

Cumberland Cove Property Owners Association  
Minutes of the Regular Board Meeting  
September 12, 2017

Call to order/Pledge of Allegiance  
Meeting Called to order at 7PM

Roll Call:

Terry Carr	Bob Maki
Sharon Brandon	Debbie Melgar
Pat Robbins	Twila Yednock

Gail Haggard  
Don Hammond  
Fred Guinazzo was absent  
A quorum was established

Nomination for Treasurer

Terry Carr was nominated and Bob Maki volunteered for the open position of Treasurer. The board elected Terry Carr as Treasurer. Motion was made by Twila to approve the treasurers report and file for audit. Motion was seconded. The motion carried.

Approval of Minutes

Motion by Gail Haggard – I move to amend the minutes of the July 11, 2017 that were approved on August 8, 2017, to include the paragraph as highlighted in everyone's copy (attached). Correction was read by Twila Yednock. Motion was seconded. The motion carried.

Motion by Twila Yednock to approve the minutes of the August 8, 2017 with a correction of a typo error. Motion was seconded. The motion carried.

Presidents report

The presidents report was read by Twila Yednock and will be available online.

Committee Reports

Monthly committee reports were sent to the board of directors for review and are available online. Questions from the board were directed to Firewise chairperson, Al Singleton regarding the grant funds. The security chairperson, John Robbins was asked to update the members on the recent rash of burglaries in the community.

Open Discussion

Gail Haggard presented the proposed budget for 2018 (Attachment #4) The proposed budget will be posted on the POA Website and will be reviewed and voted on by the new Board of Directors after the election.

Twila Yednock stated that the reviews for years 2015 and 2016 have been completed. She detailed that numerous issues from prior year that complicated the completion of the reviews, regarding uncollectable accounts. Another issue was the delay in getting the needed documents to the accounting firm.

Twila stated that a complaint was filed against an ECC member pertaining to selective enforcement of the covenants regarding signs. The complaint was forwarded to the ECC Chairperson for review. The board will be investigating the complaint.

Sharon Brandon presented a legal opinion from a lawyer that stated that recording of an employee in an office is not in violation of the privacy act within state and federal law. Discussion followed regarding the treasurer's office being private since the office belongs to the POA members. Bob Maki spoke to supreme court cases to counter the legal opinion. The conversation was tabled.

### Old Business

Motion made by Sharon Brandon to implement the (attachment #3) policy regarding access to the combination to the safe as determined by the board. The motion was not voted on as an additional motion to table was made and seconded. The second motion was voted on and was approved 7-1 with Gail Haggard voting No. This motion will be addressed at the first business meeting of the newly elected board.

Motion made by Sharon Brandon to approve and implement the policy (attachment #1) pertaining to access of the administrative passwords. The motion was seconded. The motion carried.

### New Business

Motion by Terry Carr to approve Butch Barndt, Chairperson of the Parks and Trails committee, to exceed their budget by a maximum of \$250.00 for repairing the trails to ensure safety of the members using the trails. Motion was seconded. The motion carried.

Motion by Debbie Melgar to accept the bid by David Nations to remove the carpet in the records room and replace it with Smartcore vinyl planks. The cost of the job will be \$625.00. The motion was seconded. The motion carried 7-1 with Don Hammond voting No.

Motion by Debbie Melgar to accept the bids made by Cumberland Sealcoating to power wash the exterior of the Welcome Center and the front sidewalk and rear patio. The cost will be \$600.00. (\$500.00 and walkway and rear patio \$100.00)

Motion by Gail Haggard to accept the policy (attachment #2) pertaining to the duties and responsibilities of the committee board liaison. The motion was seconded. The motion carried.

Motion to adjourn by Twila Yednock. The motion was seconded. The motion carried

Board meeting adjourned at 9:15 pm

Submitted by  
Gail Haggard  
Secretary

The Annual members meeting is scheduled  
for October 10, 2017 at 6PM

The next Regular Board Meeting is scheduled  
October 10, 2017 following the Annual Membership  
meeting

Attachment #1  
minutes of meeting 9/12/17

Cumberland Cove POA  
Computer and computer software administrative password access.

Purpose:

To establish a policy for access to administrative passwords to the POA computers and software  
Scope:

This policy will define and establish the guidelines for access to the administrative passwords.

The board of directors will move to determine who will be the IT designee, which will be recorded in the minutes of the board meeting when the decision is voted upon.

1. The IT designee will be the only person who has access to these administrative passwords.
2. All administrative passwords will be maintained in a tamper proof double envelope within the safe. The presidents' signature and the IT designee signature and the date will be recorded across the adhesive portion of this envelope.
3. If the administrative password envelope must be opened, it can only be accessed by the president or vice president along with a second board member as a witness.
4. Once the Administrative Password envelope is opened, the officer involved will make a determination as to changing the administrative password or maintaining it. (Follow step 2).

## Attachment #2

### Minutes of meeting 09/12/17

#### Board member Liaison

#### Duties and responsibilities

Each year when the new board is sworn In, board members will select one committee to assist the committee chairperson as the board liaison for one of the current or any new committees developed by the board. The liaison is the communication contact between the committee chairperson and the board of directors. Any issues or action requested by any board member involving that committee must go through the board liaison except in the case of an emergency. If there are more committees than board members who are available to serve, then the remaining committees will be **assigned** to the other board members.

#### Duties:

1. Insure that the committee meets once a month or quarterly and that the committee chairperson prepares a report for the board of directors outlining any and all activity of that committee.
2. Attends meetings of the assigned committee
3. Communicates any issues either by email or in writing to the board involving the committee that would require the boards attention.

The Liaison is not in charge of the assigned committee and will not interfere with the workings of that committee unless requested by the committee chairperson. All **decisions** and actions by the committee is the responsibility of the committee chairperson. If any issues arise, follow step 3.

If at any time the committee is without a chairperson, the board liaison will become the temporary committee chairperson until the Board selects a new chairperson by a vote of the majority of the directors for standing committees. **Election committee liaison may not be potentially up for re-election.** Special committees may select their chairperson by a majority vote of its members and notify the board of directors.

09/12/17

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Attachment #3  
Minutes to meeting 9/12/17  
Cumberland Cove POA  
Safe Access Policy

Purpose:

To establish a policy for the authorization and access of the POA records maintained in the safe.

Scope:

This policy will define who has access to the safe combination. This policy is based on the needs of the Officers and the Administrative Assistant to maintain the security of the POA safe contents.

1. All officers, President, ~~Vice President~~, Secretary and Treasurer, and Administrative Assistant will have access to the POA safe during normal business hours.
2. The President, ~~Vice President~~, Secretary, Treasurer and the lead Administrative Assistant are the only POA members authorized to have the combination to the safe. The safe will remain closed at all times when not in use.

To limit exposure to the minimum number of people: “The President (who has responsibility for the entire contents), Treasurer (who has responsibility for the Financial records contained) and the Lead Administrator (who runs the office) are the only POA members authorized to have the combination to the safe.”

3. If the safe needs to be accessed outside of normal business hours, there must be another Board Officer present as a witness at the time the safe is opened.
4. It is the responsibility of the President, ~~Vice President~~, Secretary, Treasurer and the lead administrative assistant to protect and safeguard the integrity of the combination to the safe. At no time will the combination to the safe be given to any other member of the POA including board members with the exception as outlined in step 7 of this policy. The combination will never be written down anywhere within the business office except in a tamperproof envelope within the safe.
5. The combination to the safe will be maintained in a tamper proof double envelope within the safe. The presidents’ signature and the designated IT person along with the current date will be recorded across the adhesive portion of this envelope.
6. If the combination to the safe has been compromised, it is the responsibility of the President or Vice President to have the combination changed by a bonded and insured locksmith as soon as possible.
7. It is the responsibility and duty of the President to ensure that any changes in board Officers or Administrative Assistant ~~by having~~ **to have** the safe combination changed as outlined in step 6.
8. A log book will be maintained and kept in the safe listing the Officers and Administrative Assistant who have access to the safe



Cumberland Cove POA  
2018 Proposed Budget Draft

Revenue	
1695 units – per unit annual cost	110
400 – account – Annual Assessments	186710
Allowance for unpaid assessments 3%	5438
Total assessment revenue	181272

Expenses- 500 Account

010	Activities/Events	4600
020	Travel Expenses	200
030	Bank Service charges	0
050	Employee Salaries	24000
055	FICA	1860
060	FUTA	144
065	SUTA	48
070	Licenses and Registration fees	150
080	Furniture and Equipment	400
090	General Bath and Kitchen Supplies	450
100	Insurance	7000
130	Taxes Real Estate/Franchise fee	5500
200	Recording fees	208
210	Accounting/Audit/Review fees	7650
220	Legal Fees	1500
230	Lien Filing Fees	600
300	Mowing/Trimming contract	4440
310	Building Maintenance /Supplies	3500
311	Welcome center Cleaning Contract	2730
320	Parks and Trails	5000
321	Entrances maintenance/Water	2400
400	Office Equipment Maintenance	1000
410	Office equipment <500	1500
420	Office Supplies	1900

440	Postage	1900
450	Software/Software Maintenance	2300
500	Volunteer Road Crew Refreshments	300
510	ROW Mowing Contract	25727
550	Roads Equipment Maint. And Repairs	4500
570	Fuel – Gas/Diesel	600
600	Security Service Contract	45000
610	Firefighting	200
620	Alarm monitoring (W/C, Maintenance bldg	240
700	Communication expenses	4500
800	Electric	4500
810	Natural Gas	2300
820	Water	1000
830	Garbage Removal	350
870	Reserve funding	6600
900	Income tax	400
000	Election Committee Expense	1900
000	Promotional advertising	575
000	Board Sponsored Events	1000
000	Staff Training	600
	Total Expenses	181272

Cumberland Cove Property Owners Association  
Minutes of Regular Board meeting  
July 11, 2017

approved 9/12/17

Call to order/Pledge of Allegiance  
Meeting called to order at 7:00pm

Roll call:

Terry Carr	Bob Maki
Sharon Brandon	Debbie Melgar
Fred Guinazzo	Pat Robbins
Gail Haggard	Twila Yednock
Don Hammond	

A quorum was established

Approval of Minutes

Gail Haggard moved to waive the reading of the minutes to the June 13, 2017 board meeting. The motion was seconded. The motion carried.

A motion was made by Gail Haggard to approve the minutes of the June 13, 2017 regular board meeting. The motion was seconded. The motion carried

Treasurers Report – The treasurer’s report was reviewed by the board and is available on the POA website. Fred Guinazzo reported that 93% of the annual assessments have been received for 2017.

Presidents Report – Will be available online, if applicable.

Committee Reports

The committee reports were reviewed by the board of directors and will be available on the POA website.

Open Discussion

Fred Guinazzo reported that the review for 2015 and 2016 should be completed within a few weeks. Due to accounting issues from prior years involving doubtful accounts, uncollectible, bankruptcies, and foreclosures, Gayle Morton (our bookkeeper) and Fred Guinazzo have worked extensively with the accounting firm (Clayton and Royalty) trying to resolve and correct these issues and bring correct information forward.

Twila Yednock address the issue of return postage being paid for by the POA for the return election ballots. Based on our attorneys opinion(Nolan Goolsby), the POA is not required to pay for return postage of the election ballots. The attorney stated in writing, that the 24<sup>th</sup> amendment does not apply to a for-profit or not-for-profit corporation.

Twila Yednock addressed a legal opinion regarding the use of our parks and trails by a resident for commercial use. The lawyer, Nolan Goolsby, stated, in writing, that this could create a liability for the POA even with proof of insurance and release from liability. The parks and trails are for the exclusive use of the members and their guest.

Gail Haggard brought up a concern regarding the contracted security company being notified when a private contractor was preparing to burn tree debris. ECC chairperson Elton Warren advised that it was simply a discussion at the ECC meeting and no formal or written attempt will be made to involve security in monitoring of fires.

Twila Yednock informed the board that due to extensive research by our Bookkeeper, Gayle Morton, to assist the accounting firm, Clayton and Royalty, in preparation of the 2015 and 2016 Financial review, our bookkeeping fees will be over budget by approximately \$200.00 to \$300.00.

Twila Yednock addressed the election committee procedures and financial budgetary request for the 2017 election. After a great deal of discussion regarding the election committees established policies and procedures. A motion was made by Twila Yednock as Follows, 'I move that the POA not pay for return postage of the election ballots and to grant the election committee \$150.00 for refreshments'. The motion was seconded. The motion carried 8-1 with Bob Maki voting No.

Gail Haggard notified the board that a draft budget for 2018 has been completed by the budget committee. A workshop with the board will be set for August.

Debbie Melgar presented a new vinyl flooring system to replace the welcome center carpet as well as the records room. The building committee will get bids/estimates on this flooring.

### Old Business

No old business

### New Business

Motion was made by Gail Haggard, 'I move that a written policy be established to limit the administrative password to QuickBooks to the President, VP and the bookkeeper. This policy will be placed into the policy and procedure manual. As part of this policy, I further move that any work requiring the admin. Password be done when and under the supervision and authorization of the President and/or Vice President'. The motion was withdrawn.

**Motion by Twila Yednock – ‘I move that we accept the low bid from Chris Doris, amended for the current models, for camera system and monitors for the Welcome Center and Maintenance Building, as originally proposed by the security committee. The cost will be a total of \$3,000.00 with an allowance for extra cables and connectors of \$250.00, if needed, for a maximum of \$3,250.00’. (Bid attached) The motion was seconded, the motion carried.**

Security Survey

A date and time will be established to count, verify and report the results of the security survey.

Executive Session

Gail Haggard moved to enter into executive session to discuss a legal matter. The motion was seconded. The motion carried. Executive session was entered into at 8:57 pm. The regular board meeting was called back into session at 9:17pm

Adjourn

Debbie Melgar moved to adjourn the board meeting at 9:17pm. The Motion was seconded. The motion carried.

Submitted by:  
Gail Haggard,  
Secretary  
Amended 9/12/17

Next regular board meeting is scheduled  
August 8, 2017  
7:00pm  
Open forum begins at 6:30 pm

