**Board Members Present:** Gary Heal, Dan Mathias, Amy Rispin (by phone), Curt Larsen, Max Munger, Aubrey Mumford, and Fran Borsh

**Board Members Not Present:** Duane Heidemann and Larry Reich

**Staff Present:** Rhea Webster

**Residents Present:** Len Addiss

Gary Heal, 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 Board members and others present not to speak until recognized by the Chair.

**President’s Remarks:** In honor of Veteran’s Day, Gary Heal thanked all veterans, past and present, who have served our Country. He then proceeded with the following remarks:

* Gary Heal met with Ralph Swartwood, President of the Drum Point Project Inc. (DPPI) in order to discuss fees owed by the DPPI (aka The Drum Point Club) to this Association.
	+ Both parties agreed that the relationship between the Drum Point Club and the DPPOA should be a close one.
	+ The amount owed by the Drum Point Club is $1,155.00 (including Covenant fees and Mandatory Assessments).
	+ Mr. Swartwood suggested the possibility that an agreement might be reached which may allow members of this Association some level of access to the Club. This access could be used to offset the fees owed by the Club. Mr. Swartwood will present this option to the DPPI Board of Directors.
	+ Any agreement reached must also be in accordance with DPPOA By-laws.
* A request was made by a Calvert County Detective for the pictures from the beach security cameras due to an alleged sexual assault which occurred Monday evening. The pictures have been provided.
* Ward’s Marine requested they be able to use the community beach as a staging area for work to be done on two adjacent properties. At our request, they have placed a $2,500.00 road bond against the possibility of any damage which might occur to Drum Point roads as a result of this project. Ward’s Marine has acquired all appropriate permits.

Amy Rispin made a motion to approve the agenda as distributed. The motion was seconded and approved unanimously.

**Public Comment:** Len Addiss commented as follows:

* The street sign at Barreda Boulevard and Rousby Hall Road is down, and there is a bag of trash on Barreda Boulevard, a County Road. [A call will be made to County Highway tomorrow.]
* When will the bush hogging and/or tree trimming be done along Bay View and Eagle Drive? [Karl Bowen, the contractor is in the community now and has not yet reached Bay View and Eagles Drives.]
* People are leaving yard debris along the road rights of way. [An e-mail will be sent to the community, asking people to refrain from doing this.]
* The Bay Drive equalizer pipe is clogged. [An inspection will be conducted.]

**Approval of minutes:** Dan Mathias made a motion to approve the minutes from the October 7, 2014 Board meeting. The motion was seconded, and the minutes were approved unanimously as presented.

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

* Of the 1,286 owners, 877, or 68%, have paid their accounts in full.
* Collection letters were sent to 162 owners whose accounts were in arrears by $100.00 or more. The total owed by these 162 owners was $31,843.00.
	+ Of that amount owed, $3,293.00 has been collected from 19 owners.
	+ Four property owners have contacted the Association office to ask if they could set up payment plans. This has been approved by Gary Heal.
	+ This week the office will begin to process claims against those who have not paid or set up payment plans.
* Insurance – We have a new proposal from Nationwide Insurance. Ralph Swartwood, a former insurance agent, will review both policies tomorrow. The proposed premiums are as follows:
	+ Current policy
		- Travelers Insurance – Directors and Officers Liability - $3,939
		- Cincinnati Insurance – Liability - $4,111
	+ Proposed
		- Nationwide Insurance – Directors and Officers Liability - $2,806
		- Nationwide Insurance – Liability - $526

**Round Table:**

Max Munger reiterated the need for the bush hogging and tree trimming to be finished.

Fran Borsh stated that she has noticed that some property owners are being conscientious and maintaining the rights of way in front of their own properties.

**Committee Reports**

**Action Items:** No report

**Roads Committee:** Gary Heal reported:

* The Roads Committee will meet with Jeff MacDonald (Project Manager) in December in order to review his list of proposed capital projects for the upcoming year. The list of projects will be presented to this Board for review and approval.
* Clearing of the rights of way is a two-part project, involving trimming the low areas or bush hogging, and trimming trees overhanging the asphalt. The work is in progress but could not begin in June when the contract was approved, until the budget was approved at the September General Membership meeting. Past budget cuts had required that work of this nature be delayed until the current fiscal year.
* Two submissions (distributed to the Board previously, via e-mail) were received in response to the Request for Proposal for snow removal. Ameribuilt, LLC submitted a bid of $97.50 per hour. Grover’s Lawnscape, LLC submitted a bid of $72.50 per hour. Max Munger made a motion to accept the bid from Grover’s Lawnscape, LCC for snow removal, in light of the proposed bid and excellent past performance. The motion was seconded and passed unanimously. Both contractors will be notified of the decision.

**Finance Committee:** The Profit and Loss Statement and Balance Sheet were distributed. Amy Rispin reported that it is early in the year, therefore, payouts are low. The F/Y 2014 audit is complete. A meeting will be held with the auditor to address some changes being made to the way in which postings are made in QuickBooks with regard to income.

**Environmental Committee** –There have been no meetings, however, as noted in a previous meeting, recommendations for office improvements made as a result of the energy audit conducted by SMECO have been completed. Improvements to the office include the purchase of a new “Energy Star” refrigerator at a cost of $400.00. In addition, supplemental insulation was added to the attic, and a new hot water heater was installed. All of these improvements are within the budget and should result in a reduction in utility costs.

**Planning Committee –** No Report

**Safety Committee –** No Report

**Old Business:** None scheduled

**New Business:**

**Covenant Fee Increase to the CPI:** Gary Heal stated that, although the Board initially began discussing an increase of the Covenant fee to the Consumer Price Index (CPI) during the June 2013 Board meeting and has announced these changes to the Community via the newsletter and during the December 2013 General Membership meeting, no formal vote was conducted. The following was noted:

* The earliest record of Covenants being placed on a Drum Point property is 1948.
* Using 1948 as a starting point and according to the CPI Calculator, the $10.00 Covenant fee would increase to about $98.77 (rounded to $99.00).
* The long-range plan is that once the new Covenant fee structure is in place, the Special Tax District fee will be decreased in order to keep the overall fees paid by Drum Point property owners as constant as possible.

Gary Heal made a motion to approve an increase in the Covenant fee according to the CPI Index, using 1948 as a starting date. The motion was seconded and passed unanimously.

**Nominating Committee:** The Nominating Committee is to be presented during the December General Membership meeting. The following names were suggested for this year’s Committee: Peter Holt, Mike Snapp, Len Addiss and Thurland Wilkinson. An announcement can be made in the next newsletter, via e-mail and on the website asking for volunteers for the Committee. This will be discussed at the next DPPOA Board meeting.

**Association Manager Job Description:** An updated job description for the Association Manager was presented to the Board for review and approval for placement in the Policies and Procedures Manual. After discussion, Dan Mathias made a motion to accept the description as presented. Max Munger suggested an item be added regarding the need for the Manager to be available 24/7 during inclement weather. The motion, including the addition by Max Munger, was seconded and passed unanimously.

**Next Meeting:** The next meeting of the Board of Directors is scheduled for Tuesday, December 2, 2014.

**Public Comment:** Len Addiss asked which directors’ terms would expire and whether the Smith issue had been resolved.

**Adjournment:** Gary Heal made a motion to adjourn to Executive Session. The motion was seconded and passed unanimously. The regular meeting adjourned at 8:30 p.m.