



## MINUTES OF ANNUAL MEETING

The annual meeting of the property owners of the South Potomac Property Owners Association (SPVPOA) was held at the Levels Fire Station, Levels, West Virginia on October 18, 2025.

### **Call to Order**

The meeting was called to order at 1:00 PM by Chairman, Morgan Hogeland. Tom Masarick, Secretary, reported that we had 33 lots represented by proxies and 22 lots represented by members at the meeting, totaling 55 lots; our meeting requires a **quorum of 34 lots**.

**The following Property Owners were present in person:**

<b>Name:</b>	<b>Lots:</b>	<b>No. of Lots:</b>
Bean Charlie	24	1
Bean Sandy	23	1
Fischer Chris and Helen	18, 19	2
French Jr. Judson and Emily	35, 36, 37, 38, 39, 40	6
Hogeland Morgan and Patrice	68	1
Masarick John and Sue	15, 16, 95	3
Masarick Tom and Janet	20, 21, 31, 32	4
Wills Lewis	17	1
Witt Gary	1, 6, 84	3
<b>Total lots represented by members present</b>		<b>22</b>

**The following property owners were represented by proxy:**

<b>Name:</b>	<b>Lots</b>	<b>No. of Lots</b>
Butler Tim	86, 96	2
Coppage David and Janet	53, 54	2
Dadds Richards (RIP)	7, 8, 9, 10, 11, 99	6
Garrett Thoms	56, 57	2
Jenkins Frank	50, 63, 70	3
Kokosinski Jeff & Kelly	2, 3, 4, 5, 97	5
Mundell Nathalie	74, 75	2
Rogers Shane/Karen	42, 43, 60, 61, 62	5
Petra Charlene	22, 41, 44, 45, 46, 47	6
<b>Total lots represented by proxies</b>		<b>33</b>
<b>Lots needed for quorum 34</b>		
<b>Totals Lots Present (22) + Proxy (33) = 55</b>		

**Board members term expiration:**

<b>Position</b>	<b>Name</b>	<b>Term</b>
<b>Chairman</b>	<b>Morgan Hogeland</b>	<b>2025</b>
Vice Chairman	Richard Dadds	2026
Secretary	Tom Masarick	2027
Treasurer	Karen Rogers	2027
Board Member (at Large)	Gary Witt	2026

**Guests: Bernie and Linda Coyle – neighboring Association**

### **Secretary's Report**

#### Annual Meeting Minutes from October 12, 2024:

Secretary Tom Masarick reviewed the membership minutes from last year's Annual Meeting (October 12, 2024) and requested any additions, deletions or changes. No changes were requested.

**Motion #1** was made by John Masarick to approve the minutes from the Annual Meeting dated October 18, 2024, and 2<sup>nd</sup> by Judson French Jr. The minutes were approved by unanimous approved voice vote.

#### BOD Meeting Minutes from July 12, 2025:

The membership did not want to review the minutes and differed them to the BOD to review and approve.

#### SPVPOA Website:

The Website has been up 7 x 24 with no outages. The Website is hosted by GoDaddy and there are no issues reported. It is a read only database and is a repository of our Covenants, By-laws and BOD and Annual Meeting minutes. There were no recommendations for improvement or changes.

#### Facebook Page:

Member Judson French, Jr. recommended that we start a Facebook page to share news or events in our Associations. Pictures of road improvements, new additions, and areas of interest to all. Judson said he would start the page and request Tom Masarick and he to be editors. For those that use Facebook your page name is needed to give you access. We will start by informing all those with email addresses of the new FB Page.

**Action Item #1:** Tom Masarick to provide Judson French Jr. with email address. It should be noted that contact information is password protected on our website. The current password to access member information is: "**Bigbuckrd\$**"

## Treasurer's Report

Gary Witt, appointed Treasurer, reported the following. It should be noted that Karen Rogers, Treasurer and Gary Witt Member at Large switched positions. Gary was appointed by Chairman Hogeland to act as Treasurer for this year and then elected by the membership to complete Karen's term as Treasurer.

Gary Witt, Treasurer presented the Treasurer's Report for 2025:

- Total Reserves carried forward from last year were \$6,680.45.
- Total Revenue collected is \$7,986.01.
- Road work/Maintenance was budgeted \$5500.00 and \$4,784.93 was expensed.
  - 6 new Culverts were purchased (24" x 20') to repair culverts needing replacing.
  - Road maintenance was \$1,145.00
  - Stone delivery was \$636.93
- Snow removal this year was \$600.00
- Administration: (Insurance, Surety Bond, Website hosting etc.) was \$1,219.20
  - Website hosting is expensed every 3 years.
- Romney Bank Statement for October 17, 2025, has a Bank balance is \$8,087.33.

- Patrice Hogeland performed an independent audit on the financial records for 10/31/2024 – 9/30/2025 for accuracy. She provided a written report attesting that the bank statements (deposits and expenses) agreed with the approved Budget and were supported by sufficient competent evidence provided by the Treasurer. There were no discrepancies found.

**Motion #2** was made by Tom Masarick to approve the Treasurers Report for 2025 ending September 30, 2025, and 2<sup>nd</sup> by Judson French Jr. The Treasurer's Report was approved by unanimous voice vote.

Gary Witt, Treasurer presented the Proposed Budget for Next Fiscal Year 2026:

### Membership Assessments:

Each year it has been our practice to increase Membership Assessments by the Cost-of-Living Index (CPI) and it is detailed in the Protective Covenants. The CPI is currently unknown; however, it is expected to be about 2.8%.

**Motion #3** A motion was made by Gary Witt, Acting Treasurer, to adjust the Membership Assessment to 2.8% - not to exceed 3% on the Property Owners 1<sup>st</sup> lot. The motion was 2<sup>nd</sup> by Tom Masarick, Secretary. The motion was approved by unanimous voice vote.

## Road Report

Lewis Wills reported that all the Association's roads are in good shape; we have a good crown. A lot of hard work has paid off. Fixing the potholes, fixing the drainage on the roads and replacing culverts where needed. We still have an issue with the large culvert down in the common area; but for now, we have a workaround. We had to prioritize replacing the culverts over cutting back brush as previously agreed.

The following items were discussed:

- Roads are in good shape with a crown and a coating of light gravel
- We will continue to stockpile and look for 24" and 18" culverts at discounted prices.
- We estimate that there are about 12 culverts that will need to be replaced overtime.

We have identified and created a log of the Associations Culvers as requested in last year's Annual Meeting by Judson French, Jr.

Note: The culvert report was a joint effort by Tom Masarick consulting with:

- Chris Fischer,
- Richard Dadds, and
- Lewis Wills

We identified 16 culverts under the responsible of the Road Committee to maintain.

- Two culverts were replaced (at Sandy Bean's and at Ed Dennis').
- Our biggest challenge is to replace the culvert of the Common Area.
- Most culverts appear to be in good shape.

Below is a chart depicting our culvert location, size and condition.

SPVPOA Culvert Inventory and Condition						
					TM	
						10/14/2025
SPVPOA						
Ref.	Road	Location	Width	Lengt	Material	Condition
	<b>Stultz Road</b>					
SPV#1	Common Area	Lot#97	150'	24"	galvanized	Failed in many locations
	<b>South Branch Drive</b>					
SPV#2	Ed Dennis	Lot #25	20'	24"	Double wall plastic	NEW
SPV#3	Sandy Bean	Lot#23	20'	20"	Double wall plastic	NEW
SPV#4	Jeff Kokosinki	Lot#2	20'	12"	galvanized	Good
SPV#5	Gary Witt	Lot#1	20'	12"	galvanized	Fair
SPV#6	Gary Witt	Lot#1	20'	12"	galvanized	Fair
SPV#7	Genevieve Miller	Lot#79	20'	12"	galvanized	covered on right
	<b>Potomac Overview</b>					
SPV#8	John Masarick	Lot#17	20'	18"	galvanized	Good
SPV#9	Charlie Bean	Lot#24	20'	18"	galvanized	Good
SPV#10	Sandy Bean	Lot#23	20'	18"	galvanized	Good
SPV#11	Tom Masarick	Lot#32	20'	16"	galvanized	Good
SPV#12	Chris Fischer	Lot#17	20'	28"	galvanized	Good
SPV#13	Charlene Pietra	Lot#45	20'	24"	galvanized	Good
SPV#14	Shane and Karen Rogers	Lot#42	20'	24"	galvanized	Good
SPV#15	Before Shane and Karen's gate	Lot#42	20'	24"	galvanized	Good
SPV#16	Tom Garrett driveway to garage	Lot#57	20'	24"	galvanized	Good

Note:

Lewis Wills, Road Committee Chairman identified 30" used culverts at a reduced price of \$200.00 each plus delivery.

Morgan Hogeland, Chairman identified 24" x 20' new culvert- double insulated under \$500.00. Morgan reported that we have been looking, and prices were \$800 -\$900 each.

It was decided to go with the 24" by the Chairman and the Team assigned to installing the culverts. Six new 24" culverts have been delivered to our Association last week. To save the Association money we plan to use experienced internal resources (Tom Garrett) and rent the equipment necessary to install the new culverts.

**Old Business:**

Old Business was included in the Road Committee report.

**New Business**

**Election of Officers**

Morgan Hogeland, Chairman reported that the Chairman's position is open for a 3-year term (2026-2028) year. Tom Masarick will preside over the election of Chairman and Treasurer. The elected Treasurer will complete Karen Rogers Term (2 more years) to keep balance of the Board of Directors being elected in one year.

**Tom Masarick stated the floor is open for nominations for Chairman:**

- Morgan Hogeland (incumbent) was nominated by the Nominating Committee
- There were no other nominations
- Nominations were closed and Morgan Hogeland was unanimously elected by voice vote

**Tom Masarick opened the floor for nominations for the Treasurer's position for a 2-year term:**

- Gary Witt (appointed Treasurer) was nominated by the Nominating Committee
- There were no other nominations
- Nominations were closed and Gary Witt was unanimously elected by voice vote

**Motion #4** to adjourn the meeting was made by Tom Masarick and 2<sup>nd</sup> by Judson French Jr. The meeting was adjourned at 1:43 pm by unanimous voice vote.

Attachment #1:

Operating and Reserve Budget Year 2025

South Potomac Valley Property Owners Association (SPVPOA Inc)							
PO Box 85 Points WV 25437							
Operating and Reserve Budget							
Operating Year 2025							
				Actual			
Estimated Revenues				Revenues	Expected	Notes	
	Assessments (49 members/99 lots - First lot \$134, each adjoining lot \$25)		\$ 6,835.00	\$ 6,835.00	\$ -		
	Donations - Members paid extra dues			\$ 48.00			
	Potomac Landing Payment to SPVPOA		\$ 1,001.00	\$ 1,001.00	\$ -	Received 2/7/2025	
	Bank Interest			\$ 102.01			
	<b>Total Revenues</b>		<b>\$ 7,836.00</b>	<b>\$ 7,986.01</b>	<b>\$ -</b>		
Estimated Expenses				Actual	Balance	Notes	
Roadwork/Maintenance				Expenses	Remaining		
			\$ 5,500.00	\$ 4,784.93	\$ 715.07		
				\$ 1,145.00		Road Maintenance	
				\$ 636.93		Stone Delivery plus \$25 spread fee paid to driver	
				\$ 3,003.00		Six 24" x 20' culverts to keep on hand for anticipated culvert replacement	
	<b>Snow Removal</b>		<b>\$ 600.00</b>	<b>\$ 600.00</b>	<b>\$ -</b>		
	<b>Administration</b>		<b>\$ 1,886.01</b>	<b>\$ 1,219.20</b>	<b>\$ 666.81</b>		
	Insurance - Nationwide (Due by 1 July)	7/16/2025-7/16/2026	\$ 428.32	\$ 558.05	(129.73)		
	Surety Bond - Theft Protection (Due by 1 April)	4/23/2025 - 4/22/2026	\$ 138.00	\$ 138.00	0.00	Gary paid with personal credit card on April 30	
	PO Box 85 (Due by 30 April)		\$ 72.00	\$ 72.00	0.00	Gary paid with personal credit card on April 23	
	License (Due by 1 July)		\$ 25.00	\$ 25.00		Filed and paid with personal credit card on 16 June 2025	
	Web Site - Hosting for 3 yrs (Go Daddy)	2025-2027	\$ 359.64	\$ 359.64	0.00	Reimbursed Tom Masarick with SPVPOA check# 689	
	Web Site - Domain for 3 yrs (Go Daddy)	2025-2030*	\$ 65.97	\$ 66.51	(0.54)	Reimbursed Tom Masarick with SPVPOA check# 689	
	Office Supplies and Stamps		\$ 60.00				
	2024 Tax Forms (due 15 April)	2024	\$ -				
	Fire Hall Rental for Annual Mtg		\$ 120.00				
	Remaining Assessment funds not allocated		\$ 467.07				
	Bank Interest not allocated		\$ 102.01				
	Donations from Members not allocated	as of 14 October	\$ 48.00				
	<b>Total Expenses</b>		<b>\$ 7,986.01</b>	<b>\$ 6,604.13</b>			
TOTAL +/-		PLANNED	-150.01	\$ 1,381.88	ACTUAL		
<b>Total Reserves after 2024 Budget Year</b>				<b>\$6,680.45</b>			
				\$ 8,062.33	Romney Bank Reconciliation		
				\$ 8,087.33	17 October Romney bank statement balance		
				\$ 25.00	delta		

**Attachment #2 Owner's List:**

Last Name	First Name	Street Address	City, State, ZIP	Phone	Email	Lot Number(s)
Adams	Ian	7972 2nd Ave South	Saint Petersburg, FL 33707			78, 81, 82
Allie Fox Inc.	c/o Steve Holmes	255 Boulder Lane	Augusta, WV 26704	304-490-5334	Rainbowcrestlawton@gmail.c	59
Bean	Charles	113 Potomac Overlook Drive	Levels, WV 25431	304-359-1310		24
Bean	Sandra	67 Potomac Overlook Drive	Levels, WV 25431			23
Yokopovich	Keri & Nick	2840 Fairmont Rd	Morgantown, WV 26501		nikyoko44@yahoo.com	89
Burgess	Karina & Michael	619 Virginia Ave.	Essex, MD 21221	410-917-1559		73, 76, 77
Butler	Tim	108 Oak Avenue	Glen Burnie, MD 21061	410-590-7664		86, 96
Coppage	David & Janet	PO Box 220	Slainsville, WV 25444	304-492-4285		53, 54
Dadds/Butler	Rip & Tim	129 High Meadow Road	Levels, WV 25431	304-492-4021/410-978	rdadds@yahoo.com;dbplumb	7, 8, 9, 10, 71, 99
Dean	Mark/Deborah	2352 Fairmont Road	Morgantown, WV 26501	304-983-8218 ( no lon	MarkDebDean@COMCAST.NE	87
Dennis	Edward	12807 Fernwood Turn	Laurel, MD 20708-2502	301-490-8465/304-492	EDDENNIS25@gmail.com	25, 26, 27, 28, 29, 30, 33
Fischer	Chris & Helen	322 Potomac Overlook Drive	Levels, WV 25431	304-492-5633	helensewing8@aol.com & pair	18, 19
Garrett	Tom	1000 Potomac Overlook Drive	Levels, WV 25431	813-848-9111	taggarrett@yahoo.com	56, 57
French, Jr	Lud & Emily	1207 Azalea Drive	Rockville, MD 20850	407-252-4404	judfrench@gmail.com	
Haines	Robert & Patricia	6155 Old Martinsburg Grade R	Augusta, WV 26704	301-237-5454	Emilly.meyer@hotmail.com	35, 36, 37, 38, 39, 40
Hogeland	Morgan & Patrice	1071 Potomac Overlook Drive	Levels, WV 25431	304-492-5054	Hogeland@aol.com	68
Jenkins	Frank	1050 Potomac Overlook Drive	Levels, WV 25431	304-983-2724		63, 55, 70
Kens	Ralph & Mary Jane	277 Sugar Grove Road	Morgantown, WV 26501	304-492-5210	no email	2, 3, 4, 5, 97
Kokosinski	Jeff & Kelley	1000 South Branch Road	Levels, WV 25431	304-813-8970	alee728199@gmail.com	92, 93, 94
Lee	Anthony	31 Teely Terrace	Keyser, WV 26726	571-451-9345		80
Lee	Robert	20596 Windowills Way	Leesburg, VA 20175	304-496-9406	Nugle46@aol.com	98
Long/Atbogast	Christine & Scott	84 Robin Lane	Augusta, WV 26704	703-368-1603/304-492	john.masarick@comcast.net	15, 16
Masarick	John & Sue	7908 Appomattix Avenue	Mannassas, VA 20111	703-368-8308	tmasarick@aol.com	20, 21, 31, 32
Masarick	Tom & Janet	8200 S. Lomond Drive	Mannassas, VA 20110	410-761-XXXX	dvdmcac@verizon.net	6
MC Combs	David	338 Thelma Avenue	Glen Burnie, MD 21061	304-359-0539	Michaelmease1962@gmail.com	48, 49, 50, 51, 52
McLaughlin	Dakota	18 Swisher Hollow Road	Springfield, WV 26763	814-907-1308	gennymliller39@gmail.com	83, 85
Mease, Sr.	Michael	11850 Old Plank Road	Three Springs PA 17264	410-356-7432	K4379jm@gmail.com	72
Miller	Genevieve	Sultz Drive	& Points, WV 25437	703-981-9081	bill.moore@gmail.com	64, 65, 66, 67, 69
Mitchel	Kevin	1550 Williams Grove Road, Lo	Mechanicsburg, PA 17057	301-646-7950		74, 75
Moore	Bill & Stephanie	7 Blue Damsel Court	Bltnore Lake, NC 28715	304-728-9967		13, 14
Mundell	Nathlie	3513 New Hampshire Avenue,	Washington, DC 20010	703-368-8308	info@northgatelandoffers.com	58
Murray	David & Mary	62 Apple Jack Lane	Harpers Ferry, WV 25425	304-492-5516	chpietra@frontiernet.net	22, 41, 44, 45, 46, 47
Masarick	John & Tom	8200 S. Lomond Drive	Mannassas, VA 20110	240-474-8093	shaneakaren99@gmail.com	42, 43, 60, 61, 62
Northgate Land Pa	c/o Brandon Gates	808 N Wells #1415	Chicago, IL 60610		lvendramini@bluewin.ch	34
Petra	Charlene	185 Big Buck Road	Levels, WV 25431	8800 Thralwil, Switzerland		11, 12
Rogers	Shane & Karen	705 Hope Lane	Gaithersburg, MD 20878	304-492-5576/304-496	lewiswillst@icloud.com	17
Vendramini	Joseph	Tischenloostrasse 57	8800 Thralwil, Switzerland	410-218-1480	garyshelive@verizon.net	1, 84
Verhoff	Alice	461 Martha Drive	Meadville, PA 16335			
Wills	Lewis	1708 S. Branch Road	Levels, WV 25431			
Witt	Gary	115A Hastings Lane	Pasadena, MD 21122			