

**Big Sandy Association**  
**Highland Lake**  
**Bridgton, Maine**

2001 Annual Association Meeting  
July 14, 20001  
4pm  
Civita Cottage

The 2001 Big Sandy Association meeting was held at the above address and time and the following were in attendance: Debra & Al Villanucci, Jayne & Bob Fraser, Claudette Dailey, Maria Civita, Rachel & Gerald Carrier, Sandy Prince, Cindie & Joe Jackman, Gwen Batchelder, George Dehner Jr., Joe Walsh and Warren Mattiello.

Treasurer's Report

President Warren Mattiello presented this year's Treasurer's Report – a copy of which is attached. Warren explained that Frank Snow had agreed to carry the remainder of the monies due from this year's roadwork until next year – with no carrying charge. The estimated 2001 balance will be –4182.08 (payable to Frank Snow).

Road Report

Snow's Excavation completed the rebuilding and repaving of the lower section of the main hill leading into the Big Sandy Roadway – which all in attendance agreed looks great!. There was 750' of roadway rebuilt, which was the largest section done so far. The total cost was \$19,880. This completes the upgrading of all the paved sections of the Big Sandy roadway, which began three years ago.

Snow's also regraded the gravel portion of our roadway system this spring, as they do each year. They had to add a greater than usual amount of gravel this year, due to excessive damage that was done to the roadway this spring.

Discussion ensued regarding the closing of the roadway during the spring. Every year in the past the roadway was closed and a chain was installed across the roadway from approximately the first week in March until the roadway dries out – normally until about mid-April. Unfortunately this year the chain was not put up and Warren (who was not in the area this spring, to check it himself) had been erroneously notified that the roadway was dried and did not need the chain. Due to the excessive damage that was done to the roadway this spring, it was unanimously voted to have Frank Snow install a large boulder at the top of the roadway (at the edge of the road –just below the Lombard's home, at the top of the main hill – which would have a metal eye installed – so that a chain could be installed between it and the group of trees on the opposite side of the road. This would prevent anyone from pulling up the chain and driving under, which had too often been done in the past. It was also voted that Frank Snow would be in-charge of installing that chain on the first Friday in March and would take it down approximately April 15<sup>th</sup>. Frank will notify Warren when it is removed and anyone may contact Warren (941-793-6644) to verify the exact date (which will obviously vary depending upon the weather).

Signs

Warren explained that he had a new "Private Roadway" sign at the top of the Big Sandy roadway, a new "Speed Limit" sign at the end of the newly paved section at the bottom of the main hill and a new "Private Beach" sign in the center of the Big Sandy beach.



### Brush Cutting

Warren explained that he had contracted with Frank Snow to cutback the brush along the Roadway. He had initially planned to do it during the summer but was unable to and it will now be done this fall. The payment for this work will be deferred until new summer.

### Dues

Dues for the past three years had been increased to \$400. (from \$200) to cover the upgrades to the paved sections of the Big Sandy Roadway during that period. Warren explained that with some 30 paying members, there had been \$12,000. collected each of those years, which not only covered the new repaving that was done each year but also the normal maintenance of the Roadway, which always included the addition of extra gravel and grading and the Association's annual insurance premium (\$808.)

Warren then initiated discussion as to whether the present \$400. dues should be continued for another year (2002) or if it should be decreased to the previous rate of \$200. At the \$400. rate, which would bring in \$12,000. of dues, minus the estimated \$4200. payables from this year (to Snow's), we would have approximately \$4,000 - \$5000. left over in our checking account next summer. If we go back to the \$200. rate next year we would bring in \$6,000., minus the \$4200. payable to Snow, insurance and normal gravel upgrading, we would likely not have enough to cover our expenses next year.

As there were not a sufficient number of Members present at the meeting, it was decided to allow the total membership to vote (via proxy) on whether to retain the dues at \$400. for one more year or resort to the old \$200. rate (see attached proxy vote).

Obviously though, it would **NOT** be financially prudent or responsible to go into next year under funded, to meet the Associations' expenses.

### Winter Plowing

Maria Civita and Sandy Pasquale began a discussion regarding the matter of whether the winter plowing of the Big Sandy Roadway should be paid for by the Association, via annual dues or if only those using Big Sandy during the winter should pay for that plowing, as has been done in the past.

Considerable discussion followed with very strong differences being presented. Some members asked to have a vote taken at the meeting but Warren again explained that there were not enough members present to represent a quorum vote on such an important issue. It was then decided to also allow the total membership vote on this topic via a mail vote – with each side to submit their opinions, which would be presented along with that proxy (both attached).

### New Officers

Claudette Dailey made a motion to have the same Board of Directors and to have Warren Mattiello as President for the next two year term – seconded by Joe Walsh. This motion was unanimously approved by the attending members vote.

Warren did accept but noted that this would be his last term as President.

### 2002 Annual Meeting

Claudette Dailey offered to host next year's Annual Big Sandy Association meeting at their cottage.

Respectfully submitted,

  
Warren G. Mattiello  
President



## The Arguments for Maintaining the Status Quo with Association Dues

At the annual meeting, some members argued that dues should be increased in order to pay for plowing in the wintertime. A number of us disagreed strongly, and it was decided that each side would make its case to the entire membership of the Association in a ballot to be distributed during the month of September. Some arguments for keeping plowing costs separate from road and beach maintenance follow:

- 1) "We are a four season recreation community and should reflect that in our dues structure"

Answer - There are approximately 30 Association members. Less than 1/3 participate in the plowing and of those, several contribute less than an equal share to the plowing (according to their own records). Even if we include members with fully winterized cottages who do not use them in the winter, the number of potential plowing candidates would be less than half the membership. We are not a "four season recreation community". We are a summer community with some members who have either winterized or rebuilt year round houses. Everyone who bought into Big Sandy did so with the understanding that winter users took care of their own plowing.

- 2) "The road needs to be open for fire protection and everyone should share the cost"

Answer - Bridgton has a volunteer fire department. Big Sandy is at the extreme northern end of town. Realistically, the fire department might keep a fire from spreading, but could not be expected to save a building from destruction. For many of us, having our cottage burn to the ground would be an opportunity, not a loss.

- 3) "Having the road plowed keeps insurance costs down"

Answer - After checking with insurance agents, I am told that the insurance application does not even ask whether the road is plowed, and there is no difference in the premium charged based on whether the road is plowed or not.

- 4) "It's only fair"

Answer - Fairness is in the eye of the beholder. Everyone benefits from the paving of the road, the brush cutting, beach maintenance, signage and grading of the gravel portions of the road. The covenants in our deeds, even though they have expired, refer to Association membership for the purpose of road and beach maintenance. Plowing was never contemplated as an Association function. What is not fair is asking the majority who cannot use their cottages in the winter to subsidize those who are fortunate to have and use a winterized place.

- 5) "Most associations do it (plowing)"

Answer - There is no evidence that this is true. There is an association on the south side of Wood Pond that does not plow its road, and those cottages are inaccessible in the winter. There is an association on the northern end of Lake Sococis in Limerick that does not even maintain its road, let alone plow it. There is a myriad of associations, every one slightly different. What each does is irrelevant to our Association. Because the protective covenants

# VOTE YES

At this year's annual meeting it was proposed that the Association pay for the winter road maintenance. This has become a major concern to many of "Big Sandy" property owners.

In the past, snowplowing/sanding has been paid for by a few lot owners at their personal expense. It is obvious that road maintenance is a year-round responsibility and those costs should be shared by all (as it is in other associations).

We, therefore, want to encourage you to vote in favor of including winter road maintenance as part of our annual dues.

## The Benefits of Winter Road Maintenance

- \* VALUE - increase in property value as a 4-season lot
- \* EMERGENCY/SAFETY ACCESS - for police, fire, utility crews, oil deliveries, etc.
- \* WEATHER EMERGENCIES - ice storms, down trees, down wires, heavy snow on roofs, etc.
- \* VANDALISM - less likely to occur where a road is maintained
- \* KEEPS INSURANCE PREMIUMS LOW
- \* ACCESS FOR WINTER REPAIRS/UPGRADES to your property
- \* ACCESS TO WINTER ACTIVITIES - skiing, snowmobiling, skating, ice fishing, dog sled races, etc.

A YES vote will give us all "peace of mind" and put an end to the question of who has rights for winter access.

This is an open vote and the results will be made available to you. Thank you for your consideration.

Note: Based on last year's dues, approximately 13% would of been used to fund winter road maintenance.

## PLEASE VOTE YES



*Big Sandy Association*  
*Highland Lake*  
Bridgton, Maine

2001 Fall Proxy Vote  
September 1, 2001

Pursuant to the 2001 Annual Big Sandy Association meeting this proxy vote is to make decisions on the two following topics. Please place an **X** beside your **YES** or **NO** vote for the respective topic.

**THIS PROXY MUST BE POSTMARKED BY  
October 15, 2001  
To Be Counted**

**#1**

To vote to continue the Big Sandy Association dues for 2002 at the present rate of \$400. (A YES vote will continue the rate at that amount – a NO vote will revert the 2002 dues to the old \$200. rate).

Please refer to attached minutes of the 2001 Big Sandy Association Annual meeting for ramifications of each choice.

YES \_\_\_\_\_ NO \_\_\_\_\_

**#2**

To vote to have the Winter plowing of the Big Sandy Roadway paid for from Big Sandy Association Annual dues. (A YES vote will have that plowing paid for from Association Annual dues – a NO vote will require just those members who use the Roadway in the winter, to pay for the plowing).

Please refer to the two attached opinion papers for submitted viewpoints on this subject.

YES \_\_\_\_\_ NO \_\_\_\_\_

\_\_\_\_\_  
Print Members Name

\_\_\_\_\_  
Signature

**Please send this Proxy Vote – Postmarked by 10/15/2001 to:**

**Warren G. Mattiello  
4551 Yacht Harbor Drive  
Naples, FL 34112  
(941) 661-5000**

**(Please use attached envelope for mailing)**

*Big Sandy Association*  
*Fall 2001 Update*  
*November 5, 2001*

The results of this fall's write-in vote for the Big Sandy Association, as called for at this past summer's Annual meeting, are completed.

A majority of the members voted to have the Association pay for winter plowing of the road ways at Big Sandy.

A majority of the members also voted to continue Association dues for 2002 at \$400.

As discussed at this past summer's Annual Association meeting, the Association will end this year owing Frank Snow for approximately \$4,000. for work done to the roadway this past summer and cutting brush along the roadway (to be completed).

Thus the dilemma at hand is that there is simply NO monies in the Association checking account to pay for any plowing this upcoming winter.

A call was made (by me to) to Cliff Roderick and Frank Snow, who indicated their quote for plowing the roadway this upcoming winter would be \$2100.

I have contacted the Associations' two other Directors and the majority opinion at this time is that in light of present conditions and the fact that those attending last summers Annual meeting were notified that there would be no monies available this year to pay for the such plowing, if it were approved, a status quo condition is the only viable option – at this time.

Thus, as in past years, if certain members wish to have the roadway plowed, they will have to coordinate and pay for it themselves.

I have personally contacted several interested members of the Association and no one has been willing to take responsibility for dealing with this matter. I did explain that I simply did not have the time to participate more than I already have (as President of the Association) and that my position is totally voluntary and it simply is not fair to have this matter solely presented as my responsibility.

Obviously a special committee needs to be formed to handle this matter next year and a full discussion needs to be directed towards it's coordination and exactly how much dues will have to be increased in future years to pay for that plowing.

I may be reached at 941-272-4560 or at [warren@ hinaples.com](mailto:warren@hinaples.com).

Respectfully submitted,



Warren G. Mattiello  
President/Big Sandy Association