

# LWBA BOARD OF DIRECTORS MEETING

SATURDAY 4/20/24

239 LAKE SHORE DRIVE

IN ATTENDANCE: Dawn Jacques, Christine Northcutt, Kevin Northcutt, Kim Cavanna, Emily Swiatek, Christy Kelly, Joe Jankowski, Tom Sholley, Marty Varhue, Linda York, Dave Gendreau, Claudette Sobolewski, Victoria Silberstein.

The meeting was called to order at 9:02AM

Motion to accept the minutes from 1/6/24. (Christy/Dawn) passed.

PRESIDENT REPORT: Welcome all!

TREASURER REPORT: Claudette reported that we are under budget on all line items with a surplus of \$3,600.00 in the general fund. She discussed obtaining the association's new insurance from the Lobo Insurance Agency, that the new insurance premium has increased and that all the LWBA properties will be covered with general liability insurance. The question of policy exclusions and property insurance to cover the new launch pad and gate was discussed, exclusions can be modified at any time. The property insurance would have to be approved by the membership and priced out with a carrier. She noted that tax liens will be filed on 3 association owners, and she expects to be paid by the remaining 5 members that owe last year's taxes. She also explained that during the process of matching LWBA's association member properties with the town of Lebanon, she found that the town has 5 less property cards than the LWBA that date back to lots that were merged in 2008. She has requested that the town supply quitclaim deeds and expects they do not exist which will bring their records in line with ours. Dave provided more details on what happened in 2008 at the town and there should be no expected cost to LWBA for taxes overcharged/paid. Motion was made to table the property insurance discussion until the annual meeting after Claudette has gotten a quote. (Christy/Kevin) passed.

TAX COLLECTOR: Emily reported that \$18,646.20 was collected for year 2023/2024 which is \$3,111.37 over last year and unpaid taxes totaled \$9,277.23. The property card information was matched with the town's records, and it was found that 5

properties were combined. The town will reply with the dates the properties were combined and will report at the next meeting.

**BEACH AND PROPERTY:** Old issues with the fence at 2<sup>nd</sup> beach, Kevin discussed the details of the new rope fence and inquired about the cost in the budget. Claudette reported that there is currently \$3,600.00 in the general fund and \$746.00 in the Lawn and Maintenance budget. Motion was made to install the new rope fence on the 2<sup>nd</sup> beach. (Christy/Dave) passed. Kevin discussed the safety issues concerning the Acre driveway and the importance of finishing the current beach project. Kevin reported that we can add gravel to the 2<sup>nd</sup> beach parking area. He met with an engineer and reported that a culvert can be installed without the approval of the Army corps of engineers. The cost would be the engineer fee to do site work, but the culvert would help with the stream shifting and Riprap would be installed to control the water speed coming through the culvert into the lake.

**SOCIAL COMMITTEE:** Christy reported that she and Christine are meeting to propose an event list for members.

**MASTER PLAN:** Kevin has several quotes to do various projects on the beach properties. He believes that we should stay with the current project on 2<sup>nd</sup> beach until it is completed before we start a new project. He will put together the quotes to present to the membership for the projects and we'd call the line item "capitol improvements" in the budget. Joe Jankowski offered to help with getting estimates.

**ENCROACHMENT:** Tom Sholly reported that Uncas Gas is scheduled to come out to his house on Tuesday 4/23/24 to determine where the gas tanks currently on association property will be moved to. Tom is going to discuss coverage with his insurance carrier about the covering of his garage and rest of his items currently on association property. Claudette stated that Tom should add LWBA as additional insurer on his insurance policy. Dawn stated the need for a legal agreement if the association were to grant Tom permission to use the property temporarily. Kevin stated that if we were to give this permission the bylaws would have to be changed to allow for the encroachment items, but the tanks must be removed. Kim suggested that we could give Tom permission on a yearly basis with an annual contract. Tom agreed that he would pay an attorney to draw up the agreement up to the amount of \$3000 for legal fees. Discussion ensued about what permission we would be giving, a garage or everything currently on the property. Tom stated that he would not willingly move his belongings.

SIGNAGE AND WORDING: Kevin, Marty and Claudette were tasked to make sure signage is appropriate to cover the insurance company requirements. All information on the signs must also be posted on the association website. Vicki suggested adding a metal piece to the bottom of the big welcome sign to be able to add information using magnets.

The association is recruiting members to fill the following positions:

President

Secretary

BOD ? as to how many

?Tax Collector

THE NEXT BOD MEETING IS FRIDAY EVENING MAY 3, 2024, AT 6PM. PLACE TO BE ANNOUNCED WHEN POSTED ON THE BOARDS.

Marty offered to audit the books and will find a second person to assist.

The motion was made to adjourn the meeting. (Dave/ Christy) passed.

The meeting was adjourned at 10:30am.

Respectfully submitted.

Dawn Jacques

LWBA Secretary