

Cape Cod Village Club, Inc.

Board of Directors Meeting

May 25, 2019

Present: Mike Rizza, Robert Atiyeh, Karen Spano, Dan Ginty, Ted Hodecker, Janet Aziz and Pat Dougherty (via phone).

Absent: Marjie Graham and JC Bambach

Meeting Called to Order at 10:01am

Communications: Mike Rizza

- Received a thank-you card from Barbara Babson thanking CCVC for the flowers we sent. The flowers really cheered her up every day. She is still in the hospital.
- Received from Wendy Atiyeh and Dan Korot a request for permission for dogs on the north side of route 9N. Will address under by-laws and new business.
- Communications with Mary Lynn Ragot in reference to back dues. Will address under treasurer's report.

Officers Reports:

Treasurer's Report: Mike Rizza on behalf of Marjie Graham

- Checking account has approximately \$43,000.00
- As of 2/28/2019 one CD matured with \$104,000.00
- 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.
- Broke up the CDs a little bit 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%)
- Currently all members are up to date on dues except Ragot
- Ragot's current balance as of 5/1/2019 is \$8,107.00.
 - On April 1st 2019 an email was sent to Mary Lynn summarizing the status of the delinquent dues and for her to acknowledge she agrees to the terms for paying back the dues and that she agrees to pay the dues. No response was received from Mary Lynn.
 - On May 1st 2019 – Another letter was sent by Mike Rizza to prepare for this meeting and to have some information to report. She has not responded to this letter either.
 - In the past she has responded to phone calls and has stated once she sold the house in Maryland she would settle up on the back dues. The house in Maryland

Cape Cod Village Club, Inc.

did sell in April from what Mike found on-line. The house sold in Maryland on April 22nd 2019.

- Mike made the suggestion that the board should send another letter or make a phone call.
- The lot is listed with Dean from Alison Craig Realty – the listing on their website does not include lake rights, but the sign on the lot clearly states lake rights.
- Ted Hodecker and Bob Atiyeh recommended a phone call be made by the board at the end of this meeting. This will allow us to determine based on her tone the validity of her responses.
- The price on the lot has been reduced from the original price of \$210,000.00 to \$95,000.00.
- 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.
- Dedicated Capital Improvement Fund:
 - The fund basically was started with \$250.00 per year/membership going to a fund for dock repairs and improvements. When docks were done the money was then set aside for capital improvements. During the general membership meeting in fall of 2017 the membership approved splitting the capital improvement amount of \$250.00 per year/membership equally so 50% would go in the general fund and 50% to the capital improvement fund. We are currently running even with paying current expenses with the dues coming in. If we continue this way in a couple of years we will have to raise dues. Mike Rizza is suggesting we stop putting money into the capital improvement fund. Pat Dougherty was concerned in the past when we went to the 50/50 split but has no objections at this time, with putting the whole \$250.00 per year/membership in the general fund as long as we keep monitoring it. Current balance at the end of year in the general fund is \$8,646.00 and the capital improvement fund is \$116,228.00. The finance/budget committee would like a minimum of \$20,000.00 in the general fund and \$50,000.00 in the capital improvement fund.
 - Janet Aziz did a review of the 2018 accounting books and was comfortable with the records.
 - Mike summarized the finance/budget committee's recommendations to the board of directors.
 - Discussed when increase in dues would be necessary and how to minimize a large increase in a single year. Would like to look into doing a \$50.00 to \$100.00 increase in a step program
 - Look at what should be the minimum balances for the general fund and capital improvement fund.

Cape Cod Village Club, Inc.

- Options to increase (receipts) income and lower expenses in 2019. Projected 2019 expenses are slightly less than our receipts. Expenses are increasing by 3% per year. We need to look at generating more receipts, use the capital improvement fund or lower expenses by 2020. The capital improvement fund is approximately what is in the CDs-so we can make some interest from the capital improvement fund. Our budget is a guideline and must be flexible. In 7-10 years if we don't do anything we would be looking at a hefty increase in dues. Dues have not increased in approximately 9 years. Based on what has been presented so far, the finance/budget committee would like to see \$50,000.00 balance in the capital improvement fund. All current dues should go into the general fund. Finance/budget committee agrees to a 5 year plan and the plan should be reviewed annually with an increase in dues of \$50.00 to \$80.00 per year/membership.
- Other ways to increase the bottom line:
 - Second boat fee was increased to \$600.00 from the \$400.00 fee that was started in 2011. The fee would still be only one-third or less of the going rate on the lake for a dock slip. The dock permit went up this last year \$375.00 from the previous year. The finance/budget committee recommended raising the 2nd boat fee from \$400.00 to \$600.00 which the board of directors approved and implemented. Will need to look at 2nd boat fees again in 2020 and 2021 for further potential increases. Karen Spano raised the concern that this would jeopardize CCVC being classified as a marina. Mike Rizza and Ted Hodecker both stated we would not be classified as a marina as long as we continue to only rent to members of CCVC. This year for 2nd boat slips with have three verses four that we had last year.
 - In by-laws it states we have a membership fee for \$10.00, which has not been collected in years. It was in place to help cover the expenses associated with processing paperwork and to issue a certificate of ownership. Finance/budget committee and board of directors is recommending changing the membership fee from \$10.00 to 50% of the current annual dues. This membership fee would not apply if the turnover in membership was occurring within the current family.
 - Cover some of the CCVC donations (LGA, Hague Fire Department, Hague Food Pantry) with more fund raisers, or decrease donations, utilize more volunteers to cover labor expenses associated with utilizing Peter's guys.
 - Pete is storing equipment (lawnmowers, tractor) in the shed as we don't need half of the storage area in the summer. For allowing Peter to store

Cape Cod Village Club, Inc.

some equipment in the CCVC shed we would get use of his tractor. It would save approximately \$300.00 to \$400.00 minimally in CCVC expenses. The board of directors felt an agreement with Peter must be put into place that would name CCVC additionally insured and hold harmless. We need to make sure the time and use of his equipment is at fair market value and should be added to his contract.

- Robert Atiyeh presented a suggestion for the finance/budget committee to discuss during their next meeting. An idea of having an associate member category in which we could charge a higher dock fee for a person who is no longer associated with a family member. This would only be feasible if there are enough additional slips.
- Mike Rizza will present a very brief summary of the finance/budget committee's recommendations and will emphasize that money currently coming in (receipts) is not covering all the money needed to go out (expenses).
- Mike Rizza would like to see the finance/budget committee continue to be in place. It should not be just 1 or 2 people making all the financial decisions.

Secretary's Report: Karen Spano

- Nothing to report

Committee Reports:

Buildings/Grounds/Water: Ted Hodecker

Water:

- Ted spoke with Peter Belden this morning – there are approximately \$2500.00 that Peter hasn't billed CCVC for yet. It is money spent for digging , new valves on water lines, and a new electrical line to power the well
- There were no problems when the water was turned on this spring except for the one spot we were already aware of.
- Tuesday morning New York State Rural Water Association is coming to aid in finding the one current leak. With the new valves hopefully we will be able to follow one line at a time.
- The last zone valve will be placed going on the green side by Aziz's house
- The water system is one of our biggest expenses and will continue to be in the future.

Cape Cod Village Club, Inc.

- There is a map of the water lines and sewer lines. Mike is looking to get the maps laminated and will place a copy in the pump house. A copy will also be placed on the website.
- If there is a problem with a branch line – the whole line will be replaced with newer more flexible pipe instead of repairing just a small section and will be surrounded by sand instead of stone and rocks.
- Bob Atiyeh recommended having a five to ten year plan in place to get the water system where we need and would like it to be, and to budget money accordingly.
- Would be nice to have more members involved and knowledgeable of the water system. Currently Chris Atiyeh, Bob Atiyeh, Ted Hodecker, Mike Rizza and Peter Belden have knowledge of the water system.
- Only three to five houses don't have access to a well. Some have wells but never used them (Imhoff, Conway) so would need to be re-dug. There are only a dozen homes with active working wells.

Grounds:

- Peter has done a pretty good job with the grounds considering how wet the grounds have been this spring.
- Mike Rizza has regraded roads already this year. All pot holes have been filled. Road down to the pump house from Anchor Way has been regraded due to installation of the new electrical line for the pump/well. North beach road was also regraded.
- Two dead trees have already been cut down. One by Borello's house, a poplar tree which was completely dead and another one by the brook. There is still a tree across the brook – looks like a beaver got to it. Mike Rizza will let our neighbor know.
- Janet Aziz mentioned there are a few big brown spots which could be because of moles, grubs, and deer or from all the rain. This spring there has been a lot of rain with very little sun. Will look at over seeding it if it continues to exist.

Buildings:

- We only have one building the shed and it is completed. We need to over seed in some places – we have all the materials for it and they are all paid for. Only cost would be for the labor
- Ninety five percent of the membership have no idea of the amazing assortment of tools that are available for use by CCVC members. Karen Spano recommended doing an open house on Monday morning for members to come by and see the new shed and what is available.
- We thought we had an issue with people trespassing on the property going up the brook and cutting up trees on the path. Bob Atiyeh confessed to cutting up two to three trees to clear the path. Ted Hodecker has purchased six no trespassing signs to be posted.

Cape Cod Village Club, Inc.

- Lake George Association (LGA) and the Department of Environment Conservation (DEC) will be here in early June to re-stabilize the sides of the sediment pond. They will use more planting type of materials – dwarf trees and scrubs that we will be able to trim down to avoid blocking anyone views.
- Mike Rizza and Ted Hodecker will come up with a list of projects that volunteers are needed for:
 - Painting of the light house – hopefully Norb Zahm will do
 - Raking and cleaning up north beach –need to level out the beach itself. We have the materials necessary to level the beach. Ted mentioned we might have an invasive species growing on the north beach. To get rid of it you have to keep pulling it out at the roots. Will ask for volunteers to donate an hour of time on Monday to work on the north beach.
 - Will repair rip Rap around the point. Walt Waters will move boulders back in place around the point that have been moved by the ice. LGA and DEC stated they would give us the permits to perform the work and to also use some of the boulders that are placed up by the shed. Work will be done this fall after the docks are out of the water.
 - We have a drainage issue with water running down the south road in front of Zahm’s house and behind Babson’s house which is eroding the bank away. Mike Rizza made a berm to prevent the bank from eroding away further. It is a project in progress.
 - Need to do work on pump house – it is very wet in there with the floor usually flooded. The whole building is sitting a foot to 18” too low. Need to look into raising/jacking up the building 18”, pouring concrete floor and place gravel out front to improve drainage. Chris Atieyh place an electrical outlet on the outside of the pump house for a generator. Bob Brownlee brought a generator and will allow CCVC to use it for water if the electronic should go out for an extended period of time. Need to look into building a lean too to cover the generator when the generator is in use. Mike Rizza has asked Peter Belden for an estimate in reorganizing the water tanks appropriately. This will be something for next year.

Architectural Committee: 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 from 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.

Cape Cod Village Club, Inc.

- 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 has approved. Ted asked why the stairs are necessary. Bob stated Chris is not comfortable with the pull down stairs when trying to bring large items up to the storage area.
- Open issue with Dougherty's propane tank – they have had a landscaper plant bushes around the tank
- Mann's will be putting a fence or plants/bushes around their propane tank to hide it.

Docks: Ted Hodecker

- We have docks – they are in. Point docks installed a week ago Friday with help from 4 of Peter's guys, Ted Hodecker and Mike Hmelovsky because they did not get installed at the time main and north beach docks were installed, due to cold water (coldest ever) and the weather was not cooperating (white caps, wind). It took 2 hours more than normal to install the north docks and main dock.
- We did lower the point docks as far as they could go. If they have to be lowered further- support bars will have to be shorten and would have to be done in the fall when the docks are removed so they can place the docks on their sides in order to shorten the support bars.
- The posts on the point docks have not been driven in yet. Hopefully the posts will be driven tomorrow by Mike Spano. Do not use the point docks until all posts are done.
- Ted Hodecker gave thanks and compliments to the dock crew.
- Park commission guidelines for the lake is to keep the water level between +/- 8"-10". They have not been able to keep up with all the rain, so lake is higher. Lake Champlain is four feet higher than it should be. The ferry is not running due to the high water level.
- When we took docks out last fall we did replaced 20 plus floats and we still have 4-5 new floats left.
- Have talked about extending boat rack at the main dock by removing the flower bed.
- Trying to get more free fire hose for the boat racks
- Building dockinator 2.0 is a project in progress- will be more user friendly and safer. We will be able to use one of Peter's tractors or back of truck if needed. Will need to train more people on how to operate it. Placed in budget last year \$2500.00 for building it and we are way off. First one was built in Mike's shop when his workers were slow and looking for work. Have 100 hours on it for Mike and 20 hours for Mike's brother-in-law, who is doing all the welding. Will stop once it is portable and bring it to the lake at which time will look for volunteers to assist in finishing it (i.e. painting). Actual cost is \$3500.00 and that is with Mike donating time and metal for his shop he lost in a fire.

Cape Cod Village Club, Inc.

- Looking at options to increase useable slips, this year all slips are filled. We have 3 second boats. We will have to go to lottery system for 2nd boats if we get more requests for slips. We don't have enough deep water slips. Lake George Park Commission will not allow us to have more slips than what we have – not 1" more. We have 24 deep water slips and 4 shallow slips. Some slips can't be used as they are too shallow or on the north side of main dock and are not available due to Nottingham agreement.
 - Option 1- angle point docks out – this has been done – so Bob Brownlee can dock his sailboat
 - Option 2 – dredge main dock around sun deck and two inner and outer slips on the north beach docks. Mike has requested quotes but is still waiting for responses back. He has been told it should not be a big deal to get rid of the material and get permits. The material can be used on the beaches or property owners can take (i.e. like the Best's did the last time). It would cost approximately \$2500.00/day for 5-6 days. LGA is saying it won't be a big deal. This option would give 3 more spots.
 - Option 3 – move main dock to another position to give access to north side. Would involve moving the main dock to the south end of the main beach. LGPC would be happy as we would be more in compliance. The point docks and main dock would share same water way. We would not lose the swim area it would just be relocated. We would gain 4 slips with this option. This would require some dredging. Boat launch would be in same place and would be using same water way also. Moorings are not an option as we have used it up with the square footage of the dock.
- Priced out new sign for front of dock. Mike got a quote for approximately \$800.00 from the lady who did the sign up by road. Mike will send pictures and the board can vote over the next couple of weeks.
- Additional projects:
 - Coat top of the pickle ball court
 - Flag Pole – needs some work – one of the support posts needs some repair. The pole has a 10 degree list to the north and the top of the pole has fallen off. Dan Ginty has a heavy ball for the top that he is willing to donate for the top of the flag pole. It would require a pin being placed in it.

Beaches, Playground and Gardens: Karen Spano on behalf of Elizabeth Rizza

- We are ordering new rope 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.
- Swim rafts will be going in the lake the weekend prior to July 4th.

Cape Cod Village Club, Inc.

- 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!)
- We will be replacing the rope on the tree swing just to be sure it is safe and using a piece of fire hose to protect the limb.
- We will also be replacing the tetherball and fluffing the mulch under the swing set.
- The pickle ball court will be swept and set up this weekend.
- The flower beds by the sign, the flag pole and the beach are planted and will be mulched this weekend.
- A thank-you goes out to Jane Ginty for 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.

Nominating Committee: Mike Rizza

Not needed for this year

Website and Newsletter: Mike Rizza

- Another newsletter will be done by Wendy Atiyeh around the end of June
- We need a new chairperson for the website as Mike's son is not readily available to keep it up to date. Pat Dougherty volunteered to take over chairing the website.

By-Law Committee: Bob Atiyeh

- Mike Rizza thanked the committee for all their work on the by-law revisions with all the numerous emails they responded to and the hours of conference calls they participated in. The committee did a fantastic job – the most thorough revision of by-laws in many years.
- All committee members are willing to stay on the committee for another year
- Thank-you went out to Bob Atiyeh for chairing this committee. He in turn also thanked the by-law committee.
- Bob did receive some questions based on the email that went out to the general membership for the general membership meeting tonight relating to the by-law changes. Bob has responded to all the emails to everyone's satisfaction.
- One section Bob made a mistake and changed the intent of the by-law which would not allow alcohol at the beach. There will be no change to this section.
- Table of contents needs to be re-done. It is completely a manual process and needs to be made automatic and moved to the front of the document.

Cape Cod Village Club, Inc.

- Bob made the recommendation to allow formatting changes without a vote as long as content is not changed. Board of Directors is recommending that formatting of by-laws not be subject to voting. Should be able to make grammar, punctuation changes by the by-law committee and not require approval of the whole membership with a vote.
- Board of Directors agreed to vote on by-law changes by article and to move by-laws to the end of the general membership meeting.
- Mike Hmelovsky will probably bring up this evening during the general membership meeting the area dealing with seniority. Basically having indefinite seniority in a family – he will be objecting to. The board of directors present at this meeting agreed this should be discussed as new business and would have to be voted on at the next meeting.
- There was a discussion of what constitutes a quorum based on how the by-laws are worded.
- Pat asked if any questions have come up regarding emotional support animals – as the by-laws refers to a form which has not been submitted to the membership for review.

Entertainment: Karen Spano on behalf of 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
 - Duck race on 4th of July
 - 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.
- Janet Aziz mentioned she is looking into a bowling party – except at this time the bowling alley is down due to mold
- Karen Spano would like to look into a tour of Ticonderoga International Paper
- Mike Rizza would like to do CCVC tee shirts and hats

Rental Committee: Dan Ginty

- Todd Lincoln just sent in 14 pages of rental agreements
- Terry and Denise Borello has stated to Mike Rizza that they will not be renting much this year.
- Jennifer McEwan will not be renting – she will be here all summer
- Barbara Manley has sent in her rental agreements
- Jennifer Anderson is renting but we have not received any rental agreements. She has been notified to get in her rental agreements as soon as possible.
- Haynes are not renting
- Smoke from fire pits and quiet time was addressed last fall and is on the new agreement.

Cape Cod Village Club, Inc.

Unfinished Business: Mike Rizza

- Shed – there are a few small projects which Bob Brownlee will probably handle
- There are a few spare keys to the shed
- There are some tools we could use for the shed – will be looking for members to donate if they are looking to get rid of a tool(s).

New Business: Mike Rizza

- Request for dogs on north side of route 9N – will allow Wendy to present and have a discussion. Will be addressed in by-laws with next by-law change in the future.
- Mike Rizza would like to look into a conference call number that the association would pay for or a toll free telephone number for board of directors meetings and committee meetings depending on cost.

Board of Directors meeting adjourned at 1:49pm

Respectfully submitted

Karen B. Spano

CCVC Secretary