

Board minutes for meeting held on 1/26/13

Members present: Stephanie Brown, Ed Fitzgerald, Danny Savage and Paul Rippeth.

Meeting started at 8:50am at 14 Elnor Rd. Bumpass, VA

Board meeting opened with a vote on complaint #2 dated 11/8/12 concerning the allegation of there being commercial trucks parked/stored on a community member's lot. By unanimous vote the board finds no violations exist at this time. A letter with specific finding/details will be sent out to both parties.

The board informed the community members present of its decision that Ed FitzGerald will now preside as President and Stephanie Brown will be Vice President. Stephanie will assume the secretarial responsibilities until someone is found to temporarily take on that position.

Treasurer's Report: Danny Savage presented the CNA financial report and gave a copy for the record.

Old Business:

1. **Umbrella policy on common areas:** The board had previously approved the \$450.00 premium for an umbrella policy on the common areas. **(This item was not discussed because Todd Wise could not be present.** We agreed to place this item up for discussion at the next board meeting)
2. **Insurance for docks:** Details were presented on dock liability/property damage coverage. It was noted this type of insurance is hard to find and the one bid we got at 9000.00 per year indicates is not cost effective.
3. **Reserve study** – Danny Savage went over the reserve study recently submitted by Engineering & Technical Consultants to include his suggested option on future funding of the reserve study. He provided a copy to the board. The figures do not include the finger piers and only the main dock. It was agreed that Ed would contact Mr. Whitlock to find out if there is clear documentation on who is responsible for the finger piers. Ed will also review the deed for the common areas for possible clarification on the issue of the finger piers. Once this information is obtained then the reserve study will be put into final form with figures adjusted accordingly. Danny will contact Mr. Gray at ETC to find out what was meant by his inclusion of the section noted as "miscellaneous."

At the next meeting the board agreed to consider all necessary dock repairs to include an inspection by some board members then begin the process of getting all repairs deemed necessary accomplished.

4. **Management Company** – The board agreed to put off the hiring of a management company at this time. It may be reviewed and considered at a later date.

New Business:

1. **Use of pavilion and boat ramp** by community members John Decker and Wayne Turner. The board decided to ask John and Wayne to obtain a letter from Dominion Power granting them permission to hold their fishing event and to supply the board with a copy of that permission if granted. The board will review the June 2011 annual meeting minutes as several community members present said a previous board had decided a fishing event like this required a 1 million insurance policy be obtained prior to use. The board agreed no additional parking passes would be issued for this event.

Misc. items some community members put forth for further consideration:

1. The board was asked to look into the possibility of providing a small sandy beach area for common area one and also one additional pick nick table for common area one.
2. Two situations were presented by a community member concerning a recent incident that occurred in common area two and another situation concerning a file cabinet. The board asked that member to put his concerns in the CNA complaint format citing all relevant sections of the governing documents. Upon receipt the board will review.
3. The Douglas's asked that the copy of their deed supplied to the board be returned to them. They also want a copy of the decision concerning their deed as provided by attorney Kenneth Chadwick in a letter dated 11/30/12. They also requested the copies of their flat bed truck registrations be returned. The board agreed to return the registrations, the deed and pursue their request for a copy of the attorney's findings regarding their deed.
4. The board noted Mark Douglas request to be considered for one of the two open board positions to be filled on a temporary basis. The board made it clear that ALL community members in good standing who want to be considered for these two temporary positions have an option to do so.

Meeting adjourned at approximately 10:20am on 1/26/2013

Note: Our next board meeting has been tentatively scheduled for 3/9/13 and we will attempt find an earlier date in February. The next board meeting will be held at 14 Elnor Rd.