

River Island Ranch POA “The Bridge”

Bringing Community Together

January 2026

Volume 3, Edition 1

“HaPpY New Year”



“Revelers gathered among the sounds of rushing waters, beside the glow of a bonfire warming the chill, on the last night of the year, and amongst joyous laughter of friends reminiscing of the past triumphs and challenges we all shared. Yet the ball drop, thousands of miles away in New York, went unnoticed at 10:00 P.M. MT in River Island Ranch. Finally, over an hour later, by 11:00 P.M, someone noticed a repeat performance during the nation's music city celebration in Nashville on the tv. A countdown was had, couples at the ready for the kiss, noisemakers and raucous shouts of joy rang out.

Grateful blessings were known to all those who have receded to South Fork to escape the busy city life and relish in a slower pace where cattle cause the traffic jams.

Grateful to call River Island Ranch home.

Happy New Years' blessings of joy and good health this coming year and to be grateful for the community we have here at the ranch. The board of directors met tonight to revel in celebration of all our accomplishments in 2025, and set ambitious goals for 2026, to continue to ensure RIRPOA preserves its values, maintains prosperity and builds community spirit moving forward. Please pray for more snow!

Sailing Forward in 2026

With the wind at our back, the board of directors is proud to announce we unanimously voted to enter into a contract with our neighbor Casey Kimbrell to purchase 3 acres of land directly adjacent to the east cabin. This will expand our riverfront property by several hundred yards. With caution and thorough discussion, we are managing any changes we make very carefully and believe that we have succeeded in putting the collective future of RIRPOA first.

How Much?

Our agreement is to purchase the 3 acres for \$300,000.00. We will invest with a 50% down payment now, derived from our reserves money market account and a portion from our surplus in our community operating account. The balance will be paid to the seller with interest free financing over three years, in three equal payments of \$50,000.00 each. An increase to our annual assessments will supplement the balance financed. We are extremely grateful to our neighbors Casey and his family.

Why?

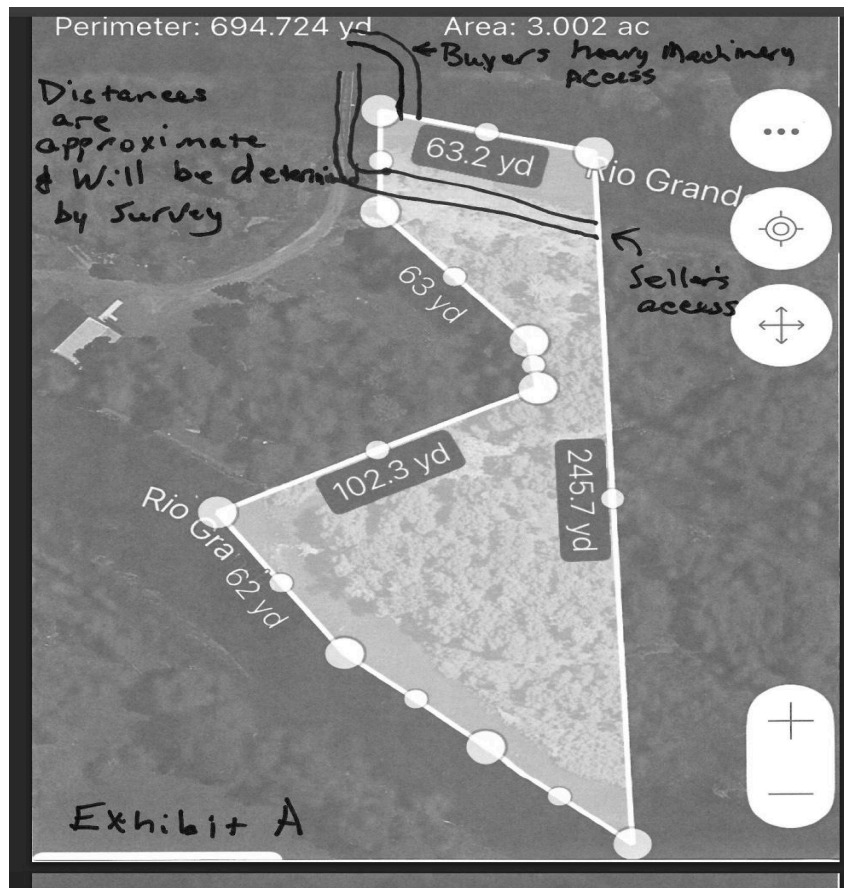
Several reasons. Most importantly, value. We have experienced an 18% increase in property value over the past year. We have had over 10 new members join RIR and purchase lots here in 2025. South Fork is anticipating growth. We are now in control of the future growth of our island, as we will now own half, totalling 5 acres, and will negotiate a favorable relationship with our neighbors and friends, the Kimbrells. Our interest is in access and angling. We are poised to increase our riverfront access, allow for more access to the balance of the island, therefore increasing our value in owning more of the ten mile gold medal trout waters then before. We have increased the value of our financial assets in River Island Ranch. Let me be very clear. Our priority is preservation. We have no intention of developing any portion of this acquisition. However, under our ownership, we now have the rights to make the best decisions for our island in the future. The value in riverfront property continues to increase and will always be an investment asset.

Where?

The boundary line will be drawn to straighten out the parcel from a common sense approach, maximize the river frontage and fishing rights, and improve all the irregularities of the mishaps in appropriations of the past settlements with the previous

owners. Several easements will be corrected. Technically, Casey must cross our property to access his land, and our roads for entry to the island cross his property. We have included legal easements to provide concise understanding with agreements to provide access for future generations without question or concern. This was a large part of the success of this purchase agreement. Previous conflicts with Tom Smith Investments loomed unnoticed as threatening and still provide a challenge with the 25.2 acres of open space adjacent to the creek in question.

Here is a rendering of a map of the proposed boundaries.



When?

The closing is scheduled for mid January. We will be sending out the annual assessment invoices shortly. The increase is \$175.00. The new total due for 2026 will be \$700.00. This special assessment will be for the three year contract. Annual dues will be sent this month. Please submit payment upon receipt. Late fees will apply.

IMPACT.

How will this affect us? Collectively, we have strength in numbers. In alignment with our management process of self governance, the financial savings have allowed us to budget what we believe to be a reasonable investment. Each individual lot will contribute \$175 annually to the whole. The \$27,825.00 will suffice to sustain the terms of the contract with Casey, in addition to the savings annually within our existing dues and operation account subsidies. The benefits to owning additional property and riverfront access were the drivers for the board to make these decisions.

It will allow for ownership of 50% of the Island and minimize the risks of shared occupancy for the future. Casey will be aligned with us not only as neighbors, but have an Invitational Membership in RIRPOA as well. This allows us to negotiate a permitted access for angling on the balance of the island for the membership.

Recreational use will be allowed immediately after the closing, and permitted use of exploring the natural habitat, walking the balance of our purchase and wandering past the east cabin may be enjoyed. We can make a huge difference together. Future generations will have more valuable assets for financial decisions as owning 5 acres of riverfront is greater than owning only 2 acres of riverfront on the island.

2026

Please look forward to improvements to our island amenities in the months to come. Revisions to our clubhouse regulations, new smart tv's in the cabins, expanded features in new microwaves, process improvements to enhance member enjoyment of our paradise. "Preservation, Fiscal Responsibility, Community" remains at the forefront of our mission statement. Please join us and the board in celebrating the accomplishments of 2025 and the promise of the best RIR yet to come in 2026. Let's plan on gathering and celebrating together for our annual meeting in August. Tentatively set for August 15th, 2026, 10:00 A.M. to 6:00 P.M. for a full day of business, celebration, music and feast as a community.

Save the date, Bless UP and HaPpY New Year!

Respectfully, Bob and Lis Frank, President and the board of directors: Debby Jensen, John Fowler, Sam Humphrey, and Paul Mullinex. Thanks to all our committee members.