns were addressed in the last general membership meeting but I am sure will be considered at the next directors meeting also.

The Bed & Breakfast concept seems to be working well in that it produces far less impact on the facilities than regular leasing of the various homes. (more control)
Of course, additional liability insurance must be purchased by the party doing the B&B as well as state & county licensing. None of which is required by standard leasing

*Sincerely
Jan*

00334

Reed 8-14-87

August 2, 1987

To: Timbrshor Board of Directors
From: Jay L. & Margaret Penington

We have not yet sent our 1987-1988 assessment payment, because we have not yet received a copy of the annual meeting minutes---nor have we received a copy of the budget expenditures.

We have serious concerns about the budget, because it distinguishes between developed and undeveloped sites. This is the first time the Board has made such a distinction. Here-to-fore, only garabage charges were not made to undeveloped sites and even that probably was a mistake. According to the Unit Ownership Act 70-23-501, "the common expenses shall be charged to unit owners according to the percentage of undivided interst of each in the common elements." What is it that you with developed sites are paying for that we with undeveloped sites are not? If it is maintenance costs, common area improvements, legal, accounting and insurance costs, those are "common expenses" and we, the Peningtons, are benefiting even though our property is undeveloped. I encourage you to reverse your actions, because you are setting a dangerous precedent. We who hold undeveloped sites also hold the balance of power and could vote to put in a swimming pool, tennis court, etc and charge only the developed sites. How inequitable!

We are also most curious about the assessment levied against the dock lessees. 1 April 1981 we entered into a lease with Timbrshor Association for berthing spaces 3,5,19, 21 and 22 for 15 years and berthing space 7 for 10 years. We paid the Association \$8,500 for that lease. As of this writing we still have the primary leases on 3, 5, 7, 21 and 22. There is no provision in this lease for any additional sums to be paid for any reason. The Association owns the docks. It gets the income. It also gets the responsibility for maintenance.

Penington - 1996 (copy)
Madden - 1991
Penington

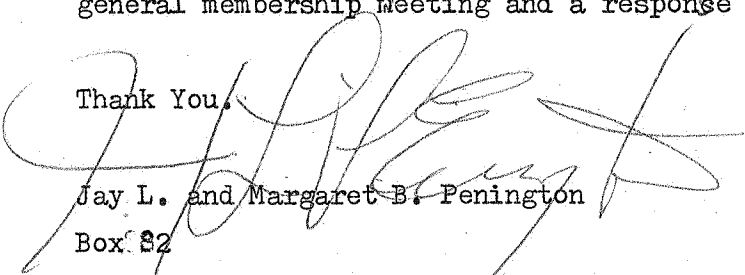
Sent copies of minutes of general meeting & copy of budget on 8/24/87
Doughton - 1991
00335

We would like to remind the Board that at the conclusion of the lease all lessees, whether property owners or not, have the renewal rights for a "like period of time" for the going-rate less 25%.

Turing to another matter, we have been contacted by a potential buyer for our sites at Timbrshor. He is quite interested in putting a Bed and Breakfast facility on one or both sites. What does he need to do to get the necessary approval? He also wants to know if guests in his facility(s) would be welcome on the swimming docks and other common areas. He didn't ask, but we wonder if such guests would be covered by Timbrshor liability insurance.

We are looking forward to receiving a budget breakdown, minutes of the general membership meeting and a response to our questions.

Thank You.



Jay L. and Margaret B. Penington
Box 82
200 S. Oro Viejo Drive
Queen Valley, Az. 85219

Alice & Lou -

Sending copies to each of
you as Bird members &
for your files -

We hope your step-father
is doing O.K., Alice.

Will see you latter part of May

Nally

Sending this info. to all Bird members so
they will know background & reasons
for necessary expenditures. Please
keep all receipts Lou so Assoc. can
reimburse you.

00337A

Jan 12, 1987

To: Morrison, Timberlon Board of Directors
From: Shelly Schwartz, Treasurer *Shelly*

On Dec., 11/10/87 I received a memo from Kim Swanson, Western States Insurance Agent & Insurance Recommendation, Copies enclosed. The Recommendations, as you will note, is "Second Request", it was the first word I have received in regard to this subject from Western States Insurance Co.

I immediately called Don Boreham at Timberlon to see if he had received the first request of the Recommendation or a copy of the second request. Don told me he had not received either written request. However a representative of the insurance company had been to Timberlon & with Don had walked the area including the Marina facilities. The representative explained in detail to Don what needed to be done to retain our insurance coverage & to meet the Insurance Recommendations (note copy).

As stated in my memo to Kim Swanson (note copy), Don assured me during our phone conversation that he had already started to meet these requirements. Note 2nd paragraph of my memo to Kim Swanson.

Don & Alice have remained in residence at the Lodge all this winter. When I called on Saturday, Alice was in Arizona due to an illness in her family. Don said it has been a mild winter at the Lake, with a minimum of snow.

We will see you at Flashed in the latter part of May.

00337

Jan. 12, 1987

To: Kim Gessner, Western States Insurance Agent.

From: Wally Schwank, Treasurer, Timbrshor Association WLS

On Jan. 10, 1987 I received the "Second Request" Insurance Recommendations & your note dated 1/7/87. I never received or heard of the "First Request" & do not know who in the Association, if anyone, received it.

On Jan. 10, after reading this correspondence from you, I called Lon Borchers at Timbrshor. Lon told me a representative of your insurance Co. had visited with him at Timbrshor & that they had walked the area, including the Marina facilities. Your representative during this visit explained to Lon what had to be done to retain our present insurance coverage with your Company.

Lon assured me during our phone conversation that he had already started to meet these requirements in the Marina area; e.g. installing "No Smoking" signs in shops & adding fire extinguishers. He also said he would draw up plans for the required railings & that they would be installed this spring before the "heavy use" time of summer. He is also contacting his attorney to obtain the correct legal terminology for the requested signs.

Lon Borchers is, as you know, the developer of Timbrshor & he is also the President of Timbrshor Homeowners Association, Board of Directors.

All 5 members of the Board of Directors of Timbrshor Association have been sent:

- a - Copy of this memo to you.
- b - " " the Insurance Recommendations
- c - " " " memo from Kim Gessner to Timbrshor Homeowners Association.

00338

TO:

WALLY SCHWANK
SP243 24921 MUIRLANDS
EL TORO CA 92630



Western States
Insurance
Agency,
Inc.

220 East First Street
Polson, Montana 59860 406/888-6288

SUBJECT: TIMBR SHOR HOMEOWNERS ASSOCIATION

DATE 1/7/87

Wally,

Enclosed is a recommendation letter from American States Insurance Company. Please have these recommendations complied with and return this signed to me. If you have any questions please don't hesitate to call.

Thank you,

Kim Gessner
Western States Insurance Agency-Polson

1. There must be a sign posted at the swimming area indicating "NO DIVING ON DUTY".
2. Pool rules must be posted with special attention to prohibiting glassware in the diving area. Lights and handrails must be installed on all boardwalk areas. Handrails must be constructed at a height such as to eliminate anyone being able to sit on the rail.



DEC 24 1986

In addition to being important for the continuance of your insurance coverage on its present form, we believe that compliance with the recommended corrections will save you inconvenience and expense. Please notify us within the next 45 days whether the work is completed or is underway by signing and returning this letter.

Work Completed
 Work Underway

Insured's
Signature

Date

Jan 12, 1987

To: Member, Timberlon Board of Directors
From: Shelly Schwartz, Treasurer *Shelly*

On Sat., 1/10/87 I received 2 memos from Tim Severer, Western States Insurance agent & Insurance Recommendation, copies enclosed. The Recommendations, as you will note, in "Second Request", is not the first request I have received in regard to this subject from Western States Insurance Co.

I immediately called Don Borden at Timberlon to see if he had received the first request of the Recommendation on a copy of the second request. Don told me he had not received either written request. However a representative of the insurance company had been to Timberlon & with Don had walked the area including the Marina facilities. The representative explained in detail to Don what needed to be done to obtain our insurance coverage & to meet the Insurance Recommendation (note copy).

As stated in my memo to Kim Severer (note copy), Don assured me during our phone conversation that he had already started to meet these requirements. Note 2nd paragraph of my memo to Kim Severer.

Don & Alice have remained in residence at the Lodge all this winter. When I called on Saturday, Alice was in Arizona due to an illness in her family. Don said it has been a mild winter at the Lake, with a minimum of snow.

We will see you at Placitas in the latter part of May.



INSURANCE RECOMMENDATIONS

- American States Insurance Company
- American Economy Insurance Company
- American States Insurance Company of Texas

Second request
 Date: 11/7/86 1-9-87
 Policy No.: AP 104735
 Expiration: 7/1/87
 Agent: Western States Ins Agency
Polson, Montana

I
N
S
U
R
E
D

Timbershore Association
 Finley Point
 Polson, Montana 59860

Return to:
 AMERICAN STATES GROUP

West 106 Mission
Spokane, Washington 99205

LOCATION SURVEYED _____
 (if not same as address)

IMPORTANT DISCLAIMER

The following recommendations result from our recent inspection of your premises and operations for underwriting purposes. Do not rely on our inspection for any other purpose. These recommendations cover hazardous conditions which were observed, but do not include, nor are they intended to include, every loss potential, code violation or exception to safe practices.

Neither the Company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking on behalf of or for the benefit of the named insured or others, to determine or warrant that such property, workplaces, operations, machinery or equipment are safe or healthful, or are in compliance with any law, rule or regulation, or will be upon correction of the conditions itemized in this form.

1. There must be a sign posted at the swimming area indicating "NO LIFEGUARD ON DUTY".
2. Pool rules must be posted with special attention to prohibiting glassware in the diving area. Lights and handrails must be installed on all boardwalk areas. Handrails must be constructed at a height such as to eliminate anyone being able to sit on the rail.



DEC 24 1986

In addition to being important for the continuance of your insurance coverage on its present form, we believe that compliance with the recommended corrections will save you inconvenience and expense. Please notify us within the next 45 days whether the work is completed or is underway by signing and returning this letter.

- Work Completed
- Work Underway

Insured's
 Signature _____

Date _____

010342

Report to Board of Directors Timbersh

from Carol Ammons
6-19-57

- Responding to the ballot on hiring an attorney to draw up necessary papers to file Timbersh as a corporation with the State of Montana were

Favor: Selvig, Long, Theobald, Johnson, Schwank, Cannon, Ammons, Pogson, Curran and Toft (absent + Toft)

Against A. Mottler Trust by Jack Stevens, Trustee

- Nominations for a 3-member committee

are R. Cannon
W. Schwank
V. Selvig

- One letter from an attorney, E. Gunglberger gives an estimate on likely cost as a guide for discussion.

- Note Mr. Jack Stevens, Trustee, wrote

"The trust wants to sell this lot. We do not intend to ~~spend~~ ^{lend} any more cash to Timbersh."

Earl M. Genzberger
Attorney at Law

(406) 782-8311

1 First National Bank Building
P. O. Box 506 - Butte, Montana 59703

May 7, 1987

Carol Ammons
411 Keith Avenue
Missoula, Montana 59801

Dear Carol:

Received your ballot and your note.

I would estimate that the cost of incorporating would be approximately \$600.00 for a normal type of incorporation which would include Articles of Incorporation, By-Laws and Minutes of first meeting. The filing fees for a non-profit corporation are \$70.00.

Extra costs would be governed by you people if you want to have a fancy Minute Book and a corporate seal.

Best regards to you, Bob and family.

Very truly yours,

Earl

EARL M. GENZBERGER

EMG/pre
Encl.

00344

Earl M. Genzberger
Attorney at Law

(406) 782-8311

1 First National Bank Building
P. O. Box 506 - Butte, Montana 59703

May 7, 1987

Carol Ammons
411 Keith Avenue
Missoula, Montana 59801

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Extra costs would be governed by you people if you want to have a fancy Minute Book and a corporate seal.

Best regards to you, Bob and family.

Very truly yours,

Earl

EARL M. GENZBERGER

EMG/pre
Encl.

00345