

Meeting Minutes  
Canoa Vistas HOA Annual Meeting  
Canoa Hills, Saguaro Room (and Zoom link)  
February 25, 2023  
9:00-11:00 am

Meeting called to order by President Rod Haworth at 9 am

**Board Members present:** Rod Haworth, president; Carolyn Mazaika, vice president; Dick Moser, member-at-large; Judy Morgan, acting secretary;  
**by Zoom:** David Rick, secretary; Mari Spraul, treasurer

**Association Members present:** **In Person** - Rod & Carin Haworth, Darin & Cathy Karras, Judy Morgan, Cliff & Liz Reep, Frank & Cher Babkiewicz, Bill Johnstone, Dick & Gerry Moser, Tom & Carolyn Mazaika, Janet Strebe, Mike Plotnik, Sarah Sheehan, Donna Higgons, David Usher, Gene Smith, Peter Arny, Maureen Kirk-Detberner, Bob Newlin, Virginia Lopez, Cheryl Hetrick / **by Zoom** - David Rick, Mary Spraul, Dorothy Zimmerman, Larry Brachfeld

1. Reading and approval of meetings minutes from January 13, 2023
  - a. Motion made to approve minutes of January 13, 2023
  - b. Motion carried - Minutes Approved
2. President's Report (by Rod Haworth)
  - a. Changes to Canoa Vistas (CV) Membership/Residents during 2022
    - i. New members: Paul and Colleen Kreamer, Maria Opela, SueAnn McLaren, Patrick & Anne Marie Braun-Hernandez, and Larry Brachfeld
    - ii. Members we have Lost: Bruce McLaren, Gary Scott, Gary Rygiel, and Richard Bergerson
  - b. Rod praised and gave recognition to all the board members for a job well done this past year
    - i. Rod shared how pleased the Board is with how many members have volunteered this year (2023) for Standing Committees; 40% Involvement by Members
  - c. Rod reminded Board and HOA Members that, as mentioned in previous Board Meetings, it is possible that the HOA may need to Contract Management Company Services. Will be evaluated as needed.
  - d. Nominees for Open Board Positions for 2023/2024: Cher Babkiewicz, Cathy Karras and Gene Smith
  - e. Vote by Membership to Approve Nominees (by acclamation)
    - i. **Nominees Approved** for Board Positions by Membership voice vote
  - f. Rod briefly reviewed Board and Committee Assignment Process
3. Treasurer's Report (by Mari Spraul)
  - a. 2022 Canoa Vistas Financial Reports
    - i. Audit of 2022 Financials Completed (by C. Karras) on 2/20/23
    - ii. Summary of BMO Harris Accounts (3 accounts); **Attachment A**
      - 2022 Revenues exceeded General Expenses by \$9590
      - \$3475 from Contingency Savings Used in Landscaping Projects
      - BMO Harris Checking Balance as of 12/31/2023 = \$39313

Meeting Minutes  
Canoa Vistas HOA Annual Meeting  
February 25, 2023

3. Treasurer's Report (continued)

- iii. Road Renewal or Replacement Reserve (Ed. Jones); **Attachment B**
  - Transferred \$12500 to Road Reserve Fund in 2022
  - End of 2022 Road Fund Balance = \$37234
- iv. Comparison of CV Planned 2022 Budget vs Actual Spent; **Attachment C**
  - Spent \$1665 More Than Budgeted in 2022

b. 2023 Budget Discussion/ Ratification

- i. Proposed budget for 2023 is the mostly the same as 2022;
- ii. Possibly set aside a 10% increase of \$1,300 for Valscape Landscaping
  - 2023 Budget Approved by Board
  - Noted that we have moved some funds to higher yielding Investments (CD's); should put other funds (Road Fund) into Higher Yielding Investments as soon as possible by new Board

[Secretary Note: After Feb 25 Annual Meeting, 2023 Work Quote from Valscape was Received; There is **NO Increase** in Valscape Services for 2023 - **Final 2023 Budget - Attachment D**]

c. Discussion of 2024 Annual Assessment (Dues)

- i. Board agreed: The 2024 Annual Assessment for Canoa Vistas residents will not increase over 2023 rate. 2024 Dues will remain at **\$660 per lot**

4. Maintenance Report (by Rod Haworth)

- a. Maintenance Committee (MC) scheduled to meet March 8, to discuss:
  - i. Weed Control in Common Areas & Individual Owners' Yards
  - ii. MC scheduled to meet with Valscape to discuss Weeds and Landscaping
  - iii. Need a List of available Yard Maintenance Services for residents
  - iv. Need a Communication Letter - Owner Yard Maintenance Needs
  - v. Future Violations of Yard Maintenance shall be referred to Architectural Committee
  - vi. To better understand landscaping needs and ongoing projects, Common Areas have been assigned to individual MC members to track status of projects

5. Comments by Members

- Maureen Kirk-Detberner: there will be a meeting by the Director of Pima County Roads to be held at 8:30, March 16, 2023 @ Desert Hills Center; email questions in advance
- Cher Babkiewich: there will be a meet-and-greet of GVR candidates to be held at the West Center
- Liz Reep: informing residents of a Canoa Vistas facebook site
- Cathy Karras: asked if Board would consider holding future HOA meetings on Saturdays, enabling those who work during the week to attend more easily
  - No objections to Cathy's request - future HOA meetings shall be held on Saturdays

Future Meetings

Saturday April 15<sup>th</sup>, 9-11 am [Secretary Note: the April 15<sup>th</sup> date is re-scheduled from originally planned date of April 8<sup>th</sup>]

August Meeting - if needed

Saturday November 11<sup>th</sup>, 9-11 am

Meeting adjourned at 10:00 am

# Canoa Vistas HOA Annual Meeting February 25, 2023 Attachments

## Attachment A: Summary of 2022 BMO Harris Accounts

JANUARY 1, 2022 - DECEMBER 31, 2022  
CANOA VISTAS  
FINANCIAL STATEMENT Regarding BMO Accounts

Balance: January 1, 2022		
<b>Operating Funds: BMO Harris Bank</b>	<b>ASSETS</b>	
<i>Checking</i>		
<b>Corrected Checking Balance for Start of 2022</b>	<b>\$ 9,068.19</b>	
Contingency Savings Account	\$ 11,795.59	
Contingency Reserve: BMO Harris Bank Certificate of Deposit - (CD expired Feb 2022; Renewed Every 3 months)	\$ 35,336.04	
<b>Total in Contingency Accounts</b>	<b>\$ 47,131.63</b>	
<b>Total BMO Harris Assets at Start of 2022</b>		<b>\$ 56,199.82</b>
	<b>REVENUES</b>	
Dues (100% Paid)	\$ 30,000.00	(\$625 per lot; 48 lots)
<b>Transfer Fees (3 Home Sales in 2022; Transfer Fee = \$275)</b>		
3 Sales @ Transfer Fee of \$275	\$ 825.00	
<b>Total Revenues from Transfer Fees</b>	<b>\$ 825.00</b>	
<b>Interest Income</b>		
BMO Harris Contingency Savings Account Interest	\$ 1.08	
BMO Harris Contingency Reserve CD Interest	\$ 30.75	
<b>Total Interest Income</b>	<b>\$ 31.83</b>	
<b>TOTAL REVENUES</b>		<b>\$ 30,856.83</b>
	<b>EXPENSES</b>	
<b>EXPENSES - from BMO Checking</b>		
General Expenses (Landscaping, Water, Electric, Taxes, Social, etc.)	\$ 21,266.07	
<b>EXCESS OF 2022 REVENUES OVER 2022 General Expenses</b>		<b>\$ 9,590.76</b>
<b>Other</b>		
Transfer from BMO Checking to Road Fund (Edward Jones)	\$ 12,500.00	
<b>TOTAL EXPENSES (General Expenses plus Transfer to Road Fund)</b>		<b>\$ 33,766.07</b>
<b>EXCESS OF 2022 REVENUES OVER 2022 General Expenses plus Transfer to Road Fund</b>		<b>\$ (2,909.24)</b>
Balance: December 31, 2022		
<b>Operating Funds: BMO Harris Bank</b>	<b>ASSETS</b>	
<b>Corrected Checking Balance for End of 2022</b>	<b>\$ 9,602.12</b>	change from Start of 2022
Contingency Savings	\$ 8,321.67	\$ 533.93
Contingency Reserve CD	\$ 35,366.79	\$ (3,473.92)
<b>Total in Contingency Accounts</b>	<b>\$ 43,688.46</b>	\$ 30.75
<b>Total Assets at End of 2022</b>		<b>\$ 53,290.58</b>
<b>BMO Bank Checking Balance as of Jan 31, 2023</b>	<b>\$ 39,313.03</b>	
<b>Annual Dues Received from 46 out of 48 Residences = \$30360</b>		

**Canoa Vistas HOA  
Annual Meeting  
February 25, 2023  
Attachments**

**Attachment B: Summary of 2022 Road Renewal or Replacement Reserve**

JANUARY 1, 2022 - DECEMBER 31, 2022  
CANOA VISTAS  
FINANCIAL STATEMENT  
**ROAD RENEWAL OR REPLACEMENT RESERVE**

Balance: January 1, 2022

**EDWARD JONES ACCOUNT:**

Cash	\$	24,640.35
<b>TOTAL ASSETS (End-of-2021 Edward Jones Reported)</b>	<b>\$</b>	<b>24,640.35</b>

**2022 REVENUES**

March 2022	\$	6,500.00
------------	----	----------

**20% of 2022 Dues**

March 2022	\$	5,875.00
------------	----	----------

April 2022	\$	125.00
------------	----	--------

(\$6000 = 20% of 2022 Dues; Total Dues for 2022 was \$30000)

<b>TOTAL REVENUES</b>	<b>\$</b>	<b>12,500.00</b>
-----------------------	-----------	------------------

<b>Sum of Assets plus Revenues</b>	<b>\$</b>	<b>37,140.35</b>
------------------------------------	-----------	------------------

**2022 EXPENSES**

\$0.00

**TOTAL EXPENSES**

**\$0.00**

Balance: December 31, 2022

**EDWARD JONES ACCOUNT:**

Cash	\$	37,140.35
------	----	-----------

Change in Value	\$	93.89
-----------------	----	-------

<b>TOTAL ASSETS (End-of-2022 Edward Jones Reported)</b>	<b>\$</b>	<b>37,234.24</b>
---	-----------	------------------

\*<== See December 2022 Statement

# Canoa Vistas HOA Annual Meeting February 25, 2023 Attachments

## Attachment C: Review of 2022 Projects - Budget vs Spent

Canoa Vistas Planned Budget for 2022 vs Actual Spent (Year In Review)

### REVENUE 2022

	Per lot	48 Lots	
Annual Assessment (Dues)	\$ 625.00	\$ 30,000.00	
0% to General Contingency in 2022	-	-	
20% to Road Contingency Fund	\$ 125.00	\$ 6,000.00	Note: another \$6500 Transferred to Road Fund from General Contingency Fund
<b>2022 Operating Budget from Dues</b>		<b>\$ 24,000.00</b>	Total Revenue minus "To" Road Fund

<b>Lots Sold in 2022</b>	3 Total		
Transfer Fees (3 lots; \$275 per lot)	3	\$ 825.00	
<b>Total 2022 Transfer Fees</b>		<b>\$ 825.00</b>	
<b>Interest Income</b>		<b>\$ 31.83</b>	from BMO Harris Accounts - Not Part of 2022 Operating Budget
<b>2022 Total Revenue (Income)</b>		<b>\$ 30,856.83</b>	Annual Assessment (Dues) plus Transfer Fees plus Interest
<b>2022 Operating Budget</b>		<b>\$ 24,825.00</b>	Operating Budget = Dues plus Transfer Fees minus \$\$ Transferred to Road Fund

Non Discretionary Expenses	2022 Budget	2022 Expenditures	All Expenditures from BMO Checking
Petty Cash	\$ 500.00	\$ 67.91	
Insurance	\$ 800.00	\$ 808.00	
GVC Dues	\$ 600.00	\$ 576.00	
Utilities/Power/Water	\$ 900.00	\$ 821.13	<== \$379.74 for Water; \$441.39 Electric
Federal Taxes	\$ 300.00	\$ 114.00	
Arizona State Taxes	\$ 75.00	\$ 50.00	
Pima County Property Taxes	\$ 10.00	\$ 8.52	
Tax Preparation	\$ 300.00	\$ -	
Arizona Corporation Fees	\$ 10.00	\$ 10.00	
Yahoo Small Bus/WIX	\$ 256.00	\$ 287.40	<== \$95.40 (Yahoo)+\$192(Wix); WIX Increased by \$36
ZOOM Acct Technology	\$ 150.00	\$ 149.90	
Landscaping Service Val (General)	\$ 13,400.00	\$ 13,547.00	
<b>Total (non Discretionary Expenses)</b>	<b>\$ 17,301.00</b>	<b>\$ 16,439.86</b>	<b>\$ 861.14 Less Spent than Budgeted</b>

Discretionary Expenses	2022 Budget	2022 Expenditures	
Maintenance Crew Gratuity	\$ 300.00	\$ 300.00	
Maintenance Projects TBD	\$ 1,000.00	\$ 1,825.00	<== Tree R Us; Misc Tree Trimming in 2021-2022; from CF
		\$ 425.00	<== Tree R Us; Misc Tree Trimming in 2022
		\$ 1,650.00	<== RO Landscaping; Mesquite Work in 2022; from CF
		\$ 3,900.00	<== Total Maintenance Discretionary Expenses for Projects
Social Committee Expenses	\$ 1,000.00	\$ 138.81	<== Spring Party
		\$ 487.40	<== Holiday Party
		\$ 626.21	<== Total Social Committee Expenses
<b>Total (Discretionary Expenses)</b>	<b>\$ 2,300.00</b>	<b>\$ 4,826.21</b>	<b>\$ 2,526.21 More Spent than Budgeted</b>

Note: \$3475 Brought In from General Contingency Fund for Maintenance Projects

	Budgeted	Spent	
<b>Total Expenditures for 2022</b>	<b>\$ 19,601.00</b>	<b>\$ 21,266.07</b>	<b>\$ (1,665.07) More Spent than Budgeted</b>
(of \$21266.07 Spent, \$3475 came from Contingency Fund)			

**Other "Expense" Transferred from BMO Checking:** \$ 12,500.00 <== Transferred to Road Fund (Edward Jones)  
(of \$12500 Transferred, \$6000 from 2022 Dues)

**Canoa Vistas HOA  
Annual Meeting  
February 25, 2023  
Attachments**

**Attachment D: 2023 Canoa Vistas Budget**

**REVENUE 2023**

	<b>Per lot</b>	<b>48 Lots</b>	
Annual Assessment (Dues)	\$ 660.00	\$ 31,680.00	
<b>47 Assessments Received</b> as of Feb		\$ 31,020.00	<== Received as of 2/25/2023
% to General Contingency ??			
% to Road Contingency Fund ??			
<b>2023 Operating Budget from Dues</b>		\$ 31,680.00	Assessment minus "To" Contingency Funds
<b>Transfer Fees from Lots Sold in 2023</b>		\$ -	Transfer Fees (\$275 per lot)
as of Feb 2023, No Lots Sold			
<b>Total Revenue (Income)</b>		\$ 31,680.00	Operating Budget plus Transfer fees

**2023 Budget**

<b>Non Discretionary Expenses</b>	<b>Proposed 2023</b>	<b>Budget 2023</b>	<b>&lt;==2023 Budget Approved by CV Board in Feb 25, 2023 Annual Board Mtg</b>
Petty Cash	\$500.00	Approved	
Insurance	\$800.00	Approved	
GVC Dues	\$600.00	Approved	
Utilities/Power/Water	\$900.00	Approved	
Federal Taxes	\$300.00	Approved	
Arizona State Taxes	\$75.00	Approved	
Pima County Property Taxes	\$10.00	Approved	
Tax Preparation	\$300.00	Approved	
Arizona Corporation Fees	\$10.00	Approved	
Yahoo Small Bus/Web	\$256.00	Approved	
Zoom Acct Technology	\$150.00	Approved	
Landscaping Service Val	\$13,400.00	Approved	
<b>Total (non Disc. Exp.)</b>	<b>\$17,301.00</b>	<b>Approved</b>	<b>&lt;==No Increase in 2023 Budget vs 2022</b>
<b>Discretionary Expenses</b>	<b>Proposed 2023</b>	<b>Budget 2023</b>	<b>&lt;==2023 Budget Approved by CV Board in Feb 25, 2023 Annual Board Mtg</b>
<b>Maintenance:</b> TBD	\$ 1,000.00	Approved	
<b>Maint:</b> Seasonal Gratuity	\$ 300.00	Approved	
<b>Social:</b> TBD	\$ 1,000.00	Approved	
<b>Total (Disc. Exp.)</b>	<b>\$2,300.00</b>	<b>Approved</b>	<b>&lt;==No Increase in 2023 Budget vs 2022</b>