

Cape Cod Village Club, Inc.

General Membership Meeting Month Day, Year

Calling of the Roll:

Secretary Karen Spano performed the calling of the roll. The following members were present or proxy was given:

Name	Present	Proxy to	Absent
Anderson, Jennifer & Chuck		Patti Haynes	
Babson, Barbara & Linda Brownlee	x		
Bambach, JC & Lee Ann	x		
Best, Claire & Don	x		
Borrello, Dennis			x
Brattlof, Muriel		Carol Hodecker	
Brown, Marylou	x		
Brown, Tom	x		
Close, Margaret & Charles		Barbara Manley	
Coleman, Bette		Pat & Norb Zahm	
Conway, Maureen & Mike	x		
Dougherty, Pat & George		Pat & Norb Zahm	
Feldman, Kathy & Phil	x		
Ginty, Jane & Dan	x	Mike Rizza	
Graham, Marjie & Dick	x		
Grasso-Lubeck, Carol & John Lubeck	x		
Hartl, Helen & Walter	x		
Haynes, Patti & Rick	x		
Hmelovsky, Nancy & Mike	x		
Hodecker, Carol & Ted	x		
Imhoff, Carol & Harry	x		
Keis, Barbara	x		
Korot, Judith & Allan			x
Lincoln, Todd & Jeffrey ; Sue O'Neil			x
Manley, Barbara	x		
McEwan, Jennifer & John		Patti Haynes	
Megow, Linda & Lou		Mike Rizza	
Ragot, Mary-Lynn & Bob		Patti Haynes	
Rizza, Elizabeth & Mike	x		
Stanford, George	x		
Zahm, Pat & Norb	x		

Present: 20 **Proxy:** 9

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Proof of Notice of Meeting:

Secretary Karen Spano confirmed the Notice of Meeting had been received either by emailed or mailed to all in attendance.

Call the Meeting to Order:

President Mike Rizza called the meeting to order at 7:09PM

Reading of Minutes:

A motion to suspend with the reading of the previous meeting minutes was made by Norb Zahm, second by Claire Best. Motion passed.

Communications:

- Some communications will be covered with the appropriate topic later in the meeting.
- Mike Rizza read a letter he received from Harry Imhoff. Harry resigned from the board of directors effective September 2015. Mike thanked Harry for his years of service. Ted Hodecker presented Harry with a gift certificate a behalf of CCVC. Harry thanked everyone very much for the gift.
- Mike Rizza paraphrased a complaint he received from Kyle Rose of Nottingham Association. The complaint was about a member taking off between the main dock (north side) and the Nottingham dock on a jet ski at a very high rate of speed. This is a violation of LGPC rules and could have jeopardized the Nottingham agreement that took years to get in place. The member was addressed and Nottingham seems pleased with how the complaint was handled.
- Mike Rizza read an email received from George Dougherty regarding kids swimming off the point and under the point docks and boats while Dan Mountouri was backing out his boat. Mike reminded all members to please swim only in the designated swim areas. In addition, George stated there was an issue with a renter in the Close's house having a dog . The dog was removed after Carol Lubeck spoke with the renter.
- Mike Rizza read an email received from Dan Ginty regarding his concerns with people running and jumping/diving off the docks. Mike reminded all members about the CCVC rule of no running on the docks and for their own safety they should not be jumping or diving off the docks.

Officer Reports:

Treasurer's Report: JC Bambach

- Everyone is paid up through the 3rd quarter with a lot of people paying up front which JC acknowledged he greatly appreciates.
- We should end the year ahead of budget – as some projects we didn't have to do (i.e. road work, tree removal) and other projects got pushed off (i.e. work on lot across the street). Current cash balance is \$38,000 expect to end the year at \$22,000 which is approximately \$3,000 above budget.

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- We are now in the second year of the Belden contract with an increase of \$1,000 effective July 1st 2015, which is just under a 3% increase. We pay \$35,600 plus tax a year which will go up another \$1,000 next July.
- Dues will remain the same for next year at \$2200.

Secretary Report: Karen Spano

- Thanked members for responding to emails timely when a response is requested.
- If anyone has a change in phone numbers, address, email address, mail preference please see Karen after meeting to complete a CCVC Membership Communication form.
- Documents made available to members at meeting:
 - Hague Wastewater Treatment Plant – Sewer District #1 & #2 Homeowners' Frequently Asked Questions
 - Town of Hague Tenant Information for Rental Property Cards
 - Handouts sent with Meeting Notice –Agenda for tonight's meeting, Renter's Agreement and proposed By-Law changes

Committee Reports:

Water: Ted Hodecker

- One water main break from the winter will be fixed this fall
- There was one bad water test that went to Fresh Water Institute. Ted stressed it was just a bad test the next three tests all passed.
- This is the last year maybe 2 years left with the current chlorinator. The purchase of a new chlorinator has been placed in next year's budget.

Grounds: Ted Hodecker

- The summer has been very dry – the roads held up well. Ted reminded everyone to please drive slowly as the roads are very dry to avoid dust clouds and be considerate of your neighbors when driving by.
- Ted received no complaints about beaches or grounds. Peter did a good job.

Buildings: Ted Hodecker

- The club house is in the process of being sold
- Ted and Mike R have filed the paper work with the town to get the sub-division completed. On the agenda for the October 1st meeting. There is real possibility that by the end of the year the club house will not be club property.

Questions on Water, Grounds or Buildings:

- Mike Hmelovsky asked with the sale of the club house how will the club handle future CCVC meetings? Ted responded it will be discussed later in the meeting. The spring meeting could be held at the Hague community center/town hall or we could rent a tent depending on the weather forecast.
- Patti Haynes mentioned the greens particularly the triangle which seems to have become a dumping ground for dirt she thought came from the playground area - it has not been spread out or seeded. Mike Rizza addressed stating the dirt did come from the playground project and will be spread out and re-seeded this fall after Marylou's house project is completed.

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- Norb Zahm – mentioned the fire house as another option for the spring meeting as CCVC does make a sizeable donation to the fire department and has for many years.
- Barbara Manley – asked if more information could be provided on who purchased the club house. Mike Rizza stated he would address this later on in the meeting.

Architectural: Mike Spano

- Tom Brown has asked for approval to replace roof and possibly add an overhang above the door. Approval granted.
- Unfinished projects that need to get completed
 - Marylou Brown
 - Hmelovsky
 - Rizza
- No new applications

Docks: Ted Hodecker

- Docks are still there
- Point docks with boats of normal size (21-22 feet) parked sideways to the waves are not strong enough to hold. Looking at next spring when install point docks to use 2 sets of pipes with anchors to help solve the problem.
- North beach docks are 15 years old this year and are as good as when we got them except for some deck boards that need to be replaced. In the spring before we install the docks the plan is to rebuild and replace some of the deck boards. Looking at rebuilding five sections at a time over the next three years. Money has been put in next year's budget to cover the project.
- Main dock – this summer there were three storms that came straight at the docks with over 3 feet waves. The docks held up well
- Tentative date for removal of docks is October 17th
 - Claire Best mentioned that is late – it is not fair to the people who have to do it and particularly the guys that have to be in the water
 - Ted is looking to hear from the dock crew volunteers what dates they prefer – either October 3rd, 10th or 17th
- Mike Hmelovsky mentioned an issue this spring with boats smashing against the docks because the boat lines were substandard. Everyone should have ½" line minimally.
- Ted Hodecker stated in the spring the board of directors is looking to hold a dock seminar to review rules and regulations, how to tie up boats, etc. He strongly suggested using the biggest line that will work with your boat cleats and replacing your lines every four years as even if they look good the water, sun and air will wear them, especially whip lines.
- Mike Hmeolovsky reiterated the storms have been stronger and to make sure you have the heaviest /strongest rope your boat cleats can support.
- Claire reminded everyone that leaves their boats in that September storms are usually worse than storms in the summer.
- Mike Rizza feels the dock master should be able to call owners/members when he notices boat lines or whip lines that need to be replaced.

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- If line is stiff you need to replace it
- The bow line on boats on the main dock and point docks (not on hoist) should have a rubber snubber on the line closest to the center of the lake. The cost of one is only \$35-\$45 and will last for 4-5 years. It is just a suggestion that will pay with less wear and tear on your boat's cleats.

Beaches/Playgrounds: Elizabeth Rizza

- Two life rings have been added at the beaches – one on the tree at the north beach and the other on the pump house for the main beach
- A sign has been made for the play ground stating:
 - Children must be supervised
 - Playground closes at dark
 - Pick up toys when done
- The mulch added to the playground this spring is working well – it is staying in place
- In the spring will look into a larger storage bin for the toys and pickle ball equipment
- Raft and swim lines will be removed on Monday (Labor Day) at 12 noon
- In spring will replace the volley ball net and add beach sand to the main beach
- There was a suggestion for a railing on the main beach for the steps on the south side. Mike Rizza thanked Bob Brownlee on behalf of all club members for the professional job he did in designing and constructing the railing.

Nominating Committee: Mike Rizza

- Will address at the Spring Meeting 2016.

Website: Mike Rizza

- Have not done much with the website
- Karen has agreed to assist with the website
- If there is anything that a member wants posted on the website they should email Karen.
- Mike's son Jeff will assist with posting the information
- Items to be posted on the website:
 - By-law changes
 - Meeting minutes
 - Meeting agendas
 - Important documents
- Not much new on it right now will work on over the fall and winter

By-Laws: Mike Rizza

- Will address later on in this meeting

Entertainment: Carol Hodecker

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- Thanked the entertainment committee members (Barbara Keis, Marylou Brown, Pat Zahm, and Carol Imhoff) for their help in overseeing the 4th of July party in her absence.
- Party went well and there was a great turnout.

Unfinished Business:

Ragot Lot: Mike Rizza

- We are ready to close
- Our attorney is happy with the work that has been done
- Title company is happy with the description and survey map
- Waiting on Ragot's attorney
- Hope to resolve it this week otherwise Bob Ragot might have to look into another attorney
- Bob Ragot is going to reach out to his attorney's supervisor/boss.
- No date as of yet for the closing

Nottingham Agreement: Mike Rizza

- Three year agreement has been signed
- Only complaint was the issue with the jet ski addressed earlier in the meeting
- A set of whips were installed at one of the jet -ski spots on the north side of main dock. In the spring a second set of whips will be placed at the second jet-ski spot.
- Will decide later if there is a need to purchase or rent additional whips for the third jet-ski spot.

Sewer Easement: Mike Rizza

- Still not settled
- Mike read a letter from a friend of his who is an owner of Hudson Valley Abstract Company, Inc. an agent for First American Title Insurance Company – he is under the opinion that the map that should have been filed and is referenced to and noted on should have been filed. The easement that was filed is not sufficient. This was passed on to Edna Frasier (Town Supervisor).
- Mike read a letter received from Edna Frasier (Town Supervisor) that the town attorneys state everything is fine, but she felt it was worth having a third attorney's opinion.
- Next move will be to go to the next town board meeting to present to the town board members again.
- Mike Hmelovsky mentioned the generator has finally been removed. Mike Rizza also stated the town has said if we lose power they don't know when they will get there. That is their problem not ours.
- Ted Hodecker explained that there will be from time to time at the sewer pump a portable vacuum pump/pump out – it is used to remove solids and to clean the pump out.

Insurance: JC Bambach

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- Since the spring meeting he has been working with our insurance broker who now believes we have the appropriate type and amount of coverage as a homeowners association.
- We increased the property coverage on the clubhouse from \$105,000 to \$175,000 an increase of \$430/year, which will go away once the clubhouse is sold.
- Increased our umbrella policy from \$1 million to \$3 million which is on top of the existing liability coverage we already have of \$1 million per occurrence and \$2 million in aggregate for an additional cost of \$700 per year or \$22 per year per member.
- Mike Rizza stressed that most government agencies and regulators look at CCVC as a corporation so we want to make sure we protect ourselves.
- Walter Hartl and Phil Feldman both stressed any attorney will spread liability as far as he can go, they will sue very possible individual and entity leaving it up to a jury/courts to figure it out. Walter further stated that once an insurance company pays a large claim they might not renew your insurance coverage and it could be very difficult to find another company to provide coverage.
- Everyone needs to be concerned and take appropriate action when they see something that could affect our liability.
- JC Bambach stressed the importance of every home owner having liability insurance.

Clubhouse: Mike Rizza

- Clubhouse was listed for \$199,000 and then lowered to \$189,900 after one month
- We negotiated an offer of \$180,000 from Dan and Sue Hippee from New Jersey. They are a young couple with two children age 12 and 9 who have a history of owning property in Bolton and Hague.
- Received \$5,000 deposit and he has gotten verbal approval from his lender with written approval by 9/15. He would like to close as soon as possible.
- Mike Rizza has presented to the town the paperwork for the completion of the subdivision. A public hearing has been scheduled for October 1st. The town has requested that Mike brings the mylar and certified copies to the meeting. Cathy Clark would like to close the public hearing and have the vote both on October 1st.
- Could possibly close on the clubhouse by the end of October. We will be using a lawyer out of Latham, New York.
- Dan Hippee plans to renovate the buildings – he is keeping the front building and will keep the lounge for now but might take it down later on. He is looking for a small home approximately 1000 to 1500 square feet. He is looking to side the building, replace windows but keep the look the same as it is now. He is interested in contributing to the association.
- Mike Rizza, Ted Hodecker, Lou Megow, and Marjie Graham meet with him. He felt very welcome after the meeting and any concerns he had were negated.
- He is looking to rent
- Mike Rizza mentioned in the spring meeting we will discuss the options – what to do with the money, options for a clubhouse, etc.

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- We need to decide what to do with all the personal items except the picture of CCVC. Any personal items left over the Hippee's will take. Anyone interested in any of the personal items should let Karen Spano know.
- Mike Hmelovsky stated the shed would be removed from the property tomorrow.
- Mike Rizza asked and received permission to use the lounge for winter storage.
- Norb Zahm congratulated the board for the great job they did

By-Law Revisions: Mike Rizza

- General membership requested that Mike just summarize the by-law changes verses reading each by-law word for word.
- Article I – Section 1.3 – Objects of Corporation
 - Change word object to purpose
 - Reformat numbers and letters properly
- Article III – Section 3.1 – Government
 - Added more clarification as to what government means
 - We have always had 7 board members and would like to shoot for 7 board members but would like to run the board with 5 members if we cannot find 7.
 - Mike Hmelovsky asked for clarification if we go to 5 board members would we have 4 officers and 1 director. Mike Rizza stated that was correct.
- Article V – Election of Officers
 - Goes along with Article III – allowing 5 board members
 - Mike Hmelovsky felt fellow member did not conform to what is stated elsewhere in the by-laws. It was agreed to strike fellow, so it reads just member.
- Article XIII – Amendments and By-Laws
 - Requesting change so by-laws can be amended at both meetings (spring and fall)
- Article XII – Rules and Regulations
 - Add LGPC Boat Launch Agreement
 - Mention renters agreement
- Mike Hmelovsky asked to hold off on Article XII and just vote on the other 4
Lynn Brownlee asked if there was any by-law regarding pitching of tents. Mike Rizza replied that it is mentioned in everyone's deed that tent cannot be used as a residence and the club has a regulation that you cannot use camp gear on club property.
- Mike Rizza voiced that we cannot change rules every time there is a complaint. Everyone needs to do their part and police ourselves. It should not be left up to the board of directors to police. If you have a complaint go talk to your neighbors and work it out. If after multiple attempts you have failed then email all board members. The board of directors would like to enjoy their vacation time and should not have to be on duty policing all the time. Please work it out with your neighbors we all own this place together.
- Mike Rizza asked for a motion to vote on proposed changes to the four by-laws :
 - Article I – Objects of corporation
 - Article III – Government

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- Article V – Election of Officers
- Article XIII – Amendments and By-Laws
 - Norb Zahm moved to approve these. Mike Hmelovsky second. Motion carried with all in favor, no objections.

New Business:

Renter's Agreement: Mike Rizza and JC Bambach

- Mike Rizza gave background on some of the issues that happened this spring –early summer with renters:
 - Over sized boat (29 foot boat) – was due to lack of communication regarding CCVC regulation limiting size of boat to 22 feet.
 - Inflatable boat with trolling motor not registered and no LGPC sticker – with renter bad mouthing the LGPC patrol man and his supervisor. These events lead to the LGPC patrolling CCVC everyday for the rest of the summer with the potential of CCVC losing our launch agreement.
 - Renter's children playing basketball at 10PM at night
 - Renter's kid sitting on top of the pickle ball net
 - Renter coming with a dog
- The renter's agreement is the board of director's suggestions for dealing with the issues seen this summer.
- Karen Spano read letters and emails received from Jennifer Anderson and Charles Close.
- JC was willing to read Dennis Borrello's email if general membership requested but stated it was similar to what had already been read.
- Mike Rizza opened up to the floor for discussion
 - Mike Hmelovsky stated that Charles Close is correct our by-laws state that if a member's guests or renters cause damage the member is responsible to pay for any damages. That should cover CCVC for any damages. He doesn't see where charging fees would benefit anyone and could open CCVC up for investigation by the IRS.
 - Norb Zahm and Carol Hodecker both addressed that there seems to be a breakdown in communication and a lack of communication – to new members regarding the rules and in turn to renters.
 - There was concern that the fees and penalties could pose a liability risk to CCVC.
 - JC Bambach suggested that we leave the fees to the end and just address the documents. First with the rules there is nothing new here – they are just an aggregate of CCVC by-laws and town rules in one place to make it easier for everyone.
 - A few members commented when there is an issue with a renter the member should be called immediately to resolve the issue. The board should not be expected to have to police.
 - Barbara Manley addressed the membership – she feels it is important but not fair to the 9 members that rent is should be applied to all members.

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- There was discussion about the Release, Waiver of Liability and Hold Harmless Agreement. JC Bambach stated that this agreement is pretty standard agreement that renters would sign that they will not sue CCVC. It is nice thing to have but it is not bullet proof.
- Mike Rizza added that is it just another layer of protection
- Walter Hartl was concern with the paper blizzard we are creating and the impact it will have on the board and everyone else. Who is going to enforce it?
- Patti Haynes suggested that the hold harmless agreement should be signed by every member.
- Elizabeth Rizza stated that it is a standard agreement that we have all had to sign when playing a sport, vacationing, when you participate in an activity, etc.
- JC Bambach stated for the record that he drafted the hold harmless agreement but had a friend who is an attorney review it.
- Mike Hmelovsky questioned where does all this fit in when a member is going through a vacation exchange, when no money is exchanging hands?
- Elizabeth Rizza made a motion to vote on part of the agreement. Norb Zahm second motion.
- Mike Hmelovsky made a motion to table it until the spring meeting 2016. Phil Feldman seconded. President asked for a vote of all those in favor of tabling the renter's agreement and hold harmless agreement until the 2016 spring meeting. Nine members were in favor of waiting to the 2016 spring meeting. Majority of membership were in favor of voting on the documents this evening.
- Number 1 – Application
 - Renters will fill out the application and sign it. This will provide information on who will be here and when and that they have read and agree to abide by the rules. This also includes signing a hold harmless agreement. Mike Rizza emphasized the hold harmless agreement has been reviewed by an attorney and will provide another layer of protection.
 - Norb Zahm made a motion to approve number 1. Claire Best and Harry Imhoff seconded the motion. President asked for all in favor of number 1. Vote carried with all in favor. No one opposed.
- Number 2- Proof of Liability Insurance
 - Provide the club with proof of liability and that you have renter's insurance or a letter from your insurance broker that is it not necessary because of the short period of time you will be renting (i.e. 2 weeks or less).
 - Claire Best made motion to approval number 2. Seconded by Norb Zahm. President asked for all in favor of number 2. Vote carried with majority in favor and only 4 opposed.
- Number 3 – Fees were skipped for now
- Number 4-Contacting the Dock master if renter will be docking a boat
 - This has been a rule but has not been followed by everyone

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- There was discussion about not listing names and making the form very generic with just titles. It was felt that the names should be included and the form would need to be updated every two years.
- Claire Best made motion to approve number 4. Seconded by Harry Imhoff. President asked for all in favor of number 4. Vote carried with all in favor. No one opposed.
- Number 5 –Town of Hague Renting Regulations
 - Refers to what the town requires if you are renting
 - Town of Hague rental cards were available on the board of directors table for members to take a copy at the end of the meeting
 - Claire Best made a motion to approve number 5. Motion was seconded by Elizabeth Rizza. President asked for all in favor of number 5. Vote carried with all in favor. No one opposed.
- Number 3 – Fees
 - Mike Hmelovsky stated according to the by-laws the board of directors can impose a fine or change a member's status to be not in good standing. It should be handled in the by-laws not the renter's agreement as it falls on the member /owner not the renter.
 - JC Bambach does not feel comfortable as a board member coming up with what is or is not an appropriate fee.
 - Motion was made by Claire Best to omit #3 and anything that applies to it and a fine will be addressed in the by-laws to be discussed in the spring meeting for non-compliance. Seconded by Lynn Brownlee. President asked for all in favor of motion. Vote carried with all in favor. No one opposed.
- Article XII of By – Laws: CCVC Rules and Regulations
 - Addition of LGPC Launch Agreement and reference to Renters Agreement
 - Renters Agreement would include Part 1 – Application, Part 2- Rules and Regulations and the Release, Waiver of Liability and Hold Harmless.
 - Claire Best suggested that the rules should be posed at each beach.
 - Mike Rizza stated in the spring a sign will be made and posted at the pump house with the rules and regulations along with some boating rules and regulations.
 - Motion was made to approve Article XII by Norb Zahm and seconded by Harry Imhoff. President asked for all in favor of Article XII. Vote carried with all in favor. No one opposed.
 - It was suggested that the rules and regulations be posted in everyone's house

Architectural and Membership By-Laws : Mike Rizza

- Will be worked on during the winter months by email
- Mike requested that members provide feedback when emails are sent
- We will be addressing a time limit on exterior construction and defining major construction (what is it and when can it occur)

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Norb Zahm made a motion to adjourn meeting. Lynn Brownlee seconds the motion. Members present were all in favor.

Meeting adjourned at 9:35pm.

Respectfully submitted

Karen B. Spano
CCVC Secretary