

LAKE WALLKILL COMMUNITY, INC.
MANAGEMENT COMMUNITY MEETING

November 17, 2013

TRUSTEE		OFFICERS		DISTRICT REPS	
Mike Curry	*	Bob Smith	President	*	#1 Rosemary Den Bleyker *
Phil Capobianco	*	Carmel Grieco	VP Community Relations	*	#2 Tim Olsen E
Rich Koop	*	Brian Shubert	VP Insurance /Safety	*	#3 Ellen Frank *
Terry Matthews Sr	E	Bob MacLean	VP Lake Management	*	#4 Jennifer Costello *
Lorraine Zagorski	*	Norah Hill	VP Public Relations	*	#5 Pat McGannon *
		Lynne LaCarrubba	VP Security	*	#6 Larry McGannon *
		Eleanor McLean	Secretary	E	#7 Kerri Duffy U
		Chris Merck	VP Operations	*	#8 Alexis Phalon *
		BT Thompson	Treasurer	*	#9 Peggy Merck *
					#10 vacant
		Manager, Brendan Jaeger *			
* = in attendance E=excused U=unexcused L- Late					

MINUTES OF MEETING

Meeting called to order by Bob Smith at 11:07 followed by the Pledge of Allegiance.

Review and approve the minutes of August 31, 2017- There were no comments. Phil Capobianco made the motion to accept the minutes and Jennifer Costello seconded the motion. The motion passed.

Open officer position- VP Insurance and Safety: Carmel Grieco reported, on behalf of the Nominating Committee Chair Terry Matthews, that the nominating committee met on November 2nd. There was only one applicant, Brian Schubert. Carmel made the motion to recommend Brian Schubert for the open officer position. Peggy Merck seconded the motion. The motion passed. Everyone welcomed Brian.

2014 Budget:

BT gave a detail report on the proposed budget as well as presented a written document on the 2014 Budget proposal. The following items were discussed:

- No questions on items under Administrative Expenses or General Operation Expense
- Under Expense Accounts it was noted that the Lake expense increase is due to the need of stocking the lake.
- Under Roads and Bridges Bob Smith noted the \$10,000 decrease since the major road work has been done. That money will be allocated to needed work in Buildings and Grounds.
- Under Buildings and Grounds, Peggy Merck said that the Ladies of the Lake will pay for the Club House porch doors. Phil Capobianco asked about the allotted cost of \$3500 for the Dam Inspection. Bob said that our Class III dam requires inspection every 4 years and is due in 2014, the cost of any repairs that might need to be done will be reflected in the 2015 budget. Ellen Frank asked about the \$700 allotted for Vulture Control. Chris Merck explained the history the vultures and the need to involve the Department of Agriculture to disperse them.
- Under Income Projections- Phil expressed a word of caution on using 270 as our base for calculating the dues, suggesting lowering the base figure to 255. Bob stated that currently 2013 has 263 dues paying members.
- Regarding the balance sheet, BT reported that including the planned application of current assets for the 2014 budget there is a contingency of a little over one month projected at the end of 2014. Good business practice would include 4-6 months contingency. The Management will continue to look for ways to increase the budget contingency while balancing the member annual dues.

Tennis Court Proposal- Before voting for the budget the Board discussed the condition of the tennis courts and a proposal to reduce to one court and expansion of the ball field. The proposal required the expenditure of \$40,500 which is not available in the 2014 budget and would require a dues increase or assessment of \$150.00 per property owner. Carmel brought up the economic hardships that people were currently experiencing. Phil and Chris commented that we should first build up our capital reserve. BT suggested that we could have a \$300 assessment to cover the Tennis Court proposal as well as build up our reserve. Brian Shubert asked if we could apply FEMA funds toward this project but Bob S said the town was still working on obtaining the reimbursement. After careful consideration Mike Curry made a motion to postpone the tennis court proposal until the next budget cycle. The motion was seconded by Carmel Grieco. The motion passed. (19 Board members present- 11 in favor of postponing) As was suggested by Peggy and Chris, it was decided that in the interim the tennis court fence would be taken down and we would have Volunteer Day to beautify the grounds.

Budget Vote- Jennifer Costello made the motion to pass the proposed budget, including annual dues of \$1,100 per property for 2014. Lorraine seconded the motion. The motion unanimously passed.

Delinquent Dues Collections: Bob Smith presented the Delinquent Status Report as of October 2013, indicating a total outstanding balance of \$546,000.00. Bob said that the Court ruled in favor of our right to collect dues in a recent case regarding Lake Arrowhead in Denville. Our Law Firm, Dolan and Dolan recommended that we communicate with all community residents who are delinquent that based on the current case law we will exercise our right to collect dues on all properties in Lake Wallkill. A documented time frame was established: January- The Presidents letter will be sent to all property owners with the dues bills. Included in this packet will be a letter explaining the plans to exercise our collection rights and a status of each property. As normal, 2014 Dues will be due March 1st and late payments start for any delinquent account on April 1st. Those delinquent properties who do not bring their account current by April 1st, having had a 75 day notice period, will be subject to a collections process that will be administered by our law firm Dolan & Dolan. Once an account goes into the collections process a 30% collection fee will be applied by Dolan & Dolan. The Law firm will administer the collections procedure on a contingency basis, so the Lake will not incur any legal fee. Late fees will continue to accrue. Those who are on a payment plan must abide by their commitment. If they are late with their payment or miss a payment they will have 30-60 days to bring their account up to date or it will be turned over to the collections process.

Those members “Late/ Slow Payers” who pay after April 1st or wait until July 1st will accrue late fees and will receive a letter .

It has been determined that the 2004 Covenant policy regarding liens was not reviewed by legal at that time. Review of this policy by has been referred to the Trustees for consider action of modifying or rescinding the policy based on a current legal review.

Phil presented a brochure that the Finance Committee developed, titled “LAKE WALLKILL COMMUNITY, Inc. Financial Plan Fact Sheet 2013”. This brochure is available; and is especially helpful to Lake Members faced with financial hardships.

To assist with the additional paperwork and time that this new action will create, Peggy and Alexis volunteered their time to assist the present 3 member Finance Committee- Phil, Carmel and Lorraine. Phil said that it is hard enough to get 3 people together. Mike clarified that that their might be people on the delinquent list who do not want to communicate with the current 3 member finance committee. Bob said that he would communicate through the presidents letter that any Board member can act as a liaison between the Finance Committee and the delinquent member.

Mike made the motion to proceed with the delinquent program. Lynne seconded the motion. The motion passed

COLA – They want each lake to have a designated representative. Mike made the motion to have Bob Smith represent Lake Wallkill. Phil seconded the motion. The motion passed. Eleanor will write a letter to COLA stating that Bob Smith is our official representative.

NJ Bathing Regulations will be updated. The current regulations expire in 2014. Rich Carlson from Lake Mohawk will represent COLA at the meetings updating the regulation

Highlands-The state sent the Lake a letter in October requesting additional information about our Highlands application regarding the installation of the Silt Trap at the Spring Lane Fire Lane. Brendan is working with our Engineering consultant to address the questions and complete paperwork. Any cost related to this work will be applied to the Assessment Reserve for the Silt Trap project.

FEMA-Vernon Township is working on the appeals process.

Board Round Table Discussion:

Ellen Frank – Ellen asked if a member can make a donation toward the purchasing of a bench in memory of a family member ? Peggy responded that there would be a time frame for completing the process. Chris Merck said he is thinking of a design for the benches. Bob S said that anyone who wants to make a donation toward covering the cost of the benches, may do so.

Rosemary DenBleyker- Rosemary reported on the drains at the end of Grandview Road. Both the right and left corners of Grandview and Wallkill Drive needs grates installed. Chris said that Brendan will make this a high priority.

Phil Capobianco- The By-Law Status- Dolan and Dolan are still reviewing our last submittal. Bob and Mike requested information relative to the delinquent homeowner supersede the by-law reply. Our reply should be forwarded shortly.

Financial Committee report as of November 6th: (a) 14 financial plans were successfully completed; (b) 6 financial plans are active and being paid on schedule; (c) 7 financial plans have been breached and are now considered delinquent; and (d) related details gained from Finance Committee follow-ups, e-mails etc. have been sent to the Treasurer for his info, consideration and any action deemed necessary.

Lorraine Zagorski- The bulletin board at the mail boxes that contain our minutes and notices needs a plastic covering. Bob thanked Lorraine and Norah for the work that they did on the Garbage Contract. We will continue to use Gaeta Sanitation Company.

Pat Mc Gannon- Pat reported that all is going well in her district. The new house looks nice and is waiting for permits to finish the inside. The builders were very nice.

Mike Curry – No comment

BT – No comment

Chris Merck- Chris is happy to report that Brendan is able to return to work. While out Brendan continued to share his wealth of knowledge. A couple of the projects for buildings and ground is sand restoration and beautification of grounds by the club house including removing of the fence, which surrounds the tennis courts.

Norah Hill- No comment

Alexis – No comment

Bob MacLean- Bob reports that the Lake has been stocked. We will follow the same plan as last year, no draining for the next 2 years. Larry, head of Aquatics, is very pleased with the condition of the lake and he has been doing a lot on his own. Larry thanks us for our partnership.

Relevant to the Lake, Bob Smith suggested donations toward stocking it, especially those members involved with the fishing contest. Chris mentioned that Habitat Enhancement can help with the breeding of fish.

Lynne LaCarrubba- Lynne stated that we will continue to use Comet Security in 2014.

Brian Schubert – Brian said that he was happy to be on the Board.

Larry McGannon- No comment

Peggy Merck-No comment

Rich Koop-No comment

General Membership Comment/ Input:

Bob Nelson-32 Lakeside Drive- said that he caught a nice bass.

Peggy Callahan-4 Hillside Terrace- claimed that when her husband came up to drop something off, he noted that his lawn had been cut, the door locks were changed on the front door and garage and there was a note that it had been winterized. Their house was mistaken for a house in foreclosure. There was no Bank or Mortgage company noted. Therefore, it is very hard to locate who is responsible. Peggy said that when this happens to a house in foreclosure, a Sheriff's notice would be placed on the front door. Larry said the notice will contain a contact phone #.

Adjourn Meeting:

Lorraine made the motion to close the meeting. Peggy seconded the motion. The meeting ended at 12:02 pm

Minutes taken by: Norah Hill