



CHOCORUA SKI & BEACH CLUB ASSOCIATION

November 12, 2022
BoD Meeting Minutes

Tamworth Town House

PRESENT: Sherryl Hitte, President, Dave Hathaway, Vice President, Bob Greenberg, Treasurer, Bill Bradley, Cindy Carpenter, Eileen Lennon, Jeff Mann, Jor Molchan and Kelsey Hitte

ABSENT WITH NOTICE: Betty Butler, Secretary, Bob Drohan and Jake Paulsen

CLOSED SESSION: Meeting Started at: 9:00am

OPEN SESSION: Doors opened, and Skype started at approximately 10:28am to members.

Members in attendance: Cal C., Dick L., Sally D.

Skype: none

October 2022 Meeting Minutes: After review and discussion, a motion was made by Cindy to approve the minutes, which was seconded by Dave and passed **(10-0)**

Yes: Bill, Bob G., Cindy, Dave, Eileen, Jor, Kelsey, Sherryl

No:

Abstained: Jeff, Jake

Approved via email: Betty, Bob D.

September 2022 Treasurer's Reports: After review and discussion, a motion was made by Cindy to approve, which was seconded by Bill and passed. **(11-0)**

Yes: Bill, Bob G., Cindy, Dave, Eileen, Jeff, Jor, Kelsey, Sherryl

No:

Abstained: Jake

Approved via email: Betty, Bob D.

October 2022 Treasurer's Reports: After review and discussion, a motion was made by Cindy to approve, which was seconded by Dave and passed. **(11-0)** Bob G. is going to talk with Debit One about changing the name on the report, so it does not say "Program Income."

Yes: Bill, Bob G., Cindy, Dave, Eileen, Jeff, Jor, Kelsey, Sherryl

No:

Abstained: Jake

Approved via email: Betty, Bob D.

1. Roads Update - Bob D./Sherryl

- a. Sherryl: Last speed bumps at the playground will be removed. John Roberts has put stickers/orange flags out on some fences throughout the association. He has also fixed some of the potholes in preparation of snow. **OPEN**

2. **Beach Updates - Eileen**

- a. 11 boats left on the beach. Contacted the owner of one. Boat Racks are all tipped except for 2 so that ice does not build up and brake racks. The 2 paddle boats-we don't know who one belongs to. There is a red canoe on the beach. 2 small red kayaks that get used but we don't know who they belong to. Discussed sending an email to members with pictures, and reminding that stickers are required. **OPEN**
- b. Beach erosion: Spoke with John Roberts about erosion. **OPEN**
- c. Beach shed: front step needs repairs prior to spring clean-up. **OPEN**

3. **Firewise Updates - Bob G.**

- a. 1 more form was received. Stickers updated this week. Preparing for 2023. **CLOSED**

4. **Parks & Recreation - Kelsey/Bill**

- a. Picnic tables: Steve G. has ½ can of picnic table paint. Dick L. lifted the picnic table at the basketball court. Discussed lifting tables at playground and leaning them too. **OPEN**
- b. Playground: Bike rack: moved inside the fence. Eileen has a lock that we can use. **OPEN**
Swings and tether ball: being taken down this weekend and stored in beach shed. **OPEN**
Horses: being covered this weekend. **OPEN**
- c. Tennis Court: Nets being taken down this weekend and the picnic table umbrella will be stored in beach shed. **OPEN**

5. **Architectural/Building Updates - Wayne Power/Sherryl/Steve**

Sherryl reported the following:

- a. Construction: Burt, Gannon, Hegarty, Learned, Riley, Viera. **OPEN**

6. **Taxes/Audit/Non-Profit Updates - Bob G.**

- a. Bob picked up accountant package from Debit One. Taxes to be done by Jan. 15th. **OPEN**

7. **Review Phone log - Eileen**

- a. 21 calls since October meeting. 11 spams. 10 re: invoices, title co., real estate, new owners. **CLOSED**

8. **Sub-committees:** *denotes sub-committee lead

Beach Erosion - *Dave Hathaway, Eileen Lennon, Jeff Mann

Bridge/Cover - *Bob Drohan, Jan Huddleston

NH Fish & Game Liaison - *Jan Huddleston

Skype Board Meetings - *Cal Carpenter

10-year Improvement Plan - *Bob Greenberg, *Jor Molchan

New Business:

Bridge/Cover Discussion:

Sherryl: Reported that she met with Jan Huddleston and gave her the binder. She also signed the BoD code of conduct. She will be working on it over the winter as the binder is disorganized. Adding tags, organize etc. Report where we should stand and add to the 10year plan. Ready for early 2023 board meeting. Also stated that it should be scanned into hard drive.

Jor: No new business.

Eileen: No new business.

Cindy: No new business.

Kelsey: No new business.

Dave: No new business.

Bob G.: No new business.

Bill: No new business.

Jeff: No new business.

Sherryl: Annual meeting minutes are coming along. We will notify the membership and thank for patience/understanding.

BOD monthly meeting dates are posted on the bulletin board and on the website.

Updated officers list to be posted on website.

Dog Park - This was brought up at the annual meeting. Sherryl sent an email to the association insurance company to give us further information and a possible quote. Discussion about member responsibility to clean up after their dogs, possible waiver, certain dog breeds, injuries going against individual's homeowner insurance. Gust of homeowners would need renters' insurance. Jor: If there are motivated owners, they can go around getting people's names for a proposal. There is always going to be the risk of someone getting bitten, not cleaning up, rabies certificate etc. Sherryl: All likelihood we might not move forward based on the liability etc.

Dick L.: Discussion about the depth of the roadside drains and if there are any plans to place markers. Dave: Bob D. had talked with John Roberts about a plan. Sherryl: Stakes have started to be placed.

Sally D.:

Interest rate in the bylaws being 18%: Asked if it was gone over with the association attorney. In NH the usury rate caps at 10% for individuals and corporations and if we are charging more than 10% we are in fact over charging the usury rate and that is illegal. She doesn't know if there is any penalty in NH for that or if it would just be somebody filed a suit against us and then the judge would discuss it. What happens in New York is if you charge more than what the state caps you at then the penalty is that you lose all the interest and the principal. Interest rate in NY is 12% and NH is 10%. Are we aware that 18% is too much.

Sherryl: This is covered in the bylaw Article 1 Section 2 that says failure to pay these assessments when due may result in an interest fee of 18% or the maximum permitted by law being charged. Also stated that according to the association attorney he said it can be put that interest rate in, but you can only go to the maximum permitted by law.

Bob G.: This is "you may be" charged, not you will be charged.

Sally: Asked when the interest rates kick in, because in the deeds the dues aren't due until May.

Sherryl: The covenants attached to the deed says the \$28 dues and the May 15th deadline, but it doesn't say anything about the special assessments. As has been for more than 20 years, Invoices are sent on Oct. 15th with a due date of Nov. 15th, which gives you 30 days to pay.

Sally: Hopes that it was discussed during closed session today about the liens that had been placed on the properties last fall on June 15th. This was done without full board approval. She was on the board and never missed a meeting and we never discussed it.

Sherryl: We discussed it, and it has always been discussed that the BoD automatically puts a lien on a property after we give a final notice on May 15th. We then give until June 15th to make payment before the lien is placed.

Sally: Several people have contacted her to tell her that they never received final notices.

Sherryl: The final notice bill went out through regular mail to the last known mailing address on file. They did not just go out by email. Debit One did the mailing. If anyone has any questions, they should reach out to the association and not through a third party.

Sally: Matter of public record. Thinks it's not proper to discuss, but legally can be.

Jor: Asked Sally if it's the intention of these people to pay their liens now that they are aware of it.

Sally: Some have paid their dues and the releases have not been done. As of last week, on Carroll County records there were no releases for the people that came to the meeting. They don't have releases on record.

Jor: If someone has paid their dues and there is a lien still outstanding, they can contact the board one on one, and the board would direct them to the registrar to discuss the lien.

Sally: The board is the only one that can release the lien.

Sherryl: If anyone has a dispute, please direct them to the Board of Directors.

Sally: Requested if we might be able to in the future when sending out the monthly Skype link to include the Treasurer's Report and the Agenda so that those in attendance can review while line items are being discussed.

Sherryl: Saw no reason why we can't send out the BOD monthly meeting agenda, but the Board will need to discuss the Treasurers Report.

Discussion ended. Meeting adjourned at 11:17am.

The next meeting will be held on March 11, 2023, at Tamworth Town House.

Respectfully submitted,

Kelsey Hitte
(on behalf of Betty Butler, Secretary)