

**Bay Quarter Shores Association
Board Meeting Minutes
April 11, 2009**

Meeting was called to order at 9:00 a.m., Jennifer Troy-Black presiding.

Board members present: Michael Goodrich-Stuart, Richard Lacy, Robert Morris, Jerry Gorman, Donna DeToll and Ruth Franck; also present were Dick Lee, Jim and Jean Ince, Frank Stewart, Mike Silagyi, Curtis Black and Jill Goodrich-Stuart.

Old Business

1. Minutes of the March 14, 2009, meeting were approved unanimously.
2. Jerry Gorman presented the financial report. He said the association is presently about \$15,000 off budget but that the situation seems to be improving thanks in part to the second notice sent to those who had not paid their dues. Total assets are \$191,612.87. The report was accepted unanimously. Mike Silagyi reminded the board that an invoice for around \$1,800 was still expected from JoPa Pools for the installation of the federally mandated anti-suction device.
3. Michael Goodrich-Stuart made the board aware that our property and liability insurance company (Travelers) has opted not to renew our package coverage. He is in the process of having insurance agents attempt to provide us with quotes for coverage. Sue Height, of our current agency, and Chris Seward of TBR, are both looking for various options. Travelers said they were not renewing due to the presence of the campground and the pool which they claim present risks not commensurate with the premiums being paid. (Michael noted that these items had been included in our coverage for many years so they are not new to Travelers; this fact was also noted by our agent.) Michael informed the board that one potential insurance company looking at our association balked at the idea that we offer associate memberships and that we have a designated hunting area. As a result, they declined to offer coverage. Other factors that may be coming into play are the early 2004 fire at the clubhouse and our proximity to the coast raising weather-related concerns. Michael has also been in contact with a representative of the Mallard Bay association, and asked them who provides their coverage. That individual gave Michael the name of a local company but did not recommend them highly. Jerry Gorman mentioned that it may be required of us to have members and associate members sign a "hold harmless" document when using facilities. Michael said he would keep Jennifer Troy-Black informed of the status of our coverage, but noted that he personally feels that if we are unable to obtain coverage we should not open the pool, clubhouse, campground or other facilities until we are about to be covered. Jennifer offered to attempt to contact some other companies to help expedite obtaining coverage.
4. Richard Lacy gave an update on the PWC docking. He said that Nathan Moore, an individual who was contracted to assist us with making the application, has spoken with

Jeff Madden of the Virginia Marine Resources Commission. An ad describing the project will be placed in the Northumberland Echo to permit any landowners to register objections. If none are received, we should be quickly given permission to go forward in Mr. Moore's opinion. As of the meeting, the ad had not yet appeared in the paper (but later in the week Mike Silagyi informed board members it had been run). Mr. Moore asked Richard for payment for his services. The board decided to pay him 50% at this time, and the remaining balance after the project is approved by the VMRC. Richard also asked the board for advice on signs, and he was told that Jennifer Haynie had prepared signs for us in the past.

5. Donna DeToll reminded the board of the scavenger hunt and Easter celebration scheduled for the evening. She asked those attending to bring a dish to pass.

6. The Memorial Day meeting will take place at 4 p.m. on Saturday, May 23, to be followed at 5 p.m. by a picnic. Donna is putting together plans for a parade; the local Boy Scout troop has been invited to participate.

7. Frank Klein was not able to attend to give a maintenance report, but others attending informed the board of progress on several projects. The pool is set to open on Memorial Day weekend pending installation of the anti-suction device on May 11. Frank Stewart said that new golf tee pads had been installed on the driving range with PVC pipe surrounding the pads to protect them from golf carts. On another topic, the campground was discussed. Electrical service to some sites has failed, so there are lots being "combined" into double lots. Jill Goodrich-Stuart also noted that these lots could be listed as "tent" sites due to the lack of power. It was noted that campsite number signs are being replaced with PVC piping. Mike Silagyi said that all electrical updating has been completed in the pumphouse and that RMC had re-routed vent pipes for the clubhouse furnaces. Mike also mentioned that the piers and docks will soon be treated with water repellent and that two no-wake signs will be installed in the area near the swimming beach.

8. Neighborhood Watch signs are available on the Sheriff Association's website for around \$22 each. Ruth Franck suggested having a sign-up sheet for the Neighborhood Watch at the semi-annual meeting in May. We discussed placing signs at the entrance to the development on both Presley Creek Drive and Cod Creek Drive, at the clubhouse and at the barn.

9. There was some discussion about the question of installing security cameras. Robert Morris mentioned seeing a pickup truck that was behaving in an unusual manner. Frank Klein had previously offered to look into security systems but since he was not at the meeting discussion was tabled. Jennifer Troy-Black said she would also be looking into these systems.

New Business

1. There was initial discussion about adding an additional sum to annual dues based on the increase in the consumer price index, which is a provision permitted by the covenants. This will be discussed further at future meetings.
2. Mike Silagyi offered to purchase Independence Day fireworks for the association when he takes a personal trip to Pennsylvania. He asked the board to consider someone else to run the show this year since he has done so with the help of the same couple of volunteers for the past three years. The board approved his plan to purchase the fireworks on behalf of the association.
3. The board agreed to cancel the May 9 meeting and discussed the possibility of cancelling the June 13 meeting due to the proximity of both dates to the semi-annual meeting on May 23. (NOTE: As of this writing, the May 9 meeting remains CANCELLED and the status of the June 13 meeting will be discussed at the semi-annual meeting.)
4. Jennifer Troy-Black thanks those who have been attacking the phragmites. This group includes Dick Lee, Bill Piggott, Curtis Black and Jerry Gorman. Dick Lee has been working consistently on this project. Frank Stewart suggested that in future years this could be a responsibility of the handyman.
5. Frank Stewart comments on the use of the tennis courts and basketball court by outsiders. He wondered if we needed signs to emphasize that these facilities are for members only. Robert Morris said that in the case of the tennis courts, a locking device with a pushbutton code could be installed on the gate. It was also noted that the bounceback board in the tennis courts needs to be replaced due to rot.
6. Dick Lee said he would look for signs which had been printed in the past for members to put under windshield wipes of vehicles (parked at the boat ramp and clubhouse) suspected to belong to outsiders.
7. Richard Lacy noted that the midway access lot on Bay Quarter Drive has two old wooden benches that are in need of replacement. He wondered if these could be replaced and other comfortable benches be installed near the clubhouse. Jennifer Troy-Black agreed to discuss this possibility with Richard after the meeting.
8. Jean and Jim Ince mentioned that the August newsletter would need to include ballots for the election of board members. Michael Goodrich-Stuart said that board members should get him their items for inclusion in this newsletter by the July meeting.

There being no further discussion, the meeting was adjourned at 10:12 a.m.