**Board Members Present:** Gary Heal, Dan Mathias, Amy Rispin, Curt Larsen, Larry Reich, and Fran Borsh

**Board Members Not Present:** Max Munger, Duane Heidemann and Aubrey Mumford

**Staff Present:** Rhea Webster

**Residents Present:** Peter Holt

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:** Gary Heal stated that the community has been quiet

**Public Comment:** None

**Approval of minutes:** Dan Mathias made a motion to approve the minutes from the November 11, 2014 Board meeting. The motion was seconded, and the minutes were approved unanimously as presented.

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

* Collections
	+ Eighteen claims have been filed as of today, with court dates scheduled for January and February. There are eight additional claims ready to be filed.
	+ We’ve received $4,018 as a result of the collection letter sent in November.
	+ According to the Land Records office, “Statements of Lien” can be filed for those owners whose mailing addresses are out of date. More research is needed as to how to do this according to real estate law.
* The newsletter is ready for processing and will be mailed by Friday, the 5th of December.
* In March of 2013, the office hired Evergreen Trash service to collect trash from the office monthly and the beach during the summer season. Invoices were not being received for the service, despite numerous calls to the company. A call to the owner yielded results, and a discount for service was requested and received for the months of March through June 2013 [discount of $100.00].

**Round Table:**

Curt Larsen reported the following:

* The Cliff Stabilization Committee has been meeting for the past three years to address issues concerning the erosion of the Calvert Cliffs. A final report, containing 17 requests, was sent to the Board of County Commissioners (BOCC). The BOCC turned the report over to Planning and Building for review. Curt stated that there is little which can be done to address the erosion of the Cliffs, but State law does now require that people selling property, as well as realtors, must disclose any issues to potential buyers. The wording of the disclosure document is not specific to the cliff erosion but includes references to flood plains and the Critical Area. Curt would like to see more specific reference to the erosion and asked Dave Brownlee of the Planning and Building office to present the form for review during tonight’s meeting.
* Curt and Gary are investigating possible locations for additional bio-logs, which function to absorb runoff. The bio-logs were donated to the Southern Calvert Land Trust.
* Members of the Commonly Owned Infrastructure Advisory Committee (COIAC) voted to disband the committee. COIAC was created by the BOCC as a committee made up of members of commonly owned communities such as Drum Point.

**Committee Reports**

**Action Items:** No report

**Roads Committee:** Gary Heal reported:

* Wards Marine is finished with the replacement of stone revetment on private properties adjacent to the Drum Point community beach. They posted a road bond with the DPPOA in order to be allowed to use the beach as a staging area. In the process of doing the work, they pushed sand into the water. There was no authorization by the DPPOA for the sand to be moved. After discussion with Jamie Ward, the sand was replaced.
* Karl Bowen is in the community clearing the rights of way. There was a complaint from Judy Angelheart, who said that some of the trimming reached beyond the right of way, into her yard. An inspection of the area found this to be true, and we are working with Ms. Angelheart to replace two holly trees. Karl Bowen was told of the problem and has addressed the issue with his employees. An inspection of the entire community will be conducted once work has been finished and prior to payment being issued.
* A meeting of the Committee has been scheduled for Wednesday, December 10th at 4:00.

**Finance Committee:** The profit and loss statement and balance sheet were distributed. Amy Rispin reported we have not yet had a response from the auditor regarding our request to meet. Expenses for office building repair are now being shown on the report. This includes money spent for the replacement of the water heater and refrigerator as well as the supplemental insulation for the attic. The final payment to the paving contractor who performed work in the fall of 2013 has now been made in the amount of $11,382. This amount reflects a percentage withheld pending completion of shoulder work.

**Environmental Committee:** Amy Rispin stated that a meeting of the Environmental Committee will be scheduled. The report from the Cliff Stabilization Committee and any impact the report may have on Drum Point will be discussed.

**Planning Committee:** Gary Heal reported that a meeting will be scheduled once the Roads Committee has met.

**Safety Committee:** Peter Holt reported as follows:

* One of the security cameras stopped working. Rhea contacted the company, and a new one is being sent at no cost, per the warranty. The police department requested footage from the camera on two separate occasions. The Board may wish to consider the purchase of additional cameras.
* The Drum Point Club will hold a meeting on Saturday, the 6th of December at 10:00 a.m. Ralph Swartwood, President of the Board for the Club, asked Peter to help them with the purchase of signs which would complement the signs placed by the DPPOA at the community beach. The Club may be considering signage which will delineate the property line between the Club and the community beach.
* A meeting of the radio amateurs (Radio Amateurs Civil Emergency Service or RACES, Amateur Radio Emergency Service or ARES and the Calvert Amateur Radio Association or CARA) was held on November 18th, under the auspices of the Drum Point Radio Club. The group is anxious that we continue to maintain the Community Emergency Services Center (CESC) as a focal point for emergency services. The CESC is considered an essential part of the emergency services capability in this part of Calvert County.
* The CESC is considering erecting a vertical antenna, which will provide a more efficient high-frequency signal.

Amy Rispin made a motion that Gary Heal be appointed to be the liaison member to the Safety Committee from the Board. The motion was seconded and passed unanimously.

Amy Rispin noted that there is a need to update the Policies and Procedures Manual with regard to the Safety Committee as well as other areas.

**Old Business:**

**Nominating Committee:** Gary Heal reported the following:

* Vince Barazzone is the only property owner thus far to volunteer for the Committee.
* Association By-laws require that the Committee be appointed by the DPPOA Board during the December meeting of the General Membership.
* Requests were made to three additional property owners. Two declined and one has not responded. An e-mail request was also sent to the community, and a request for volunteers was placed on the website and is included in the newsletter.
* The terms of Duane Heidemann, Larry Reich and Aubrey Mumford expire in June 2015. There are three three-year terms to be filled.
* A Board meeting will be held just prior to the membership meeting so that the Nominating Committee can be affirmed.

**New Business:**

**General Membership Meeting:** The meeting is scheduled to be held Saturday, December 13th at 10:00 a.m. at the Drum Point Club. Agenda items include: The Nominating Committee and changes to the fee structure. Gary will also discuss the trimming of the rights of way.

**Insurance Coverage:**

Ralph Swartwood, a former insurance agent, reviewed the current insurance policy and the proposal from Nationwide Insurance. He recommends we purchase the policy from Nationwide. The fact that Nationwide provides a business policy accounts for the lower premium.

* 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

Dan Mathias made a motion to accept the proposal from Nationwide Insurance. The motion was seconded and after discussion, passed unanimously.

**Next Meeting:** The next regularly scheduled meeting of the Board of Directors is set for Tuesday, January 6, 2015.

**Public Comment:** Peter Holt commented on the state of the community.

**Adjournment:** A motion was made to adjourn the meeting. The motion was seconded and passed unanimously. The meeting adjourned at 8:00 p.m.