



The 2021 StillWaters Residential Annual meeting will be Saturday, March 6th beginning at 10am CST. This year the meeting will be held at the Church of The Living Waters located at 782 Lakeview Ridge in StillWaters. The church is an open building and allows more people to attend while following social distancing guidelines. All StillWaters property owners that are in good standing with SWRA are invited to attend. All attendees must wear a mask at all times.

Property owners will have the opportunity to ask the SWRA Board of Directors questions at the end of the annual meeting. Each owner will have a maximum of three minutes to ask questions or make comments. Owners can also send questions before the meeting to kevin@stillwatersra.com. Questions emailed before the meeting will be addressed at the beginning of the question and answer portion of the meeting.

The 2021 SWRA budget is in this month's newsletter. The budget covers the anticipated income and expenses for the year. A complete overview of the budget will be discussed at the annual meeting. Owners may also contact the SWRA office for answers to questions concerning the budget.

Mike Dean has been appointed to the SWRA Architectural Review Committee. He will take the place of Butch Myers who resigned due to health reasons after ten years of service. We will all miss Butch and his dedication to the ARC. Please remember any changes to the exterior of a property require a permit from the ARC. Permit request forms can be found at the SWRA web site www.stillwatersra.com or can be obtained from the SWRA office.

As of the date of this newsletter, all property owners who paid their 2021 annual fee before February 15th should have received at least two SWRA window decals. Owners who need more than two decals can obtain them from the SWRA office during regular business hours. Starting March 10th vehicles that do not have a 2021 StillWaters window decal affixed to their windshield will be required to stop at the main entrance gate. Electronic gate opening transmitters owned by property owners who have not paid their 2021 annual fee will be deactivated on March 10th.

We are waiting on parts for the Hwy 49 entrance fountain/waterfall that are on back order. The estimated shipping date for the parts is March 23rd. We hope to re-start the waterfall as soon as the repair parts are received and installed. Thank you for your patience, we understand the waterfall is an important feature at the StillWaters entrance.

StillWaters is continuing to grow. The Architectural Review Board recently approved permits for eleven new houses. These houses are spread throughout the community and most will start construction within the next couple of weeks. The construction process can be disruptive to quiet neighborhoods. Please be patient; soon the houses will be completed and new neighbors will be moving into StillWaters.

Gabby, everyone's favorite golf pro, has returned to StillWaters Golf. He quickly learned that StillWaters is the best place for him. Make sure you go by the StillWaters Golf pro shop and welcome Gabby back.



2021

SWRA Business Hours

Monday 9 to 4 pm Tuesday 9 to 4 pm Wednesday 9 to 12 pm Thursday 9 to 4 pm Friday 9 to 5 pm

FAX: 256-825-2991 Phone: 256-825-2990

Email: info@stillwatersra.com

Website: www.stillwatersra.com

Board Members

Ken Ledbetter President

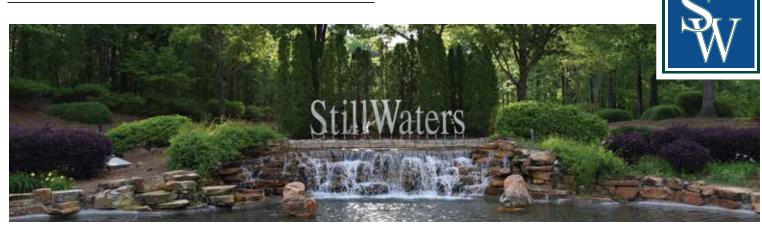
Tom Nicholson Vice-President

> Gene Akers *Treasurer*

Penny Alexander Secretary

> Tom Dyne Lee Eastman Sally Gantt

Kevin Eason General Manager



GUIDELINES FOR SPEAKING AT THE SWRA ANNUAL MEETING

Property owners are encouraged to attend the SWRA Annual Meeting. If you would like to bring an issue to the Board's attention, you are welcome to speak during the question and answer section of the meeting-a time set aside just for you. The Board will not argue or debate an issue during the annual meeting but will take your comments under advisement and get back to you as soon as possible. So that everyone who attends has an opportunity for a meaningful exchange the board requests that you observe the following guidelines:

- Although we are all neighbors, the annual meeting is a corporate business meeting. Please act accordingly.
- If you would like to address the Board, please wait until you are recognized and then proceed to the microphone. You will be asked to state your name, address, and covenants governing your property.
- The annual meeting is a forum for an exchange of ideas, not a gripe session. If you are bringing a problem to the Board's attention, they would like to also hear your ideas for a solution.
- Only one person may speak at a time. Please respect others opinion by remaining silent when someone else has the floor.
- Each person will be allowed three minutes to speak. Please respect your fellow property owner's time by limiting your remarks.

• If you need more than three minutes, please put your comments in writing. Include background information, circumstances, desired solutions and other considerations you believe are important. The Board will discuss your comments at the next Board meeting.

ALABAMA HOME OWNERS ASSOCIATION MEMBERS

The number of people living in a home owner or condominium owner associations in Alabama is continuing to increase. Based on the current rate of increase, by 2040 the community association model is expected to become the most common form of housing.

Currently over 234,000 Alabamians live in just under 3,000 community associations. 7,900 of these owners serve as volunteer leaders/board members in their communities each year; providing \$6.5 million in service.

Owners in community associations pay over \$429 million a year to maintain their communities. The median home value in Alabama is \$137,200; however, homes located in communities with home owner or condo owner associations are generally valued at 6% more than the median value.

There are now 1,901 properties located within the StillWaters community and we are continuing to grow as additional areas are developed.

*This information was provided by the Alabama Chapter of the Community Association Institute



As of the end of 2019, there were over 351,000 community associations in the United States with 73.9 million Americans living in these communities. The total value of homes located in community associations was 7.199 trillion dollars.

There were 2.4 million community association owners serving in leadership roles in these associations. Providing an estimated 86 million in services to their fellow members.

*This information was provided by the Alabama Chapter of the Community Association Institute



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MARCH 2021

2021 SWRA ANNUAL BUDGET

SWRA REVENUE

| DESCRIPTION | Projected 2021 | | | |
|----------------------------|-----------------|--|--|--|
| Total Property Owners Fees | 726,703.00 | | | |
| Assessment 2021 | 165,600.00 | | | |
| Facilities Rental | 15,000.00 | | | |
| Boat Storage | 17,000.00 | | | |
| Gate Devices | 21,480.00 | | | |
| Gate Easy Entry Fee | 120,000.00 | | | |
| Garbage Roll Out Service | 16,250.00 | | | |
| Lien Fees | 15,000.00 | | | |
| Interest Income | 12,600.00 | | | |
| Building Permits | 19,200.00 | | | |
| Transfer Fees | 43,200.00 | | | |
| Condo Management Fees | 140,280.00 | | | |
| Other Fees | 18,000.00 | | | |
| Total | \$ 1,330,313.00 | | | |

SWRA EXPENSES

| DESCRIPTION | Projected 2021 | | | |
|---------------------------|-----------------|--|--|--|
| Administration | 445,690.71 | | | |
| Gates | 150,941.08 | | | |
| Landscape & Grounds | 204,386.72 | | | |
| Roads | 265,000.00 | | | |
| Pineview Pool | 16,861.00 | | | |
| Tennis Courts | 6,456.00 | | | |
| Moonbrook Park | 15,835.00 | | | |
| Boat Storage | 2,288.00 | | | |
| Storage Facility | 8,880.00 | | | |
| Common Areas | 6,183.00 | | | |
| SWRA Centre | 33,749.51 | | | |
| Welcome Centre | 11,433.79 | | | |
| Professional & Legal Fees | 24,000.00 | | | |
| Condo Management Expenses | 121,774.98 | | | |
| Reserves | 0 | | | |
| Total | \$ 1,313,479.79 | | | |

Details of 2021 Operational Budget by Cost Center

ACCOUNT DESCRIPTION Projected 2021 Wages/ Taxes / Benefits 190,769.72 Workman's Comp 6,460.99 Insurance 88,800.00 Office Expense 10,200.00 Computer Supplies 5,900.00 68,000.00 Depreciation Dues & Subscriptions 3,080.00 Communications 1,680.00 Postage / UPS 4,700.00 Lease - Office Equipment 12,000.00 Professional Services 23,100.00 Continuing Education 1,500.00 Equipment Maintenance 600.00 12,000.00 Truck Expense 13,900.00 Property Tax Personal Property Tax 500.00 Miscellaneous 2,500.00 445,690.71 Total \$

Administration

ACCOUNT DESCRIPTION Projected 2021 Maintenance & Repair 2,400.00 Mortgage/Interest Exp. 4,215.91 Operating Expense 5,539.00 Insurance -7,800.00 Utilities Phone/ Modem 11,856.00 Property Tax 1,938.60 33,749.51 Total \$

SWRA Centre

Moonbrook Park

| ACCOUNT DESCRIPTION | Projected 2021 |
|-----------------------------|----------------|
| Repairs, Parts, Maintenance | 1,200.00 |
| Insurance | - |
| Utilities | 3143.00 |
| Operating Expense | 10,630.00 |
| Property Tax | 862.00 |
| Total | \$ 15,835.00 |



2021 SWRA ANNUAL BUDGET CONTINUED



Gates

| ACCOUNT DESCRIPTION | Projected 2021 | | | |
|-------------------------|----------------|--|--|--|
| Wages/ Taxes / Benefits | 113,971.64 | | | |
| Workman's Comp | 3,871.84 | | | |
| Insurance | 2,805.00 | | | |
| Facilities Maintenance | 4,800.00 | | | |
| Gate Devices | 7,800.00 | | | |
| Utilities | 4,680.00 | | | |
| Operating Expense | 12,100.00 | | | |
| Property Tax | 912.60 | | | |
| Total | \$ 150,941.08 | | | |

Landscape / Grounds

| ACCOUNT DESCRIPTION | Projected 2021 |
|------------------------------|----------------|
| Payroll / Taxes / Benefits | 121,018.72 |
| Utilities | 24,000.00 |
| Materials | 16,000.00 |
| Operating Expense | 30,768.00 |
| Landscape Contract | 10,200.00 |
| Fountain Repairs/Maintenance | 2,400.00 |
| Total | \$ 204,386.72 |

Roads

| ACCOUNT DESCRIPTION | Projected 2021 | | |
|-----------------------|----------------|--|--|
| ROW Repair / Drainage | 20,000.00 | | |
| Consulting / Design | - | | |
| Paving / Road Repairs | 245,000.00 | | |
| Insurance | - | | |
| Total | \$ 265,000.00 | | |

Pineview Pool

| ACCOUNT DESCRIPTION | Projected 2021 |
|---------------------------|----------------|
| Repairs/Parts/Maintenance | 1,200.00 |
| Insurance | - |
| Operating Expense | 3,220.00 |
| Pool Contract | 5,160.00 |
| Utilities | 6,745.00 |
| Property Tax | 536 .00 |
| Total | \$ 16,861.00 |

Boat Storage

| ACCOUNT DESCRIPTION | Projected 2021 | | |
|-----------------------|----------------|--|--|
| Dues | 20.00 | | |
| Insurance | - | | |
| Electric | 1,560.00 | | |
| Repairs & Maintenance | 480.00 | | |
| Property Tax | 228.00 | | |
| Total | \$ 2,288.00 | | |

Tennis Courts

| ACCOUNT DESCRIPTION | Projected 2021 |
|-----------------------|----------------|
| Dues | 20.00 |
| Operating Expense | 840.00 |
| Maintenance & Repairs | 3,600.00 |
| Property Tax | 436.00 |
| Electricity | 1,200.00 |
| Water | 360.00 |
| Total | \$ 6,456.00 |

Welcome Centre

| ACCOUNT DESCRIPTION | Projected 2021 | | | |
|------------------------|----------------|--|--|--|
| Maintenance & Repair | 1,800.00 | | | |
| Mortgage/Interest Exp. | 4,215.91 | | | |
| Operating Expense | 4,300.00 | | | |
| Payroll / Taxes | 0.08 | | | |
| Utilities | 480.00 | | | |
| Property Tax | 637.80 | | | |
| Total | \$ 11,433.79 | | | |

Storage Facility

| ACCOUNT DESCRIPTION | Projected 2021 | | | |
|-----------------------|----------------|--|--|--|
| Dues | 100.00 | | | |
| Operating Expense | 1,950.00 | | | |
| Repairs & Maintenance | 1,200.00 | | | |
| Property Tax | 950.00 | | | |
| Electricity | 1,800.00 | | | |
| Water | 480.00 | | | |
| Garbage | 2,400.00 | | | |
| Total | \$ 8,880.00 | | | |

NATIONAL CRAFTS & HOBBIES MONTH





Did you know that March is National Crafts and Hobbies month? This was designated in 1994 by the Craft and Hobby Association.

There has been some interest in starting an Art, Craft & Hobby Club in our StillWaters community. It will be a great way for newcomers to meet neighbors with the same interests. If this is of interest to you please come to the down stairs room in the SWRA building on **March 22nd at 1 PM**. and bring one of your creations to show. Doing any art or craft actually can boost your immune system according to Michael Samuels, M.D.

Refreshments will be available. For further information please call Kay Fincher at **256-825-2506** (no text) or call or text Suzi Ham at **334-464-2882**.



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CALENDAR OF EVENTS



| MARCH | | | | | | |
|------------------------|--|---------------------------------|---------|-----|--|------------------------|
| Mon | Tue | Wed | Thu | Fri | Sat | Sun |
| PLUG DAY | 2 SWRA Board Meeting 9:00 AM | ARC Meeting 4:00 PM | 4 | 5 | 6 SWRA Annual Meeting at COLW 10:00 AM | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 Daylight Savings |
| 15 | 16 SWRA Board Meeting 9:00 AM | 17 ARC Meeting 4:00 PM | 18 | 19 | 20 | 21 |
| 22 Art & Hobby Club | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 | APRIL 1 | 2 | 3 | 4 |

Please contact the SWRA office concerning use of the Community Room during COVID-19 Restrictions

"THE SWRA OFFICE IS STILL PRACTICING COVID 19 GUIDELINES FOR SOCIAL DISTANCING AND FACE MASK REQUIREMENTS."



2021 ANNUAL MEETING QUESTIONS



NAME(OPTIONAL):

StillWaters Property Address:

Question:

Please complete this form and return it to the SWRA office no later than noon Friday, March 5th, if you have a question you would like answered at the annual SWRA meeting. Email to kevin@stillwatersra.com, fax to 256-825-2991, or bring it in person to the office.



STILLWATERS GOLF CART POLICY

Property owners who use a golf cart or similar type vehicle in StillWaters must follow the requirements of the golf cart policy. Please contact the SWRA office if you have any questions.

Policy Statement – Motorized Utility Vehicles

The StillWaters Residential Association (SWRA) Board of Directors recognizes the value and pleasure of utility vehicles in the StillWaters Community. The SWRA Board further recognizes the need for responsible use of such vehicles. The SWRA Board is especially concerned for the safety and well-being of all StillWaters residents and visitors.

Golf carts and other motorized vehicles can be quite dangerous, especially when used on roads. The SWRA Board recognizes the inherent hazards of motorized vehicle use in StillWaters and desires to head off accidents with the promotion of common sense operation and public awareness.

Golf Cart Policy

All motorized vehicles (golf carts, ATVs, etc.) on StillWaters' roads and common areas must be operated by licensed and insured drivers as required under Alabama law. SWRA Board of Directors Resolution (November 27, 2007)

All motorized vehicles (golf carts, ATVs, etc.) on StillWaters' roads and common areas must have head lights, brake lights, and rearview mirrors.

All motorized vehicles (golf carts, ATVs, etc.) on StillWaters' roads and common areas must have a registration decal attached.

SWRA Board of Directors Resolution (June 28, 2016)

Policy Enforcement

The SWRA Board wishes this policy to be a self-enforcement policy, as much as possible, by the owners and visitors of StillWaters. The Board asks that owners make a sincere effort to act responsibly in the use of motorized vehicles and adhere to this policy.

In an effort for the Board to act responsibly, violators will be reminded of the policy and asked to adhere to the policy immediately. Based on the registration, a notice will be filed with the SWRA for review.



Violations of Policy:

1.Under-aged or non-licensed driver of the vehicle (unaccompanied by a licensed driver)

2. Reckless or destructive behavior

3. Lack of required equipment (head lights, brake lights, or rear view mirror)

4. Lack of proper SWRA registration decal

Violation of Policy Protocol:

• First Violation: A notice will be placed in the property owner's file for future reference and a written "Advisory Notice" will be delivered to the registered owner.

• Second Violation: A letter from the SWRA Board will advise the property owner of its multiple violations of policy and ask the owner to strictly adhere to the policy or expect to be assessed a fine of \$100.00 for each additional incident.

• Third Violation: A letter from the SWRA Board will advise the property owner of its multiple violations of policy and assess the owner a \$100.00 fine.

• Further Violations: The SWRA Board will access additional \$100.00 fines in cumulative.

Note: Unpaid fines may become a lien again the registered owner's property.



SPRING IS JUST AROUND THE CORNER

Hello neighbors! Spring is just around the corner. In just a few weeks freezing temperatures will be behind us.

Stillwaters Golf is preparing for another exciting season. Strategic maintenance practices continue in preparation for the upcoming golf season. Golfers of all ability expect good greens, smooth fairways with lush grass, and weed free playing surfaces. Recognizing the course is too long a walk for most, we are buttoning up golf cart repairs ensuring a safe ride during each round. We will be ready when you are!

Is your game ready for warmer weather? If not, contact the golf shop to arrange a lesson or two. Rob Witherington has returned as Head Golf Professional and is ready to assist getting your game ready for warmer weather. Additionally, the golf shop is freshly stocked with new Stillwaters Golf logoed apparel from vendors: Foot Joy, Cutter & Buck, Callaway Apparel, Ouray, Pukka and Clique to name a few. We have gloves, balls, caps, towels, and other golf specific items to prepare you for your next round.

Golf specials for March: 2's Day – Tuesday, 2 for 1 based on \$49.00 published rate. Thursday Combo, 18-holes golf, cart, range, and lunch for \$45.00. Specials available on Tuesday and Thursday, respectively. Twilight golf starts at 2:00 PM in every day of the week. Hours of operation will extend to 6:00 PM with the return of daylight savings time Sunday, March 14.

Have you tried the new menu at Copper's Grill? Flatbreads are a favorite! Fresh entrée options include fish, steak, and pasta. Every Wednesday enjoy Hump Day at Copper's Grill, happy hour all day. Thursday is the ever popular "Southern Comfort" night. Southern delicacies served the "home cooked' way. Weekend nights feature live entertainment on either the inside or outdoor stage. Bring the family to Sunday brunch! Copper's Grill is serving favorite dishes Wednesday through Sunday for lunch and dinner. Copper's Grill, Lake Martin's dining and entertainment venue. Coming soon, on-line ordering for to-go orders & delivery to our Stillwaters neighbors. Dine with us, take it to-go, let us deliver to your door... Copper's Grill.

come Home The members and Dog Fighters of the StillWaters Golf Club wish to give a hearty "Welcome Home" to Rob "Gabby" Witherington

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is now FITNESS OPEN!

Lake Martin's first gym opened its doors on December 1st, welcoming many from the community who had been patiently waiting for opening day! Located next to Jim's Pharmacy on HWY 49, just past the Stillwater's main entrance, Knect Fitness offers 24 hour access, Life Fitness equipment, and group classes coming soon! Opening a gym has been a lifelong dream of mine. With 25 years of group fitness experience, I saw the need at Lake Martin for a gym and hit the ground running with plans. After 2 years of planning and building, seeing our first members walk through the door on opening day was surreal.

In addition to the typical offerings of a gym, Knect will hold monthly socials for its members. Our mission here is to create community through active lifestyles + fellowship, "knecting" people through socials and workouts.

Stop in for a tour and let us help you give the gift of fitness + fellowship for Christmas!

Bless another,

Holly Keel

CONTACT US! INFO@KNECTFITNESS.COM