



**TOWN OF HOLDEN BEACH
BOARD OF COMMISSIONERS' SPECIAL MEETING
HOLDEN BEACH TOWN HALL – PUBLIC ASSEMBLY
TUESDAY, SEPTEMBER 15, 2026 – 4:45 P.M.**

1. Call to Order
2. Public Comment
3. Interviews for Vacancies on Audit Committee
4. Adjournment

* Visit <https://www.youtube.com/@townofholdenbeach/streams> to watch the livestream of the meeting. Public comments can be submitted to heather@hbtownhall.com prior to 12:00 p.m. on September 15, 2026.



TOWN OF HOLDEN BEACH
Application for Town Board Membership

Personal Information:

Name: Rich Masi
Address: 606 Ocean Blvd. West Phone #: (908) 581- 2415
Email: rmasi@yahoo.com Occupation: Retired

Interest & Ability:

Board or Committee you are interested in serving on: Audit Committee

Why are you interested in serving in this capacity?

Looking for opportunities to serve the community

What do you feel you can contribute to the position?

Data analysis and reporting. I recently retired from a 30+ year career as a data and analytics executive.

Background:

School(s)	Dates	Area of Study	Degree
<u>NYU, Stern School of Business</u>	<u>1993-1994</u>	<u>Statistics</u>	<u>MS</u>
<u>NC State University</u>	<u>1986-1990</u>	<u>Psychology</u>	<u>BA</u>

Previous Residences:

Lived in Charlotte for 20 years prior to moving to Holden full-time a year ago. Have had a place on the island for 15+ years.

Prior/ current involvement in Town Government or related activities:

No previous town government experience, but have navigated Fortune 100 organizations as a consultant for decades.

Specific experiences, training or interests you have that you feel would be useful in the work of the Board/ Committee:

I am very versed at using statistical software to find anomalies/patterns in data, build data mining applications, and tell meaningful data stories

Certification of Eligibility:

I am a resident of the Town of Holden Beach.

No person shall be appointed by the BOC or pursuant to any authority delegated by the BOC who is a member of the BOC; the Town Manager, Town Attorney, Town Clerk, Police Chief or any full or part-time employee of the Town who reports to any of the foregoing; a contractor, consultant or other person providing goods or services to the Town in consideration of cash or other thing valued at more than \$1,000 in any one year or an officer or material owner thereof; or the spouse, domestic partner, child or parent of any of the foregoing. I am not in conflict with this regulation.

Signature of Applicant: Rich Masi Date: 8/31/2026



TOWN OF HOLDEN BEACH
Application for Town Board Membership

Personal Information:

Name: Mark Francis
Address: 156 Brunswick Ave East Phone #: 704/996-5080
Email: markfrancis1959@gmail.com Occupation: Retired Commercial Insurance Broker

Interest & Ability:

Board or Committee you are interested in serving on: Audit

Why are you interested in serving in this capacity? The town needs interested parties to provide objective review of financial activities, and I'm now a resident with time to help if needed.

What do you feel you can contribute to the position? Having worked in accounting/finance early in my career and professionally in insurance and real estate investment I believe the

Background: breadth of my experiences can be beneficial in the audit role.

<u>School(s)</u>	<u>Dates</u>	<u>Area of Study</u>	<u>Degree</u>
<u>Indiana State University</u>	<u>1979-1982</u>	<u>Insurance & Real Estate</u>	<u>BS Business Admin</u>
<u>Univ. of Texas - Arlington</u>	<u>1983-1984</u>	<u>Finance</u>	<u>MBA</u>

Previous Residences:

Indianapolis, IN 1984-1988 Charlotte 1988-2025

Prior/ current involvement in Town Government or related activities:

Served 3 years as an alternate for Planning & Zoning Board

Specific experiences, training or interests you have that you feel would be useful in the work of the Board/ Committee:

Insurance and finance background, along with significant personal financial and real estate

Certification of Eligibility: investment activity can be beneficial to the committee needs.

I am a resident of the Town of Holden Beach.

No person shall be appointed by the BOC or pursuant to any authority delegated by the BOC who is a member of the BOC; the Town Manager, Town Attorney, Town Clerk, Police Chief or any full or part-time employee of the Town who reports to any of the foregoing; a contractor, consultant or other person providing goods or services to the Town in consideration of cash or other thing valued at more than \$1,000 in any one year or an officer or material owner thereof; or the spouse, domestic partner, child, parent or sibling of any of the foregoing. I am not in conflict with this regulation.

Signature of Applicant: Mark Francis Date: 8/21/26

So, a little bit about me and how I ended up down here at Holden Beach.

I was born in Syracuse, NY (yeah one of those...) and lived there until Junior High age when my mom remarried and we moved to scenic Terre Haute, IN. I attended undergrad there, initially in Engineering but after Differential Equations, I was like "I'm outta here" and transferred to Indiana State to watch Larry Bird play basketball and get a BS in Business.

I married right after college to my first wife (still is my first wife of 44 years...) and had the brilliant idea of getting a law degree and an MBA so off we went to San Diego where I started Law School in 1982. I tolerated that about a good 3 weeks and exited to take the GMAT and pursue an MBA which I did in Texas where the economy was in much better shape in the early 80's.

After completing the MBA I interviewed for jobs in Austin and Indianapolis, but didn't get the Austin job so off we went to Indiana where I worked as a Cost Analyst in manufacturing. After a second similar position with another company, I decided I would enjoy Sales and Marketing much more and began a 37 year career in insurance.

I learned the basics of the business working with The Hartford. During that time, we had our first son in Indiana and we decided enough of these winters and I took a job as an Insurance Broker in Charlotte in 1988.

We subsequently had two more children in Charlotte, a daughter and another son. Coincidentally the boys both share the same birthday which was handy for the younger one when he needed an ID for his college years... The two older ones are married and each have a 2 and 4 year old, with the oldest son living in Raleigh and the daughter in Atlanta. The younger son, still single, is in Charlotte.

As I travelled the Carolinas extensively, I always enjoyed the coastal areas and Doshier Memorial Hospital in Southport was a client of mine for over 25 years. Back in 2013 after visiting Doshier I was cruising through Holden Beach when I stumbled upon a for sale by owner sign for the lot at 156 Brunswick East. I called the number on the sign, the owner told me his bottom dollar price and I told him, "That'll work, I'll buy it".

Later in 2015 I bought a home at 119 Brunswick East which we used extensively and rented to some degree. All the while I held onto the lot down the street and formulated plans for building a retirement place. In late 2022 I sold the house at 119 Brunswick to pay Johnny Holden to build the new place at 156 Brunswick, and at the beginning of this year formally moved my primary residence here from Charlotte.

These days I do a good amount of travel to visit the kids, friends, our place at Lake Lure and my volunteer gift to the animal world - flying dog rescue missions from shelters to foster/rescue groups or foster/rescue groups to forever homes. (The latter are particularly rewarding since I get to give them their new dog) It doesn't pay a thing but I figure it gives me some good karma!

I'm not sure if any of the above is of any great value; however, if I were asked to tell you about myself, this is likely about what I would say and how I would say it if I were there in person. I've got loads of business experience, I know how to read financial statements and am open minded and easy going as you might be able to tell from this little gem of a document. Being retired and living here full time I have some time to help on audit committee if asked, but if you have candidates with a better fit that's perfectly fine as well; that'll leave a little more time for walking the dog or flying!

Thanks for your time, Mark

Contact

markfrancis1959@gmail.com

www.linkedin.com/in/markdfrancis
(LinkedIn)

Top Skills

Insurance

Workers Compensation

Real Estate Investor

Certifications

UAS Pilot (Drone) - Part 107

Chartered Property Casualty
Underwriter (CPCU)

Private Aircraft Pilot - Part 61

Chartered Life Underwriter (CLU)

Associate in Risk Management
(ARM)

Mark Francis

Dog Rescue Pilot

Supply, North Carolina, United States

Summary

After grad school I worked full time for 35 years, predominately as a commercial insurance broker. Today I enjoy flying volunteer dog rescue missions for several non profit rescue groups, and occasionally will speak about doing that work.

Experience

Volunteer Dog Rescue Organizations

Pilot

January 2019 - Present (7 years 8 months)

Holden Beach, North Carolina

Serve as a volunteer pilot flying shelter and fostered dogs for numerous rescue groups to safer places and forever homes.

Mark Francis, LLC

President

October 2002 - Present (23 years 11 months)

Charlotte, NC

Manage several investment vacation real estate properties in Las Vegas and North Carolina.

Amwins Group

Insurance Broker

November 2021 - November 2023 (2 years 1 month)

Charlotte, NC

On a part time basis assisted retail agents in placement and sales of Property and Casualty insurance for various healthcare providers.

Contemporary Advocates, LLC

President

October 2019 - November 2021 (2 years 2 months)

Charlotte, NC

After retiring from full time work, provided various contract insurance related services for healthcare providers.

MagMutual Insurance Company

Senior Vice President

April 2014 - August 2019 (5 years 5 months)

Charlotte Metro

Was actively recruited from Willis and served as Senior Vice President for North & South Carolina, as well as National Product Lead for Workers Compensation insurance.

Willis

Senior Vice President

March 2008 - April 2014 (6 years 2 months)

Producer & team lead for the Willis Healthcare Practice Team serving nearly 30 providers throughout North and South Carolina.

Top 10 Sales Nationally in Willis Healthcare Practice (2011)

McNeary

Executive Vice President - Business Development

October 1988 - March 2008 (19 years 6 months)

Charlotte Metro

Managed the North Carolina Hospital Association insurance group purchasing program including development of Consortium Risk Retention & Risk Purchasing Groups and the NCHE Workers Compensation Fund. Expanded and managed additional brokerage activities in South Carolina, Virginia and Louisiana. Frequently led company in new business sales.

The Hartford

Marketing Representative

January 1986 - September 1988 (2 years 9 months)

Greater Indianapolis

Worked with numerous insurance agents and brokers throughout central and southern Indiana providing information and support for Hartford Insurance products and services.

Lithonia Lighting & Cybotech Corp

Cost/Financial Analyst

May 1984 - December 1985 (1 year 8 months)

Indianapolis, IN

Performed cost accounting functions for manufacturing parts and assemblies in addition to special project financial analysis.

Education

Indiana State University

Bachelor of Business Administration - BBA, Marketing/Insurance/Real Estate · (1979 - 1982)

The University of Texas at Arlington

MBA, Finance · (1983 - 1984)

University of San Diego

Law · (1982 - 1982)

Rose-Hulman Institute of Technology

Civil Engineering · (1977 - 1978)