**Board Members Present:** Tony Spakauskas, Jack Andre, Bonnie Blades, Gary Heal, and Mike Snapp

**Board Members Not Present:** Vince Barazzone, Jerry Budnick and John Rovero (resigned)

**Staff Present:** Rhea Webster – Association Manager

**Property Owners and Guests Present:**

Property owners: Gina Swartwood and Asha Andreas

Guests: Samantha Stratchko and Bonnie Barrett – Community Bank of the Chesapeake

**Call to Order:** Tony Spakauskas, President of the Board of Directors for the Drum Point Property Owners' Association (DPPOA), called the meeting to order at 7:00 p.m. He stated that the meeting is being recorded, and Robert’s Rules of Order govern the proceedings. He reminded all present to not speak until recognized by the Chair.

**President’s Remarks:** Tony stated that, in light of the fullness of the agenda, the executive session would be cancelled. The agenda was amended without objection.

**Appointment of New Board Members:** He then asked for a motion to accept Gina Swartwood and Asha Andreas as appointees to replace the recently departed directors, John Rovero and Libby Fall.

**Motion:** Gary Heal made a motion to accept and ratify the President’s selection of Gina Swartwood and Asha Andreas to replace the recently departed directors. The motion was seconded and passed unanimously. [Gina and Asha will serve the remainder of the current fiscal year. If they wish to serve beyond June 30, 2018, the By-laws require that their names appear on the ballot for the upcoming election.]

**Community Bank of the Chesapeake (CBTC):** Jack Andre, Treasurer for the Association, introduced Samantha Stratchko, Lusby Branch Manager and Bonnie Barrett, Market Manager for CBTC. Ms. Stratchko presented a proposal for transfer of all accounts to the CBTC during the October meeting of the Board. The following was noted:

* Copies of the written proposals were distributed to the Board during the October meeting.
* The total combined estimated savings and earnings will be $130.75 per month
* The threshold for purposes of FDIC limits will not be a factor with regard to the total amount on deposit with CBTC due to the “Insured Cash Sweep” service (ICS) provided by the CBTC.
	+ This service allows funds to be “transferred from our transaction account into other ICS Network banks in amounts below the FDIC insurance maximum of $250,000.”
	+ The funds are available immediately when the need arises.
	+ Statements are received monthly, and there is no transaction fee for money transfers.
	+ The funds are held in separate accounts (Association funds versus Special Tax District funds).
* Interest rates on funds are slightly higher than either PNC or SunTrust.
* There is full online access, including the ability to download transactions into QuickBooks.
* CBTC provides a similar Merchant Card service as that of PNC (a one-time setup fee will apply), and during the spring months, when collections are high, a stop will be placed on the fee incurred when the number of checks in a deposit surpasses a particular number.
* CBTC can provide the Association with a credit card for purchases.

**Motion:** After discussion, Mike Snapp made a motion to accept the proposal to consolidate all accounts as presented by Ms. Stratchko and Ms. Barrett. The motion was seconded and passed unanimously.

**Public Comment:** None offered

**Approval of Minutes:** Gary Healmade a motion to approve the minutes from the October 10, 2017 meeting of the Board, previously distributed via e-mail. The motion was seconded, and the minutes were approved unanimously as written.

**Office Update:** Rhea Webster reported as follows:

* The deadline for input for the winter newsletter is November 17th, with processing to be done the week of November 27th.
* Claims continue to be filed, and a payment of $546.00, plus court costs, was received today from an owner who had been in arrears.
* The final copy of the Special Tax District Agreement has been received and signed by Tony. Once it is fully executed by Commissioner Hejl, a copy will be returned to this office for our file.
* Rhea is now recognized as a Certified Manager of a Community Association (CMCA), having taken and passed the required test. Some states require a community manager to carry this designation, and the issue has been raised in the Maryland General Assembly in the past.

**Round Table –** None offered

**Action Items:** In Jeff MacDonald’s absence, Gary Heal reported the following:

* Great Mills Trading Post has completed the re-paving for the current year but has yet to finish the shoulder back up. Jeff is in contact with the contractor on a regular basis and has explained that, with the delay and the falling of leaves, there will be a need to do a cleanup of the areas in question prior to completion of the shoulder work. Payment will not be made prior to full completion.

**Operational/Roads Committee:** Gary reported the following:

* The permit for repair of the footbridge (walkway) has been received, and the material will be ordered. Chris Boyles, who does our casual labor, will do the repair, with guidance from Gary.
* Karl Bowen is on schedule to do the three-year cutback as previously approved by the Board (this is done approximately every three years and is done in order to keep vegetation from encroaching on the roads. Gary will provide a piece for the newsletter regarding this cutback and a clarification of the location of the rights of way, which are owned by the DPPOA.
* The beach sand has, once again, returned to the community beach. Gary recommends we leave the gate open as has been done for the past three years during the off season. The Board accepted the recommendation without exception.

**Finance Committee:** The balance sheet and profit and loss statements were distributed. There are no unusual expenditures to report. Once an invoice is received from Great Mills Trading Post for the re-paving work cited above, a payment request will be made to the County Finance Office.

**Environmental Committee:** Bonnie Blades spoke about the piece she submitted, a letter to the community asking for input about the possible need to address litter issues in any particular areas. The piece will be included in the newsletter and perhaps sent via a community-wide email.

**Safety Committee:** No report

**Welcome Committee:** Rhea reported the following:

* Asha and Gina helped put together seven welcome buckets last week.
* An initial welcome letter was sent to the first six new owners on the 30th of October (a map of Drum Point, fact sheet and mention of the need to pick up their parking pass is included in the letter, with the hope that newcomers will come in and provide contact info etc.). The letter also asks that the newcomer provide a day when it would be convenient for the welcome bucket to be delivered.
* Cindy delivered the first bucket on November 11th to Mary and Ken Hurlburt. They were very happy and thought the Welcome Bucket idea to be excellent.
* There are six additional new owners on the list, and there will be a need to assemble six additional buckets. Once those buckets are ready, the welcome letter will be mailed.

**Old Business:** None scheduled

**New Business:**

**The Nominating Committee:** With the usual turnover of three directors’ seats and appointments to replace those who have resigned, there will be six open seats for the upcoming year (this includes the need for both Asha and Gina to run in the upcoming election – see above). The names of the members of the Nominating Committee will be announced during the December meeting of the General Membership. A community email will be sent asking for participation on the Committee or for volunteers to run for the open seats.

**Public Comment –** None present

The next Board meeting is scheduled for Tuesday, December 5, 2017 at 7:00 p.m. With no further business to discuss, Bonnie Blades made a motion to adjourn. The motion was seconded and passed unanimously. The meeting adjourned 8:00 p.m.