

**Lake Williams Beach Association (LWBA)
Board of Directors Meeting
Third Beach, Lake Shore Drive
11:00 AM, AUGUST 24, 2025**

BOD in attendance: Paul Dagnello, President
Andrew LaTour, Vice President (via zoom, no participation)
Claudette Soboleski, Treasurer
Kimberly Meanix Miller, Secretary
Joe Jankowski and Jim Russo, Directors

BOD excused: Marty Varhue, Tax Clerk
Rudy Bernegger and Chuck Saunders, Directors

Non-BOD Association Members Present: Dave and Terry Gilbert of 57 Lake Shore, Diane Marquis of 147 Lake Shore and Victoria Silberstein of 235 Lake Shore. At least five joined via Zoom.

A CALL TO ORDER *President Dagnello called the meeting to order at 11:05 am*

B APPROVAL OF MINUTES

President Dagnello asked to table the minutes to the next meeting which was done without objection.

C. REPORTS

1. President

President Dagnello said that the board had received a letter from a member noted in the minutes of the previous meeting which expressed concern about the traffic on the roads, specifically all-terrain vehicles and the like. He continued saying that he contacted the town and was told that the town will investigate if they receive several complaints versus just one. Director Jankowski suggested members also contact the town directly to avoid only a third party reaching out. President Dagnello agreed. Treasurer Soboleski said she would reach out to the member given the letter had been directed to her. Ms. Victoria Silberstein conveyed that she had gone to the town awhile back, taking pictures to support her concerns and the town did replace a sign and install a couple of new speed limit signs. Treasurer Soboleski noted that if a member believes there is illegal activity, they should not hesitate to call the police.

2. TREASURER

Treasurer Soboleski reviewed her report dated August 24, 2025, (attached) noting expenditures representing payment for the signs, property maintenance and the annual zoom subscription. She emphasized that they work hard to minimize expenditures and hope to achieve some savings in lawn maintenance. She said that the association credit card is offering a \$50 bonus if they make 10 purchases, each over \$75, from August 1, 2025, to September 30, 2025, so she's hoping to be able to take advantage.

3. TAX CLERK

With Tax Clerk Varhue excused, Treasurer Soboleski presented the report stating the association billed \$25,780 in taxes and \$374 in interest and received about \$23K in taxes and \$180 in interest. She continued saying that seven owners owe for eleven properties, about \$3K with one of the eleven having previously being lienied and sold at auction owing about \$800. She said that one of their formerly disputed bills had been paid in full, \$997.50, so there are no owed bills beyond the current year except for the lienied property. She reminded the board that they hope to get the payment for the lienied property by calendar year end. She also noted that the town taxes were paid for this property, and the town assessor is looking into why the past taxes for the association were not included.

4. SECRETARY

Secretary Miller noted that they receive a lot of routine correspondence seeking boat codes or parking passes or just with basic questions that are not of common interest. She said the following correspondence (attached) was received by the board since the previous meeting and deemed it to be relevant to the membership as a whole:

- i. 8/1/25 Dawn Jacques of 239 Lake Shore re: their insurance questions with minutes
- ii. 8/1/25 Christine & Kevin Northcutt of 29 Lake Shore re: emails attached to minutes

In response to Mrs. Jacques, Secretary Miller indicated that Mrs. Jacques had been looking for the board to respond to questions and concerns she had about insurance and liability that were outside the legal questions pertinent to our foundational documents subject to the work of the bylaws committee. She continued saying for that to happen, she requested Mrs. Jacques send that request to the board via their designated email.

She said there were several matters raised in the email from the Northcutts. In response to a comment that the Northcutt's email to the board was private, she stated that emails

to the board are not private and are subject to disclosure if relevant to the membership related to board business. She said that the Northcutts complained about private phone numbers and emails being on the email attached to the minutes which Secretary Miller said was completely fair and she acted as quickly as she could to redact all such information from the posted correspondence. Regarding the Northcutt's comment that the insurance questions were raised in the bylaws committee meetings, she again confirmed that to be the case. She noted, however, that the product pertinent to the work of the committee was the list of legal questions and that these insurance questions were outside the scope of the committee. She reiterated like Mrs. Jacques, that she did advise them if they wanted the board to respond, the request needed to be emailed to the board.

She said the Northcutts expressed concern about the one question they posed about whether the insurance agent knew of the encroachment, that was not included in the Secretary's email to the insurance agent. She remarked that she was pleased to have the opportunity to explain what happened and emphasized that at the time of the last meeting, she hadn't recalled the sequence of events but knew there was no intentional deception, as was the insinuation. She said that after the meeting, she reviewed the record and was able to refresh her memory. She explained that the treasurer had been bogged down with preparing financial information for the annual meeting. She noted that neither she, nor did she believe any other members of the board, shared the concerns that were raised. She said that despite this, she wanted to try to get the answers to the members in the format they desired, in writing from the agent, to allay their concerns in a timely manner.

Secretary Miller continued saying that the treasurer is normally the liaison with the insurance agent, but she asked if she could intervene to convey the questions herself to help get answers to the members more quickly and did so on May 29, 2025. She emphasized that this was a few days before the deadline of June 1, 2025, for the encroaching homeowner to remove their personal property from association property. She said that the encroaching homeowner gave the impression to a board member that they intended to move their personal property and therefore, she and the board had a reason to believe that the question about the encroachment was moot. She noted that the board was also aware of the guidance from the agent regarding the encroachment so all knew that the agent was aware of the encroachment, but the more important factor was that they believed the encroachment situation would end by June 1, 2025. She stated that it was for this reason the encroachment question wasn't included to the agent and felt the reasoning was valid. She also said that at the last meeting, she had commented she remembered there was a question for the agent that came in after her email to the agent. She continued saying that upon reviewing the record after the meeting, she confirmed there was indeed a subsequent question received on May 30, 2025, but the subject matter of the question was not the encroachment.

Secretary Miller said that had she been of malintent, she could have chosen not to correct the record and left it that it was probably an oversight. She emphasized that despite the complexity of the timing of events, she wanted to share the truth. She said that as soon as she reviewed the record, she shared the information she found with Mrs. Northcutt and already planned to raise it at the next (this) meeting. She reiterated that all this came about because she was trying to help get the answers to the Jacques' and Northcutt's questions quickly and there was nothing nefarious in her actions or those of the board.

She said that the Northcutts were also concerned that in her email to the agent, Secretary Miller had instructed the insurance agent not to speak to non-Board members and to alert her if the agent was contacted. She stated that she stands by that as sound policy in that it is unfair to vendors to have to field questions and perhaps get direction from a hundred plus members and she felt the same even about the nine members of the board. She said it's fully appropriate for a board member to serve as liaison not just for insurance but the property maintenance, sign vendor or any contact. She said if someone outside the board contacted the agent, the board would want to know so a board member could reach out and explain the policy and rationale. Treasurer Soboleski interjected indicating that interfacing with a single point of contact is also the policy of the board's insurance agent so regardless of the board's views and policies, the agent would also not entertain such contact.

Secretary Miller said that the Northcutts expressed concern about being singled out with their emails posted and their names coming up in the meetings having expressed concern. She said that there is no desire to single anyone out and people's names come up if they express concern, ask questions or state opinions on the record and that's okay, no one should be targeted for their engagement. She noted that the Northcutt's email continued to express concern about the association's insurance and liability and looked forward to updates from the board.

5. COMMITTEE UPDATES

a. Finance

Treasurer Soboleski stated that the Finance Committee had not met and had no report.

b. Beach & Properties

i. First Beach Project *

Director Jankowski said he released the engineer to do the work. He said there were no updates, but he would follow-up with the company to track their progress. Ms. Marquis asked about the company to which Director Jankowski replied saying Rob Hellstrom Land Surveying out of Hebron which was bought by Reynolds Engineering Services out of Colchester, so members may see either or both names on property.

ii. Signage Update

President Dagnello stated the signs are up and complete. Treasurer Soboleski noted they did not pay to have the entrance sign changed. Ms. Silberstein noted that perhaps it would be enough just to have one that said, "Private Beach Association". Treasurer Soboleski said the old signs were in her car and Director Russo said to drop them with him and he'd take care of them.

iii. Bulletin Boards Purchase

Director Russo said he researched them and ended up coming back to the model presented at the annual meeting. Treasurer Soboleski said that the chosen model meets their needs with one cheaper alternative not being as well built or having enough display space. She noted that the cost to ship them was not presented at the annual meeting which is \$157. She added that the association did receive a \$100 donation which was designated for use for the bulletin boards. Ms. Marquis asked the color and Ms. Silberstein asked if they would go in the same location. Secretary Miller replied saying that they were proposed as a forest green and would be in the same place.

Motion **By:** Director Russo **Seconded:** Director Jankowski
MOVE LWBA hereby approves the purchase of two Uline Green Trail Signs with space to post four normal sheets of paper and a locking clear plastic windows absorbing the minor overage into the beach and properties budget.

Result: Motion passes unanimously (5-0-0)

Director Russo agreed to have it delivered to his home and Secretary Miller and Ms. Marquis offered to meet the delivery truck if need be.

iv. Removal of broken picnic table/s, table relocation & donation

Director Russo stated that he removed the broken table but didn't relocate any tables yet. Treasurer Soboleski suggested given the lateness of the season, just to leave the two tables at Beach three and have the donated table brought to Beach 1. Ms. Silberstein volunteered to store the donated picnic table if needed.

v. Removal of guardrails from The Acre

Director Russo stated that he disposed of the old guardrail. Secretary Miller asked if there was a cost to which Director Russo replied saying it was a wash with the gains from the disposed metal.

c. Annual Picnic/Social (Annual Picnic: 9/13, 2025, Rain Date 9/14, 2025)

Treasurer Soboleski said it was coming up and the association provides the hot food with members bringing sides and desserts if desired. She said each year they have done something a little different and special but haven't decided what that will be this year. She suggested people bring chairs and while they have a picnic committee that helps plan the food, it's helpful to have other members help set up and break down. She said the entertainment is only available on Saturday and won't occur if they go to their rain date. There were kind offers of tables, chairs and tents to support the picnic.

d. Bylaws/Charter

Secretary Miller said she asked the other members of the committee to review the charter noting what each feels needs to be updated, what should be kept and perhaps new elements each think are valuable found in peer organizations. She said that she hoped they could come together before the first planned hearing by the Charter Revision Commission and prepare information to be presented at the hearing. She said other than the hope to engage closely with the Charter Revision Commission, the work of the bylaws committee this year will be highly dependent on the Commission's work to ensure both documents are in step with each other and ideally ready for hearing at the special meeting and vote at the annual meeting.

D. Old Business

1. Virtual Meeting Update *

President Dagnello said the board continues to pilot the meetings being broadcast via zoom with three virtual attendees tuning in at the last meeting and five to this one. He said the windy day was interfering with sound quality, but they are learning as they go and that won't be an issue when they move indoors. Ms. Silberstein asked if the one QR code works for all the meetings. President Dagnello replied saying yes, that was the intent, and he hopes to provide a direct link as well.

2. Encroachment by Owner of 223 Lake Shore *

President Dagnello said that this is an ongoing issue they have not been able to easily resolve. He hoped to try and bring a land use agreement for review for the next meeting adding that the most pressing issue seems to be liability. He said that the association needs the encroaching homeowner to sign something assuming liability. Director Russo indicated the encroaching homeowner did not get out by the deadline with no opportunity to stay, having not pursued the options offered by the association, and he was concerned that pursuing an agreement now is legitimizing his encroachment. President Dagnello said he feels the association should have the encroaching homeowner relinquish any claim on the property and noted it would become what's known as a napkin contract. Secretary Miller expressed some empathy for the homeowner and made it clear that she was amenable to many potential options that could be mutually acceptable. She continued saying that currently, however, the encroaching homeowner is violating the deed with a temporary structure that is on association property. She emphasized that she does not think it's appropriate nor would she support any agreement for the use of association property where the encroaching homeowner has not resolved the deed violation first.

Ms. Silberstein indicated that the encroaching homeowner has been given options before and has not pursued them, adding that the homeowner is violating more than one regulation. She continued expressing concern for contaminants such as gas and oil making their way into the culvert and then into the lake. She noted that when the encroaching homeowner was president, he wanted an easement, and the association said no. President Dagnello indicated that he felt the association would be in a better position with the encroaching homeowner's signature on an agreement. Ms. Silberstein indicated that the encroaching homeowner has never signed anything that has been presented to him. She questioned if having the encroaching homeowner name the association on his insurance policy creates any liability in it of itself. Director Jankowski said no, it was just an insurance policy and indicated that having it should not add credibility to any claim. Ms. Silberstein noted the encroaching homeowner's claim of adverse possession. President Dagnello replied indicating that it wasn't a claim per se but a suggestion the encroaching homeowner feels he may have a case for such a claim, which the association disputes.

3. Insurance and Liability *

President Dagnello stated that the board must provide a response to the agent, who will convey it to the underwriter, about short-term rentals on which our regulations are silent. He explained that their agent, Tom Lobo, suggested the members who offer their homes as short-term rentals name the association as co-insureds with subrogation. Treasurer Soboleski said the board does not intend to ban short-term rentals. She continued saying that the previous week, they received insurance information from the third of

three members currently offering short-term rentals and they are unsure if it is enough to salvage the coverage with the current carrier. She said if not, they may get notice of cancellation and will have a period of approximately 30 days to get new coverage. She said she went back to the original insurance questionnaire to see if she missed anything and found no information about short-term rentals. She continued saying that all will be submitted to their agent who will represent the association to the carrier.

Director Jankowski suggested that this wasn't unusual as it was about what risk the insurance company will accept. A discussion ensued about member experiences with insurance companies not covering properties or cancelling insurance out of hand for seemingly nonsensical reasons. Ms. Silberstein noted language in the bylaws which refers to "renters" and a brief discussion ensued. Treasurer Soboleski said that the agent suggested they submit pictures of the signage so she will work on that. She said that Amston Lake makes all their members put the association as additional insured, adding that Amston owns their lake. President Dagnello said if the association loses coverage, he will notify the members. Secretary Miller noted the state supreme court case that grandfather's property owners with short term rentals remarking that even if the board was of the mindset to ban them, they couldn't stop those that are currently in place.

E. New Business

1. Initiate Charter Revision Commission *

Tabled without objection

a. Appoint Members and Board Liaison *

Tabled without objection

President Dagnello said he hoped that at the next meeting they could have both the vote to initiate the process and appoint the members. He continued saying that once they initiate the process, it starts a 30-day clock to appoint members, so he felt it was better to have the votes at the same time. Secretary Miller said that there's no risk in starting this process and seeking legal help simultaneously as no votes are intended to occur until the end of this term. She also said she felt the requirement was very clear, that the process could be initiated by petition of the members or vote of the board and no vote of the membership was required to initiate. She continued saying that further, if members were asked to vote on the initiation of the process, which is not required, it would be logical that they would want to know what kind of revisions were being suggested.

President Dagnello said that the board intends to seek free legal support from UConn, and he believes that the work would be compelling for UConn to take on. He continued saying that to apply, however, they'd also want to know the changes that the association was looking to make. He said that while final year law students work on the case, seasoned and Connecticut Board Certified law professors oversee the work and the

advice provided. Secretary Miller said that ideally, they have both the work complete, and legal guidance in time for the spring hearing and annual meeting. Ms. Silberstein said that the charter was drawn up in 1949 three steps from the user which were then tasked with forming the association. She added that much has changed since that time. President Dagnello asked Ms. Silberstein if she would like to be considered for the Commission and she indicated she would. Secretary Miller praised Ms. Silberstein's work on the bylaws committee and said while she'd be missed, the Charter Revision Commission would be well served if she's able to able to participate.

2. Tentative Remaining Meeting Schedule (Cancel/Change as business demands-watch website) *

Secretary Miller said that she wanted to throw out a plan for the year so people could get dates on their calendar. She emphasized that if there is no business to discuss then the meeting would be cancelled and if they have to add or change something, it could be done as well. She remarked it was easier to start with a framework and modify it if need be, rather than working from nothing and searching for dates. She said that she tried to avoid commonly bad times such as holidays and April vacation for Lebanon schools.

Board 11am Sun Sep 21
Board 11am Sun Oct 26
Board 11am Sun Nov 16
Board 11am Sun Dec 14
Board 11am Sun Jan 11
Board 11am Sun Feb 8 (start survey discussion)
Board 11am Sun Mar 8 (finalize survey)
Board 11am Sun Mar 29 (review survey results, set special meeting agenda)
Special 11am Sun Apr 26 (Hearing/s Budget, charter, bylaws, etc)
Board 11am Sun May 3 (set annual meeting agenda)
Annual Meeting 1pm Sun Jun 7

F. Update from "Friends of Lake Williams"

President Dagnello said that Kim Cavanna was going to try to make it to this meeting but was unable. He said he'd like to keep this as an agenda item. Secretary Miller said that while a FLW representative has frequently taken the opportunity to update the board during open discussion, she had no issues with having an agenda item added because between the two organizations, the membership is largely similar, and the interests largely align. She noted that she was aware that FLW recently had a game night and tag sale fundraisers. Treasurer Soboleski said she believed the game night

brought in about \$3K. She also said that FLW is waiting for the lake weed contractor to come back to inspect but had to go back to the town for approval to do so.

G. Open Discussion

Mr. Gilbert expressed appreciation for the work of the board members. Ms. Silberstein praised the new signs saying they looked awesome. She said she had cleaned the previous signs but wanted to be sure she wouldn't damage the new ones. Treasurer Soboleski said she had to be in touch with the sign contractor and would ask about cleaning recommendations and limitations. President Dagnello suggested cleaning the signs could be part of the fall and spring clean-up lists. Treasurer Soboleski suggested they ensure all board business go through the LWBA mailbox because she learned there was a tax requirement that she was unaware of because it wasn't documented. She indicated it was critical that the board understand all the requirements for reporting and retention, etc.

Secretary Miller agreed and fully supported all business, including communications to and from vendors, go through the mailbox. She said that it is important for several reasons including business continuity and ensuring the current board has access to all its business documentation. She also explained that it's messy should there be a foia-like request, for there to be business in personal email boxes and perhaps members that are no longer on the board. She said that the retention information is on the website including a link to the state regulations, but it would be helpful to have a section for each requirement that included the required documents themselves. President Dagnello said maybe they need a committee. Treasurer Soboleski felt the Finance Committee should be represented and Secretary Miller said she'd be interested.

H. Executive Session – Potential Litigation

Not held

I. Adjournment

Motion **By:** Director Russo **Seconded:** Director Jankowski
MOVE LWBA hereby adjourns the meeting of August 24, 2025, at 12:50 pm.
Result: Motion passes unanimously (5-0-0)

Respectfully submitted,

Kimberly Meanix Miller

Kimberly Meanix Miller, Secretary

Attachments:

8/24/25 Treasurer's Report

8/1/25 Dawn Jacques of 239 Lake Shore re: their insurance questions with minutes

8/1/25 Christine & Kevin Northcutt of 29 Lake Shore re: emails attached to minutes

LWBA Treasurer Report August 24, 2025

Payment Details	Budget Category	Check Book Withdrawals	Unpaid Credit Card Charges	Deposit Taxes	Deposit CC Bonus	Deposit Donation	Notes	Budget	Budget Balance
New Beach & Acre Signs	Beach/Prop Maintenance		(2,357.26)						
Lawn Mowing 7/17 and 28	Beach/Prop Maintenance		(260.00)						
	Beach/Prop Maintenance Total	(390.00)	(2,617.26)			100.00		6,000.00	3,092.74
	Deposit Taxes Total			23,177.34					
	Insurance Total	(986.00)						3,900.00	2,914.00
	Postage/Copies Total	(87.35)						600.00	512.65
	Property Tax Total	(1,415.15)						2,450.00	1,034.85
Bozrah July	Utilities		(38.35)						
Bozrah July	Utilities		(12.78)						
	Utilities Total	(51.13)	(102.26)					625.00	471.61
ZoomSubscription 7/26/26-7/25/26	Web Page/Audio Visual	(170.05)							
	Web Page/Audio Visual Total	(543.78)						750.00	206.22
	Annual Picnic							900.00	900.00
	Board of Directors Legal Fees							250.00	250.00
	Required Emergency Fund							500.00	500.00
	Tax Collection Expenses							100.00	100.00
	Capital Improvements Beach 1								
	Grand Total	(3,473.41)	(2,719.52)	23,177.34		100.00		22,500.00	22,500.00
								38,575.00	32,482.07

Beginning Check Book Balance 13,844.68
Expenses (6,192.93)
Deposits 23,277.34

Ending Check Book Balance	30,929.09	Budget Shortage	1,552.98
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RECEIVABLES REPORT

Total Taxes Billed 7/1/2025	25,780.00
Total Interest Billed as of 8/1/2025	373.98
Total Billed	26,153.98
Total Taxes Paid	(22,995.00)
Total Interest Paid	(182.34)
Unpaid Balance	2,976.64



Lake Williams Beach Association <lakewilliamsba@gmail.com>

Fwd: Minutes from June meeting

1 message

Dawn Jacques [redacted]

Fri, Aug 1, 2025 at 12:32 PM

To: Kimberly Meanix Miller LWBA Secretary <lakewilliamsba@gmail.com>

Meant for this message to go to the board.

Thanks

Dawn

Sent from my iPhone

Begin forwarded message:

From: Dawn Jacques [redacted]**Date:** August 1, 2025 at 12:29:52 PM EDT**To:** Kimberly Meanix Miller LWBA Secretary <lakewilliamsba@gmail.com>**Subject:** Minutes from June meeting

Kimberly,

I see you posted the insurance questions Marcel and I had for the insurance agent on the website with absolutely no context. You specifically texted Christine and I to send you the questions. I have attached the text message from you below. I didn't give you permission to post my email to the association website, please remove my email immediately.

Thanks

Dawn

Please send insurance questions on one document noting what you hope to get before annual meeting to give her a chance to hear back👍 Sent from my iPhone



Lake Williams Beach Association <lakewilliamsba@gmail.com>

Request for Removal of Private Email and Follow-Up on Insurance Concerns

1 message

Kevin Northcutt [redacted]
To: LWBA <lakewilliamsba@gmail.com>, [redacted]

Fri, Aug 1, 2025 at 6:42 PM

Dear LWBA Board Members,

We are writing to respectfully request the immediate removal of a private email we sent to the Board that was posted on the Association's website without our permission. We don't know who uploaded it, but the message was never intended for public distribution and included both of our phone numbers, which should not have been shared. Posting it publicly without our consent was inappropriate and a serious violation of our privacy.

The insurance questions we raised originated during discussions held as part of the Charter, Deed, and Bylaw Committee. As we worked through the founding documents, concerns naturally arose about whether certain activities were permitted and whether the Association's insurance policy aligned with those uses. Toward the end of that process, Kimberly and Vicky chose to continue finalizing the bylaw portion, while Dawn and I were asked to focus on identifying legal and insurance questions. Toward the end of May, we were asked to submit our questions so that answers could be obtained before the upcoming Annual Meeting. Kimberly requested that we send the questions in one document. Since Dawn and I weren't able to meet up, we each submitted our questions directly to Kimberly as requested.

Among the questions submitted was one regarding the encroachment on Second Beach. At the most recent board meeting, when we asked why that question hadn't been included in the communication with the insurance agent, Kimberly stated that it was not intentional. However, she later texted and acknowledged that she had left it out on purpose. We were disappointed that this wasn't shared with the membership from the start, and we believe this oversight warrants a simple acknowledgment.

We were also troubled to learn that Kimberly instructed the insurance agent not to speak directly with individual members and to inform the Board if anyone attempted to contact or visit him. We found this restrictive and concerning, especially since members have a right to understand how insurance decisions may affect them personally.

Additionally, during the meeting, Kimberly mentioned our names several times in connection with the questions we submitted. While we understand the need for discussion, this felt unnecessary and gave the impression that we were being singled out. Combined with the public posting of our private email, it has left us feeling exposed and concerned that we may now be viewed as a target simply for raising valid insurance

questions. If everything was properly disclosed, there should be no concern that our policy would be at risk of cancellation.

We are currently reviewing the Association's insurance policy with legal counsel to better understand what is covered and whether we may be personally exposed if something goes wrong. Since the policy is with a surplus lines carrier, it is not backed by Connecticut's insurance guaranty fund. That makes it especially important that all relevant risks — including short-term rentals and encroachment — have been fully disclosed to the insurer.

We've also been advised that if the Association is not adequately insured, particularly when it comes to shared areas such as beaches and boat launches, it could directly affect our personal homeowners insurance. This could result in higher premiums or even cancellation of our individual policies.

In addition to our request to have our private email removed from the Association's website, we would appreciate any updates the Board has received from the insurer regarding short-term rentals or the encroachment issue.

Please confirm once the email has been taken down.

Sincerely,
Kevin and Christine Northcutt