

Board Meeting September 12, 2020

The meeting was held by teleconference

Presiding: John McClung, President

Attending: Jeannette Lee, Treasurer, John Pappas, Dick Hennig, Vice President, Barbara Pence, Secretary, Everett Bedenbaugh, Rich Firebaugh, Vivian Vlahon-Snyder

Absent: Danny Pate, Ashley Bartol, Allen Eason, Jan Harden

Minutes: **Board Meeting August 1, 2020.** The Minutes of the August meeting were approved.

Annual Meeting, September 7, 2019 The Minutes of the Annual meeting were approved.

Community Speaks:

1. A resident questioned garbage not being placed in locked containers at homes which are being rented, thus leaving the garbage accessible to the bear and dog population. The Board discussed and will send a reminder to those residents who rent their homes regarding garbage collection.
2. A resident also questioned the liability of the Club for issues or accidents which might occur at the Waterfront Park during private or club gatherings; several options were discussed. Rich Firebaugh suggested a sub-committee be formed to contact our Liability Insurance carrier to look at the whole issue to see what our risks are. John Pappas and Rich Firebaugh will contact the Insurance Carrier and report back to the Board. Jeannette will advise the sub-committee of the Insurance contacts.
3. Jeannette reported noticing a fire burning at the vacant lot across from her property; it was discussed whether or not a fire pit could be on a vacant lot, John McClung will follow up with the lot owner.

Secretary's Report:

4. Barbara reported that the number of ballots received for the Annual Meeting constituted a quorum, thus the Board Members were elected and the 2021 Budget has been ratified.

Treasurer's Report:

5. Jeannette reported cash on hand at the end of August of \$334,802. Anticipated AR for 2020 is approximately \$12K; past year assessments are caught up with the exception of a lien on one household. For outstanding 2020 assessments, statements and interest charges will be sent out this month.
6. Canoe funds have accumulated to \$700. Over 100% of our anticipated budget has been collected. Our collection rate for assessments is approximately 97%. We are collecting \$55-\$60,000 per year in excess funds over our expenses. These funds are accumulated for repairs to Indian Lake Dam and to allow us to finish paving. Jeannette recommended keeping assessment levels as they are with no reduction or increase until the issues are resolved for the dam.
7. Expenses are in line with budget; we are over budget in General Maintenance due to costs being shifted from beautification, dock repairs and tree removal. This expense category has been increased in 2021 budget to accommodate these expenses. Repair and maintenance of water is also over budget by 30%, but we are expected to come in under budget for 2020 overall. Roadside maintenance continues to be our largest expense.
8. Road Paving and Dam H&H study invoices should come in next month; this will drop our cash on hand by approximately \$85,000.
9. The Board thanked Jeannette for her efforts.

2021 Budget. The Budget was ratified.

Audit Report:

10. Hale Campbell sent in the Audit Report; the Board again thanked Jeannette for her diligent work.

Committee Reports:

Water:

11. Dick reported no new incidents after the water line break on July 20 which was repaired by ACL Plumbing. The Board thanked Dick for his work.

Road Maintenance:

12. John reported the rain has caused some interruption in maintenance but all is up to date. In October we will begin twice a month maintenance. Barbara questioned the trimming of rhododendrons which are growing out over the roads; John advised he would get an estimate for this trimming. Jeannette questioned whether we should cut some saplings growing close to the roads. John and Jeannette will do a survey of the roads to identify those saplings needing to be removed perhaps during spring cleanup.

Road Paving:

13. Everett advised paving should begin the middle of October, weather permitting. Patching will be included where needed. Everett asked Barbara to notify the community of the upcoming paving in case they want any paving on their property.

Website:

14. Everett reported problems with website after a Word Press update. He enlisted help from the website developer which took a couple of weeks to get the website up and running. He advised we may be invoiced for this work.

Lakes & Dams

15. John Pappas advised we are going forward with the H & H Study with Tim Ormond and Blue Earth. Next week we will employ a diver to take measurements at the lake to use for the study. John and Tim Ormond will be there. Cost will be \$500; John Pappas will follow up with an invoice.
16. John has contacted Mountain Lake and Pond to address the algae in Rainbow Lake and the grass in front of the spillway. He is waiting to hear from them.
17. John advised a beaver has been sighted; if we can determine the location, we will ask Andy Mull to set a trap.
18. After discovering a cable had been removed at the dam access road and a car had driven to the spillway, Jeannette advised she placed a new chain across the access road to the dam to prohibit entry to the road.

Architectural Control

19. Rich reported on the four requests for approval for lot changes/improvements in the past year; details are listed in his Annual report on the website. Lot clearing will begin on the lot at the end of Rainbow's End in the next week or so. Impact fees have been paid. Architectural drawings are also being prepared for a home on a lot on Indian Lake Road. That application will be submitted to Architectural Control shortly.

Beautification

20. Vivian reported receiving one estimate for improving the walkway at the waterfront park from Tracy Jones. His proposal bypassed the current walkway and three proposals were presented; one for the small steps going up to the picnic area from the road access, creating new stone steps at an estimate of approximately \$1400. Second walkway would be moved away from the original walkway, and the third walkway would be from the curve down to the dock. All three areas came in at an estimate of \$11,500 - \$12,000.
21. She also suggested maybe the original walkway could be improved upon. The Board discussed. Jeannette suggested a concrete company be contacted. And the name of Rick Chapman was given to Vivian to have another set of eyes look at the area. Vivian will follow up.

22. Vivian also advised a convex mirror will be installed during the next week at the intersection of Hiwassee Road and Indian Lake Road to help with the safety at that corner.
23. Vivian also advised she will get a cleanup crew together around the first of October to clean up the waterfront area, hopefully pressure washing tables and steps.
24. It was stated that a small gathering may be planned for the Pipkins who have recently sold their house. Details are being worked out.
25. The Board thanked Vivian for her work.

Old Business – There was no old business

Election of Officers

Motions were made by Board members and seconded to unanimously elect the following officers to the Board for the 2020/2021 Term

President	John McClung
Vice President	Dick Hennig
Treasurer	Jeannette Lee
Secretary	Barbara Pence

New Business

26. Board Meeting Dates for the 2020/2021 Year were decided:
 - a. **December 5, 2020**
 - b. **February 6, 2021**
 - c. **April 3, 2021**
 - d. **June 5, 2021**
 - e. **August 7, 2021**
 - f. **Annual Meeting - September 11, 2021**

Other Business

27. Jeannette discussed interest rate changes at the banks; it was decided to split the cash on hand between Wells Fargo and Fifth Third which would put us in good light if we had to get a loan in the future.

Adjourn:

There being no further business a motion to adjourn was made by Jeannette and seconded by Dick. The meeting was adjourned.