

CLIFFTOPS PROPERTY OWNERS ASSOCIATION

BOARD OF DIRECTORS MEETING

September 11, 2005

BOARD OF DIRECTORS

President	Ed Jackson
Vice President	Andrew Bouldin
Secretary	Henry Blizzard
Treasurer	Jim Anderson
Director	Dennis Raines
Director	Henry Chase
Director	Dale Cermak

Minutes

BOARD MEMBERS PRESENT

President, Ed Jackson
Vice President, Andrew Bouldin
Secretary, Henry Blizzard
Treasurer, Jim Anderson
Director, Dennis Raines
Director, Henry Chase
Director, Dale Cermak

Property Manager Present

James B. Tripp

Call to Order

The meeting was convened at the Clifftops Lake Clubhouse at 2:03p.m.

Approval of the Minutes

Director Chase moved to approve the July 2005 Board Meeting Minutes and Director Raines seconded. The motion passed without objection.

President Jackson recognized the subjects discussed and recorded in the minutes of the August 2005 Community Meeting.

Treasurer's Report

The following is the Treasurer's Report as delivered by Treasurer Jim Anderson:

At the close of business on Thursday, we are at 69% of our accounting year and our income is 75.3% of budget, and our expenses are 65.4% of budget. The composite effect of these percentages reflects a positive 9.9% and, simply put, the income is properly positioned and expenses are under control. Year to date, we have capital expenditures of \$20,927.00 and road expenditures of \$100,472.00.

The replacement of the defective culvert at "Dump Hill" has been completed as well as the installation of the dry hydrant at the lake. The striping and reflectors for the last phase of paving have been completed and Charlie and Amos have completed reworking the entrances of several of the culverts that were not replaced. Without the efforts of Charlie and Amos on a number of culverts that required site work, we would have incurred substantial additional costs done by outside contractors.

In the absence of an unexpected major expense item, or any shifting of capital items, at year-end our scheduled expenditures have been completed for this year

Committee Reports

Finance Committee

The following is the Finance Committee report as delivered by Treasurer Jim Anderson:

First of all, a thank you to the members of the Finance Committee for their efforts, which produced the budget recommendations for our association for 2006. The Committee consisted of Henry Blizzard and Don Zimmerman who brought continuity and experience to the process. Also Hope Baggenstoss who was new to this committee, but certainly not new to the budgeting process. As you know, the bylaws require that the Treasurer chair the Finance Committee.

The components of our association are as follows: 238 member/owners own 270 lots, 81 fulltime members represent 34% of our membership, and there are 10 non-member lots, one of which is owned by a member.

Two housekeeping items were addressed during our meeting. Professional Fees was renamed Contracted Services to more properly reflect the nature of the category, and Office Supplies was restructured to clearly separate the costs of Printing and Postage from those of supplies necessary to the office.

There are several items of note that the Finance Committee wishes to call to the attention of the Board. Of prime importance is that the Finance Committee feels the infrastructure of the pool needs to be specifically accounted for in the Strategic Plan in as much as we face the potential of a major expense at some point in the future.

Additionally, the committee did not recognize the continuance of costs related to inferences of legal actions by some of the members of our association. There is no consideration in this budget for expenses of this nature and should additional funds be required to cover these expenses to the association, this committee recommends to the board an assessment of the entire membership to recover those costs.

Lastly, the expenses related to the access control of the clubhouses, the additional furniture for [the Lake Clubhouse], and the request for a new front gate were considered to be of merit, however, we did not believe them to be appropriate given the need to increase our overall funding levels. Although, we were able to reduce the overall Operating Budget by 5.65% from that of 2005, the Finance Committee recommends a 3% raise for staff.

Therefore, it is the Finance Committee's recommendation that the budget for 2006 include a dues increase of \$10.00 per month beginning January 1st, 2006 in order to impact what we see as a potential shortfall in our association's Reserve Funding. It should be noted that the entire amount of this increase, as well as the expected savings in our Operating Budget, will be targeted for addition to our Reserves, thereby, in the absence of any major unexpected Capital Expenditures, our funding level for all of Clifftops' assets at December 31st, 2006 is expected to be 53.98%

President Jackson inquired as to whether this recommended increase would cover the projected 2008 shortfall and Treasurer Anderson answered in the affirmative.

Director Chase moved to accept the Finance Committee's recommendations and approve the 2006 annual budget, Vice President Bouldin seconded, and the motion passed without objection.

Social Committee

The following is the Social Committee Report as delivered by Committee Chairperson, Sylvia Anderson:

Fifty members and newcomers enjoyed our Newcomer's Brunch at the Lake Club last Saturday. Admittedly, there were more old-timers than newcomers, but everyone enjoyed good food, wonderful fellowship, and lots of introductions for the few newcomers that did come. We tried really hard to reach all of our newcomers and will continue in our efforts to do so.

There are big plans in the making for our October gathering. We're planning the first CPOA Oktoberfest on October 8th. We will be having lots of food and fun music, so make your plans to come join us. We'll continue to ask that you make reservations so that we can prepare enough food, but not have lots of leftovers.

We are always open to ideas from you. If you have suggestions, please talk to any member of our Social Committee. They are Jim and I, Ed and Bo Jackson, Nancy and Wayne Bradshaw, Nancy and Lee Allsbrook, Earl Williams, Earnie Lumpkin, Howard Smith, Elaine Goleski, Henry and Lelia Blizzard, Andrew Bouldin, Joe Wehrmeyer, and Cheryl Lankharr.

Mrs. Anderson concluded by stating that the committee is still within budget.

Manager's Report

Manager Jim Tripp began by giving a report of the damage caused by the remnant winds of Hurricane Katrina and the actions taken to make repairs as related to Clifftops. He commended Charlie Meeks and Amos Dixon for their efforts in removing downed trees to clear the roads.

Tripp informed the board of the work that Ben Lomand has been undertaking to upgrade their services within the property.

He concluded by reading the following letter available as a handout at the meeting. The following letter will also be distributed to the membership by U.S. mail in the upcoming notice of annual meeting packet.

Over the last year, several questions regarding emergency services have been asked of the Board of Directors. It is the intent of this letter to summarize the answers to those questions, briefly and definitively explain the emergency services available to you by our local EMS Providers. I have personally met with and extended every courtesy to our EMS service providers. I will endeavor to ensure a cooperative relationship. **Clifftops POA is not an emergency services provider.** It is your responsibility to ensure your emergency service needs and special circumstances are met.

While the Association employs personnel to monitor the general condition of the roads, road rights of way and Recreational Facilities and conducts periodic checks of **unoccupied** Member owned homes, the condition and security of each Member's home and any other property located on his or her lot, is the sole responsibility of the Member. **The Association does not have and it does not assume any responsibility for any of the following, regardless of cause: (a) any loss (including theft), damage or destruction to any Member's home or other property, or (b) any accident, event or other occurrence on or in the Member's property.**

No Association personnel have law enforcement authority of any kind. Association personnel will not answer burglar alarm calls.

What to do in an Emergency?

If you have an emergency while at home or anywhere call 911. Explain your emergency, the 911 dispatcher will send the appropriate emergency service provider to you. In rural areas such as ours the 911 dispatcher may be in another city or county. Most are Enhanced 911 Centers. Which means that when you call 911 from a hard line phone and in some cases a cell phone the dispatcher's screen displays the location from which you are calling? The 911 dispatcher then routes your emergency to the appropriate emergency service and service provider that services your particular emergency and location. Do not call the gatehouse or the office during an emergency, call 911 immediately! Calling the office or gatehouse to have someone call 911 will only confuse and delay emergency services, call 911 first!

Clifftops entrance gate is equipped to open upon the approaching Yelp of the siren of an emergency vehicle.

Emergency service providers for our area have been provided with a key to the back gate, a map of the property and a list of property owners, their addresses and corresponding lot numbers.

Clifftops POA Gate Attendants are instructed to ask the first responding emergency service provider if they require assistance locating an address and to escort them to the address if needed.

Driveways

The Monteagle Volunteer Fire Department has offered to inspect your driveway. They may make recommendations to you. Their concern and recommendations are that fire apparatus have unrestricted access to your home, during an emergency. This may require widening your driveway, trimming or cutting trees and limbs. If you wish to have your drive way inspected the Monteagle Volunteer Fire Department has asked that you call 931.924.2077 and set up an appointment.

Fire Hydrants, Color Coding

BACKGROUND: Having a visual indication of the relative amount of water available from a fire hydrant for firefighting purposes is a great idea and one for which there is in existence a mechanism or method to accomplish the goal. N.F.P.A. standard 291 covers the recommended practice for flow testing and marking of hydrants.

The standard is available by contacting the National Fire Protection Association either in writing, at 1 Battermarch Park, Quincy, MA 02169, (617) 770-3000 by phone or on line at www.NFPA.org

The standard calls for all public fire hydrants to be painted chrome yellow unless another color has already been adopted. In our case they are red. The hydrant tops and caps for each outlet are then color coded based on the results of flow testing done for the hydrant. If a flow of 1500 gpm or greater is present at a residual pressure of 20 psi. the recommended color is light blue. Green is used for flows that are over 1,000 gpm at the above pressure. For flows that are between 500 and 999 gpm the color is orange and red is used if the flow drops below 500 gpm.

If you have specific questions regarding response times, routes, services or special needs please call the administrative phone number provided for the appropriate emergency service provider:

Grundy Emergency Medical Services Inc. (931.592.2252) responds to medical emergencies.

Monteagle Volunteer Fire Department (931.924.2077) responds to fire emergencies.

Marion County Sheriffs Department (423.942.5667) and in some cases Franklin County Sheriffs Department (931.962.0123), Tennessee Highway Patrol (423.634.6898) or Monteagle Police Department (931.924.2077) may respond to police emergencies.

Old Business

Mrs. Judy Magavero inquired as to whether the swimming pool leak and a solar cover would be considered and Director Cermak and Treasurer Anderson informed that the Strategic Planning Committee would review the issues and make a recommendation.

New Business

No New Business was addressed.

Adjournment

Director Raines moved for a meeting adjournment and Secretary Blizzard seconded. The motion passed without objection and the meeting was adjourned at 2:23p.m.

President

Secretary

This document was created with Win2PDF available at <http://www.daneprairie.com>.
The unregistered version of Win2PDF is for evaluation or non-commercial use only.