

Cape Cod Village Club, Inc.

General Membership Meeting May 25, 2019

Calling of the Roll:

Secretary, Karen Spano performed the calling of the roll. Meeting called to order at 7:05pm by President Mike Rizza. The following members were present or proxy was given:

Name	Present	Proxy to	Absent
Anderson, Jennifer & Chuck			x
Atiyeh, Wendy, Robert 7 Chris	x		
Aziz, Janet & Massood	x		
Babson, Barbara & Linda Brownlee		Bob Brownlee/Mike Rizza	
Bambach, JC & Lee Ann		Mike Rizza	
Best, Claire , Karen Spano & William Best	x		
Borrello, Dennis			x
Brattlof, Muriel	x		
Brown, Marylou		Claire Best	
Close, Margaret & Charles			x
Coleman, Bette			x
Conway, Maureen & Mike		Harry Imhoff	
Dougherty, Pat & George		Janet and Massood Aziz	
Feldman, Kathy & Phil	x		
Ginty, Jane & Dan	x		
Graham, Marjie & Dick, Carol Mann, Susan O'Donovan		Claire Best	
Grasso-Lubeck, Carol & John Lubeck	x		
Hartl, Helen & Walter		Carol and John Lubeck	
Haynes, Patti & Rick	x		
Hmelovsky, Nancy & Mike	x		
Hodecker, Carol & Ted	x		
Imhoff, Carol & Harry	x		
Keis, Barbara	x		
Kelly, Patricia and Robert Dent	x		
Korot, Judith & Allan		Dan Korot	
Lincoln, Todd & Sue O'Neil			x
Manley, Barbara	x		
McEwan, Jennifer & John			x
Megow, Linda & Lou	x		
Ragot, Mary-Lynn			x
Rizza, Elizabeth & Mike	x		
Stanford, George			x
Zahm, Pat & Norb		Claire Best	

Present: 16 Proxy: 9

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Proof of Notice of Meeting or Waiver of Notice:

President Mike Rizza verified Notice of Meeting had been emailed or mailed to all in attendance on Friday May 9th and May 11th. A reminder email was sent on May 19th. No waiver of notice was given. A motion to accept was made by Phil Feldman, second by Mike Hmelovsky. Motion passed with all in favor.

Reading of Minutes:

A motion to suspend with the reading of the previous meeting minutes was made by Phil Feldman, second by Mike Hmelovsky. Motion passed with all in favor.

Receiving of Communications:

- A warm welcome was extended to our newest members: Pat Kelly and Bob Dent along with their two sons Chris and Joe.
- Thank-you card was received from Lynn Brownlee and read by Karen Spano in appreciation for the flowers sent to Barbara Babson during her hospital stay for pneumonia.
- Received a request from Wendy Atiyeh and Dan Korot pertaining to dogs which will be addressed later under new business
- Mary Lynn Ragot – The board sent a letter in April explaining where she stood with delinquent dues. Mike Rizza also followed up with an email in May. In the past she had stated she would settle up on delinquent dues if she sold the house in Maryland or the CCVC lot. In April the house in Maryland sold. The Board of Directors voted this morning to follow-up with a phone call. She is currently behind approximately \$8,000.00

Reports of Officers:

- **Treasurer:** Mike Rizza on behalf of Marjie Graham
 - Current checking account balance as of 5/20/19 is \$43,222.00
 - Total balance on CDs is \$104,413.00
 - Broke up the CDs a little bit this year when they matured and now have two one year CDs for \$25,000.00 and one two year CD for \$50,000.00. The two year CD is at a better interest rate (over 2%)
 - Total balance in checking account and three CDs is \$148,636.00, which includes 1st and 2nd quarter dues plus a few people who prepaid in full for the year.
 - Currently all members are up to date on dues except Ragot with an outstanding balance of \$8,107.00 as of 5/1/2019.
 - In general it looks like we have money, but we are just about even with what we are spending and what is coming in. Currently we are only \$1600.00 ahead each year (not counting Ragot's dues). We have to be careful of what we spend and where we spend it. When we sold the club house the money was earmarked for capital improvements to avoid capital gains taxes of \$61,000.00. The problem is it has to be used for capital improvements.

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- Majie wants to clarify even though it looks like we have a lot of money we have to be careful and look at other ways to bring in money. Will discuss further under committee reports.
- Marjie Graham is requesting that all 3rd quarter dues be sent to her P.O. Box in Hague, New York and not to her home address in North Carolina.
- Janet Aziz reviewed the accounting books for 2018 and is comfortable with the records.
- Mike Hmelovsky inquired if Ragot has been delinquent on the Hague taxes. The last two years of taxes were just paid recently. Mike Rizza has followed up with Dean Craig (owner of Alison Craig Realty after the passing of Alison Craig this last year) to clarify that the property currently doesn't have lake rights based on the delinquent dues.
- **Secretary:** Karen Spano
 - There is an address list on the board of directors table please review it for completeness and accuracy of your information. Make sure to note any changes in ownership if you have placed your house in a trust, LLC, corporation, etc. Please include emergency contact information (if we can't get a hold of you who can we contact)
 - Mike Rizza emphasized if your home is in a trust, LLC or corporation we need to know the names of all the members
 - Karen is working on a new membership form

Reports of Committees:

- **Budget and Finance:** Mike Rizza
 - The committee was formed at the end of last year
 - Wanted more input from other members than just the president and treasurer when it involved making budget and finance decisions.
 - Committee members are: Mike Rizza, Bob Atiyeh, Mike Conway, Chris Atiyeh, Marjie Graham, and JC Bambach
 - The committee discussed when an increase in dues might be necessary and how to minimize a large increase in one year
 - What minimum balances should be in each fund
 - Ways to decrease expenses and increase money coming in. Every year our expenses increase by 3%.
 - Consensus is to have a small increase in dues in a step program over the next 5 years but at this time do not know the amounts
 - Board of Directors recommended keeping the budget/finance committee going.
 - Recommendations from the budget/finance committee:
 1. Minimal balances for the funds:

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- General Fund minimal balance should be \$20,000.00 end of 2018 this fund had \$8866.00
- Capital Improvement Fund minimal balance should be \$50,000.00. Currently this fund has \$140,000.00+
- The general fund has approximately \$1600.00 surplus at the end of the year and would have \$3800.00 each year if Ragot pays the dues on time.
- Capital improvement fund money must be used for Capital Improvements by IRS guidelines.
- Capital improvement fund is mostly the balance in the CDs of \$115,633.00.
- Phil Feldman asked if CCVC could place a lean on the Ragot property. Mike Rizza replied it is not easy as we are a corporation and it would also be costly (at least \$15,000.00). Once provisions are placed in our by-laws hopefully with tonight's by-law changes it would make it easier to lean the property.
- Mike Hmelovsky asked if Peter Belden is the reason for the 3% increase in expenses each year. It is not just Peter, the insurance payments, electrical, and the dock permit have all increased this year.

2. Boat fee:

- This has already been implemented this year. We increased the boat fee for 2nd boat slips from \$400.00 to \$600.00. The dock fee was put into place in 2011 and fee has remained the same since implementation.
- This fee is still way below the going rate for dock space on Lake George.
- This year the Lake George dock permit increased by \$375.00
- Will look at increasing the 2nd boat slip fee again in 2020 and 2021 to increase money and off set cost.

3. Membership fee

- In the by-laws it states we have a membership fee of \$10.00 to cover processing and filing of paper work.
- The committee and board of directors is recommending changing the membership fee from \$10.00 to 50% of the current annual dues (based on current dues it would be \$1100.00). The money would go into the general fund.

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- The membership fee would not apply if the home is being turnover within the current family – it would only apply when it is outside the family.
 - Mike Hmelovsky voiced disagreement to the above regarding membership and used school and property taxes for a town as an analogy.
 - Phil Feldman suggested a smaller fee that everyone could agree on.
4. Other suggestions for increasing income and decreasing expenses.
- Cover more donations as fund raisers
 - Cut back on donations
 - Utilize more volunteers to decrease the cost of labor from Peter's guys.
 - We basically have a bunch of money in two accounts but are spending more money than we are taking in
 - Carol Hodecker asked if the interest from the CDs can go into the general fund or not. Mike Rizza replied affirming the interest is going into the general fund.
 - Bob Brownlee inquired aren't we done with big projects now that the shed is completed? Mike Rizza stated that we are trying to stay in the range of \$8,000.00 to \$10,000.00 for capital improvements per year.
 - Wendy Atiyeh inquired if there is a list of items that will need replacement of improvements over the next couple of years? Mike Rizza replied that we try on a yearly basis to look at what projects we will work on i.e. pump house which we will discuss under buildings/grounds and water. The water system we budget \$3,000.00 for repairs and upgrades and we have been on budget except for when we have to do any unforeseen upgrades.
- **Water:** Ted Hodecker
 - Water is on
 - We got lucky this year with no major problems
 - We had to run a new power line to the well which cost approximately \$1500.00 requiring digging a trench and encase the line in a sleeve.
 - On the green by the lake there is a big hole with 2 new valves due to a water leak that we have not been able to locate. There are 3 lines off one main line that starts at Keis's house and runs parallel to the road and crosses over with 2 line

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splitting off. A valve has now been placed on each of these lines. Rural Water Association will be here on Tuesday morning to hopefully track the leak. They use ultra sound which works well with metal pipes but is not good with PVC pipes. Unfortunately CCVC has mostly PVC pipes. The water will be shut off to Bamback, Mann, and Rizza houses on Tuesday morning when Rural Water Association is testing.

- Bob Dent recommended pressurizing the line to locate where the pressure drops off should be where the leak is occurring. Mike Rizza replied that we have it isolated between two valves about a football field long.
- We do have an additional system that runs from the lake which is working fine and can be used as a backup. Both systems are legal.
- **Grounds:** Ted Hodecker
 - Peter has done a pretty good job so far this year with mowing as it has been difficult due to all the rain.
 - Mike Rizza last week graded and filled in the pot holes, so the roads are in good shape
 - Contracted with Tom Dedrick and had two dead trees taken down. One by Borello's driveway on the triangle and one by the stream. There is free fire wood in the triangle for all to use.
 - Boat racks will be straighten out and we might extend the boat rack at the main beach over the flower bed. Last year the north beach boat rack was extended as far as it can go.
 - Phil Feldman mention there are areas of no grass on the green. Ted Hodecker replied it is not just the green and that we are seeing it in a lot of other places and no one has been able to figure out why. Lou Megow thinks we might have a grub infestation. We are seeing a lot more deer and wild turkeys all over the place this year. Also this winter there was a lot of ice and not a lot of snow. Phil Feldman suggested power feeding. Mike Rizza stated we will be doing some over seeding.
 - Wendy Atiyeh thanked Elizabeth and Thomas Rizza for placing flowers at the sign posts and in the other gardens.
 - The LGA is supporting re-stabilization of the sediment pond banks at no cost to CCVC with more native plants. The work will be done over a couple of days.
- **Buildings:** Ted Hodecker
 - Shed: The shed is done. We did seed but will do some touching up. If you have not seen the shed you should make a point to go see it. There are a lot of tools which have been donated. If interested in looking around the shed go see Ted Hodecker after this meeting – he is available on Monday and willing to open the shed for folks to come by and see it, to see the tools that are available and answer any questions. Bob Brownlee did a fabulous job setting up and organizing the workshop.

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- Pump house: Pump house on main beach needs some work. It is very wet in there, the floor is usually flooded. The new tanks do not fit well and need to be reorganized. Need to look into raising the roof as the whole building is sitting too low. We don't need a larger building we need just more head room. It will be a capital improvement project over the next couple of years. Chris Atiyeh placed a plug/outlet on the outside of the pump house for a generator. Bob Brownlee has bought a generator is willing to donate it to CCVC to use for water when the electric is out.
 - Dan Korot inquired if there is a list of tools available in the shed and how do you go about borrowing a tool. Ted's response was to see any member of the building/grounds committee for a key and there is a sign out sheet for any tools you take out. There are some spare keys to the shed. Massood Aziz and Phil Feldman feel every member should have a key to the shed. Mike Hmelovsky asked if the list of tools available could be placed on the website. If you have any duplicate tools that you would like to donate please see Bob Brownlee.
 - Mike Rizza will be posting a list of small project that we are looking for volunteers to do:
 - Scraping and painting the light house. Thomas volunteered. Mike thanked Claire Best for doing it the last time.The list will be posted on the notice board to the pump house. If you want to volunteer let a board member or a member of buildings/grounds committee know. The list will be posted on the website and Wendy offered to include it in the next newsletter.
 - There will be some excavating being done over the next couple of weeks due to some eroding of the stream and bank by Babson's house.
- **Docks:** Ted Hodecker
 - Docks are in
 - This year with the coldness of the water, height of the lake, and the roughness of the water (white caps) we were only able to get the main dock and the two north beach docks in on dock weekend.
 - Last Friday – three of Peter's guys, Mike Hmelovsky and Ted Hodecker placed the point docks. Bob Brownlee, Bill Best and Mike Spano secured the point dock poles today. The point docks were lowered as far as the cross braces would allow.
 - All of the docks are useable
 - Mike Rizza reminded all members that are on the boat launch agreement – you must be on the boat launch agreement to use the boat launch. If you take your boat (boats less than 16') or personal water craft to another body of water you must have it inspected before using the launch. Renters and guests are not allowed to use the boat launch

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- Dockinator 2.0 – is new and improved but has gone over budget by \$1,000.00. It has cost so far \$3500.00 with Mike donating a lot of his time. He is looking to bring it up to the lake and having work parties to complete the project i.e. painting and installing the wenchers. Dockinator 1.0 has been in use for 9 years.
- Dock space: We are running out of deep water dock slips. This year we have 26 deep water slips only. At the fall meeting we will present options such as dredging and/or moving the docks to another location.
- **Architectural:** Karen Spano on behalf of Carol Mann
 - As of the May 2019 meeting the members of the committee are: Mary Lou Brown, Jane Ginty, Jennifer Anderson, Pat Dougherty and Carol Mann.
 - This committee has under taken to revise the application form which members use to submit a request to the committee. This revised form should now be on the website. If anyone has any suggestions for further revisions, please let a committee member know. We are always open to suggestions.
 - So far this year one application has been submitted to and reviewed by this committee. Chris Atiyeh has made a request for approval of a staircase to be constructed next to their garage which would lead to the storage area above the garage. The committee reviewed the application, gave its approval, and sent it on to the Board of Directors for their approval. Mike Rizza added that the Board of Directors approved the application this morning. It was brought to the Board of Directors attention this morning that the architectural committee did not pass the application onto the general membership for their input. The application was not in violation of any by-laws or town regulations. It will be sent to the general membership for input, if no legitimate complaints are received the board will notify the membership when the application is approved.
- **Beaches/Playgrounds:** Elizabeth Rizza
 - We are ordering new ropes for the swim lines this year since the old ones are disintegrating and causing splinters. When the lines arrive we will need help pulling the floats off the old swim lines and transferring them to the new lines.
 - The drainage by the beach seems to be holding up well with all the rain we had this spring. There is only a small area of sand on the beach that needs filling in due to wave action which will be fixed this week along with grooming of the beach.
 - During the summer weeds seem to grow quickly on the main beach, it would be helpful if people could pull a few weeds as they begin to grow (they are starting already!)
 - A new baby swing for the playset has been order
 - The flower beds by the sign, the flag pole and the beach are planted. Flower boxes were planted on the new shed.

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- There are 3 wine barrows that Elizabeth inquired if anyone would be upset if they were discarded and replaced with something else
- Wendy Atiyeh thanked Thomas Rizza and Elizabeth Rizza for the fabulous job they did with all the gardens.
- A thank-you goes out to Jane Ginty for also helping Elizabeth plant in the rain.
- If there are other areas on our common grounds that you feel need gardening attention please let Elizabeth know.

- **Newsletter:** Wendy Atiyeh
 - The next newsletter will come out around mid-June.
 - If you have anything you want placed in the newsletter (i.e. birth announcements) or any suggestions please see Wendy.
 - Wendy will also follow up with the town for some information (i.e. upcoming events) for the newsletter
 - The boat incident of today was discussed – thankfully no one was hurt. The boat was owned by a member (John McEwan) – the consensus is we should obtain an affidavit from the driver and a police report should be filed.

- **Website:** Mike Rizza
 - We are looking for someone to chair the website committee as Jeffrey Rizza doesn't have the time to maintain and update the site.
 - Pat Dougherty has volunteered to oversee the committee
 - Mike Rizza is working on a deed tree showing ownership back to 1787

- **By-Laws:** Bob Atiyeh
 - Mike Rizza thanked all the members of the committee: The committee members are Bob Atiyeh (chair), Carol Hodecker, Mike Hmelovsky, Massood Aziz, Pat Dougherty, Mike Rizza and Jeffrey Rizza. This committee put in more time and effort into revising these by-laws with multiple emails, phone calls and at least 3 conference calls.
 - All committee members have agreed to stay on for another year.
 - Bob Atiyeh hoped that everyone got a chance to review the by-laws. Pat Dougherty and Jeffrey Rizza came up with the format which made it easier to compare the current by-laws to the recommended revisions (old to new).
 - There was much discussion back and forth on how to proceed with voting on the by-law revisions as a whole or by individual articles. It was determine we could not vote on by-law revisions as a whole because at least one member had concerns regarding an item dealing with seniority and the one meeting per year. Mike Hmelovsky would like to propose a change to Article 2 Section 2.2 item #3. The current by-law states upon death of a member any remaining owners on the deed would retain their seniority. He would like to propose the following revision upon death of a member any remaining owners on the deed would move down the seniority list based on the date of the addition of the newest owner to the

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deed. There was discussion and concerns if a proposed by-law revision could be further revised and voted on. Based on the discussion there was a motion made by Mike Hmelovsky and second by Phil Feldman to table the revision to the by-law that was proposed by Mike Hmelovsky to Article II section 2.2 item 3 until the fall meeting. The proposed revision would revert back to the current version proposed by the by-law committee. A vote was taken by hand count and didn't pass (5-approved, 18-did not approve and 2 –abstained). So a vote of the proposed revision will be voted on this evening.

- Article IV section 4.1 – there was a discussion around the pros and cons of having at least one meeting per year and whether it should be on a holiday weekend or not. A motion was made by Dan Korot and second by Wendy Atiyeh to table this revision until the fall meeting. An all in favor vote was taken. Vote passed with all in favor.
 - Article XII section 12.1 item 2 is a clerical error the red line doesn't belong – there is no change to this by-law.
 - Emotional Support Animals – rules/regulations and forms are outside the by-laws. A reference has been placed in the by-laws that states we abide by Federal FHA rules. Forms and regulations we have put into place have been approved by any attorney.
 - Claire Best made a motion to accept the by-laws as proposed except Article II section 2.2 item 3, Article IV section 4.1 and Article XII section 12.1 item2. Motion was seconded by Mike Hmelovsky. An all in favor vote was taken. The vote passed with all in favor
 - There was extensive discussion as to if an amendment can be made to a by-law and be voted on without giving the whole membership a 15 day notice of the amendment (as the members that gave proxies would not be aware of the new amendment). The outcome of the discussion was to vote on proposed by-law revisions as written. Wendy Atiyeh made a motion to accept the by-laws as proposed for Article II section 2.2 item 3. Motion was seconded by Elizabeth Rizza. An all in favor vote was taken. Vote passed with all in favor except with one member abstaining and one member declining (not in favor).
- **Entertainment:** Carol Hodecker
 - The entertainment committee has not had a meeting yet this year
 - Will have the following events this year:
 - 4th of July pot luck picnic on the 4th of July (Thursday)
 - Duck race on 4th of July with proceeds going to LGA
 - Bagels on the beach – a Saturday in August
 - Music on the beach – open on time to hold event and looking for recommendations on different musicians. Looking for suggestions in our price range of \$300-\$400. Some other suggestions were a DJ, play

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list, or one-two local musicians. Please see Janet Aziz or Carol Hodecker with any suggestions.

- **Rental:** Dan Ginty
 - Received today from Karen Spano 14 pages of rental agreements from Todd Lincoln.
 - Have 2 rental agreements from Barbara Manley
 - Borello indicated he might not be renting much this year as he wants to be able dock his boat so he can use the boat more.

Unfinished Business: There is no unfinished business

New Business

- Would like to discuss and look into obtaining a conference call line for the association to be used for board and committee meetings.
- Received a request from Wendy Atiyeh and Dan Korot to allow dogs on the west side of route 9N. The dogs would not be allowed on any CCVC property (green, beaches, docks, etc.) She handed out a document and asked everyone to read it over and provide her with feedback. This is not up for discussion this evening – it will have to be presented to the by-law committee and will require a by-law change. There was concern voiced by the membership that this would spilt the association.

Mike Hmelovsky made a motion to adjourn the meeting. Motion was second by Janet Aziz. Vote was passed with all in favor. Meeting was adjourned at 9:22pm

Sincerely
Karen Spano
CCVC Secretary