

Board Meeting Minutes 11-2-13

Board members in attendance: Ed Fitzgerald, Eddie Owens, John Blair, Stephanie Brown, Naomi Smith and Greg Phipps. Absent: Lorenda Ward, Todd Wise

Meeting opened about 8:30am with call to go into executive session to discuss four outstanding complaints and a vacant board position. All voted in favor. All non board members were asked to leave.

The board meeting was reopened about 8:50am. First item was a motion to proceed with the letter the board discussed in executive session regarding the board's final decision on complaints 10, 11, 12, 13, 14. All voted in favor. Lorenda voted in favor via email

Financial Report: Currently there are three outstanding dues. The CD's were rolled over for a 12 month period. We need to finalize budget for 2014.

Common Area Committee report: Work completed on 10-26-2013 as follows:

Common Area 1: trimmed all trees and removed debris in entrance area as well as parking area.

Installed fire hose bumper on ramp docks

Common Area 2: blew leaves from trail and beach area, filled in low area of beach by seawall and raked entire beach.

Installed fire hose bumper on ramp dock

Removed all stand up cleats from piers

Relocated pier ladder from end of pier to side for better stability

The team removed another pier ladder due to broken welds. Will repair and secure back to dock.

Ordered emergency signage for both common areas as approved by board

Felled a dead tree near portable john

Old Business: Clean Up: Common Area team did critical work that could not be done on clean up date due to weather conditions. The rest will be deal with in the spring.

Mail Team: We now have two volunteers to handle mail outs

New Business:

2014 Budget: A review of the proposed budget the board needed more money in discretionary funds. Board members gave suggestions on shifting money from some other categories. A five percent increase was added into figures in certain expenses (portable johns, insurance and lawn care). It was suggested we take \$1000.00 from dock repairs and move to discretionary funds (this could be used for capping dock posts in future). Also need to check with Danny to see how many total lots we have now (this proposed budget is based on 150 lots/dues). Under adjusted gross income (-\$800.00) needs to move up into revenue reduction -\$800.00 for possible unpaid dues in the year 2014. Fireworks were reduced from \$200 to \$100.

Member questioned if in past years there were other types of investments discussed rather than keeping all the reserve money in CD's which have a very low interest rate. Board decided it may look into other options that are safe and earn more money sometime in a future meeting.

Also need to check with Danny to see if he thinks we should records the interest earned on CD's on the monthly reports. Board will submit these changes in the proposed 2014 budget to Danny to finalize.

Vacancy on board: Tim Coleman was nominated by a board member to fill vacant position. After discussion the board felt with Tim's past experience on the board, web knowledge, mailing connections that he would be an asset to the board. The board will make contact with Tim and offer him the vacant position. Motion put forth, all in favor. If he declines the board will pursue another replacement.

Liens: It was suggested that we need a board member rather than an attorney to file the necessary paperwork for future liens on unpaid dues. Ed is willing to take this on but wants someone more familiar to walk him through it. It was decided to ask Tim and Danny who may have past experience with this.

Update: Attorney Chadwick: The retainer agreement is up at the end of November so the board discussed whether to sign a new agreement with Chadwick again or hire someone else. The board listened to the pros (great listener, asks excellent questions, very knowledgeable) and cons (hard to get a call back, no signed retainer was sent as requested, billing is sometimes incorrect)

A few board members will pursue other attorneys for rates and availability and will discuss at next board meeting or via email. In the mean time current retainer will lapse until board investigates other possibilities and has made a final decision.

Nationwide Insurance: Policy ends December. Do we want to renew? Todd is working on comparing other company's rates. Todd needs to also find out if current policy is renewed can it be canceled later and a prorated amount refunded back if board decides on some other company.

Next Meeting Date: Board agreed not to meet in December unless something critical arises. January 4th will be changed to January 11th for next meeting (due to holiday week)

Open to non-members for questions:

Community member has not been reimbursed for supplies purchased for previous mailing. She would not send her receipt to Danny via the web so her receipt was hand delivered to Danny last week. The delay in mailing a check to her was due to Danny being on vacation. Ed will call Danny and get back to member with information on when she will receive the money.

Member questioned whether Danny was bonded. Board advised, as stated in letter sent out to member asking same question, Danny is a community member with accounting skills and that our insurance company Nationwide covers him. The member was advised again that Danny is not acting as CNA's treasurer under his CPA license.

Member stated board started meeting before 8:30. Board advised we started at 8:30 and do our best to try to meet at time we specified. He wanted to know when the executive session would end and the open board meeting would resume. It was explained to him that sometimes other meetings run longer, some shorter, board gives approximate times and keeps members informed.

9:40am meeting adjourned.