

Minutes of ACBC Board

December 20, 2014

At 2:02 pm the meeting was called to order by President Ed Delahanty

Recording Secretary Dustin Frederick was present.

Board members present were: President Ed Delahanty, Vice President Suzy Palmer, Treasurer Steve Morrow, Secretary Fred Salmon, Director Chris Hendrickson, Director Kurt Blankenship was absent.

November 15, 2014 Board minutes were approved as written.

Reports:

- President---Ed Delahanty reported on the following items; lake level, the tide gate, vandalism to the shelter and the status of the video camera installation.
- Treasurer---Steve Morrow read the financial report and answered questions regarding the report.

New business:

- Approval of Warrants---Treasurer Steve Morrow read the warrants to be approved. The total was \$1,104.91
- Make up of Committees---President Delahanty stated that the committee list is posted on the website and the Chairs have been appointed and notified.
- Volunteers needed---discussed the need for volunteers with special skills as listed on the agenda.
- Records Relocation---reported that the records will be moved from the pool office to dry storage.
- Dues for 2015---Steve Morrow moved that the annual dues for 2015 be increased to \$167. This reflects an increase of 9.99% over the 2013 dues rate which was approved at the march 8, 2014 Board meeting; and 9.99% for 2015 as allowed by the bylaws without a membership vote. The motion was seconded by Suzy Palmer, and debated. The motion was adopted.
- Ballot for capital Improvement---Pool Facility or Alternative Visions final proposal.
Steve Morrow moved that the Board send out an assessment ballot for membership approval of \$1,700 to refurbish the pool facility based on the estimates from 2013 that are posted on the website; with consideration of input from the Alternative Visions Committee that is consistent with the Long Range Planning Committee, with any excess funds to be placed in a Reserve account.
The motion was seconded by Suzy Palmer and debated. The motion was adopted.
- Clarification of Good Standing status, payment plans, late fees and interest charges---the provisions listed on the agenda were discussed as well as the current Standing Rule #4.

Steve Morrow moved that Standing Rule #4 be replaced by the following:

In accordance with Article XIV Section 4 of the Bylaws, dues and special assessments are due in full 30 days after they are invoiced.

A Multiple Payment Service Fee of \$2 will be charged for each partial payment on account.

Interest will be charged, beginning March 1, 2015, on the entire outstanding balance in each account. Notice of interest charges will be given with each invoice/statement beginning January 1, 2015. Rates will be set by the Board of Directors, not to exceed 1.5% per month. Initial rate will be 1%. Interest will be assessed monthly and statements sent quarterly.

Payment Plans will be accepted for terms not to exceed 9 months for dues or 36 months for special assessments, and with payments not less than \$35 per month per payment plan. Each payment plan must begin before the payment is past due and shall require a written agreement from the member submitted with the first payment. Payment amounts will be equal monthly amounts calculated to amortize the assessment or dues amount plus multiple payment services fees plus interest over the term of the payments. Each dues and special assessment billing will include a range of payment plan options and member agreement form. The Treasurer will provide agreements for alternate payment periods upon request.

A Late Service Fee of \$20 will be charged and a statement sent when no payment has been received for 60 days for each dues billing and each special assessment. In the event that payments were being made on a payment plan, the payment plan will be canceled and may not be reestablished.

In cases of verified Hardship, the Board will waive 20% of dues and special assessment charges. Interest, however, may not be waived. Hardship is defined as annual income less than \$12,000 per year or other extenuating circumstances and will be evaluated confidentially by Whidbey Water Service who will recommend mitigation to the Board. Hardship status must be applied for annually.

Good Standing is defined in Article III Section 4 of the Bylaws as having all current and back dues and/or assessments paid or covered by an approved payment plan with payments current as agreed.

The Motion was seconded by Suzy Palmer and debated. The motion was amended with the deletion of the second to last paragraph and changing 36 months to 48 months. The amended motion was restated as follows:

Steve Morrow moved that Standing Rule #4 be replaced by the following:

In accordance with Article XIV Section 4 of the Bylaws, dues and special assessments are due in full 30 days after they are invoiced.

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Interest will be charged, beginning March 1, 2015, on the entire outstanding balance in each account. Notice of interest charges will be given with each invoice/statement beginning January 1, 2015. Rates will be set by the Board of Directors, not to exceed 1.5% per month. Initial rate will be 1%. Interest will be assessed monthly and statements sent quarterly.

Payment Plans will be accepted for terms not to exceed 9 months for dues or 48 months for special assessments, and with payments not less than \$35 per month per payment plan. Each payment plan must begin before the payment is past due and shall require a written agreement from the member submitted with the first payment. Payment amounts will be equal monthly amounts calculated to amortize the assessment or dues amount plus multiple payment services fees plus interest over the term of the payments. Each dues and special assessment billing will include a range of payment plan options and member agreement form. The Treasurer will provide agreements for alternate payment periods upon request.

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Good Standing is defined in Article III Section 4 of the Bylaws as having all current and back dues and/or assessments paid or covered by an approved payment plan with payments current as agreed.

The amended motion was adopted.

- Hardship Fund---Fred Salmon moved that the Board establish a fund to accept contributions to assist in cases of hardship.

The motion was seconded by Steve Morrow and debated. The motion carried.

Unfinished Business:

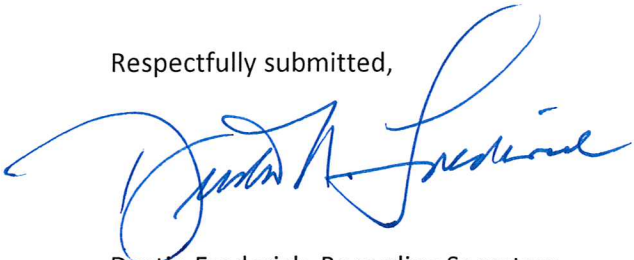
- The following issues were discussed but no action was taken; correspondence files, property donation in lieu of dues and unauthorized cutting of ACBC trees.

Member forum:

- Maria Chamberlain commented on hardships and the Wilbur vs. ACBC court case.
- Sue Corliss expressed concerns regarding sending out an assessment prior to the lawsuit being resolved. Also commented on not waiting for the Alternative Visions Committee to submit its recommendations prior to sending out an assessment ballot.
- *DLF* Harry Lyman *in* commented on the assessment ballot without a "no" vote.
- Russell Chamberlain commented on putting money in the budget to maintain the pool versus sending out an assessment.
- Maria Chamberlain commented on prior assessments.
- Sue Corliss commented on raising the dues.
- Harry Lyman that it is very important to communicate the need for the assessment prior to the vote.
- A member also commented on the requirement to cover the pool if it is not in use or being renovated.

At 3:59 pm the meeting was adjourned by President Delahanty.

Respectfully submitted,



Dustin Frederick, Recording Secretary

*Minutes approved on
January 10, 2015
Dustin Frederick*

AGENDA
ADMIRALS COVE BEACH CLUB
BOARD OF DIRECTORS MEETING
DECEMBER 20, 2014
2:00PM

- CALL TO ORDER
- INTRODUCTION OF BOARD MEMBERS
- INPUT FROM MEMBERS IN GOOD STANDING*
- APPROVAL OF NOVEMBER 15 BOARD MINUTES.
- OFFICER REPORTS
- NEW BUSINESS
 - APPROVAL OF WARRANTS
 - NEXT HEARING IN LAW SUIT NOW SCHEDULED FOR EARLY FEBRUARY.
 - MAKE UP OF COMMITTEES
 - VOLUNTEERS ALSO NEEDED HAVING SPECIAL SKILL SETS
 - DATA ANALYSIS
 - HANDYMAN
 - SMALL ENGINES
 - SOCIAL MEDIA
 - YARD/GROUNDS CARE
 - DUES FOR 2015
 - \$167
 - BALLOT FOR CAPITAL IMPROVEMENT – POOL FACILITY OR ALTERNATIVE VISIONS FINAL PROPOSAL.
 - \$1700.00 ASSESSMENT (ESTABLISHED AMOUNT FUND POOL REFURBISHMENT)
 - LUMP SUM OR EXTENDED PAYMENT PLANS AVAILABLE AT LEAST AS LONG AS 3 YEARS
 - OR
 - INITIAL \$50.00 ASSESSMENT FOR PRELIMINARY WORK NEEDED ON CAPITAL PROJECT
- CLARIFICATION OF GOOD STANDING STATUS, PAYMENT PLANS, LATE FEES, INTEREST CHARGES ETC.
- DISCUSSION STARTING POINTS:
 - DUES – DUE 45 DAYS AFTER INVOICE/STATEMENT DATE, EITHER PAID IN FULL OR SIGNED PAYMENT PLAN WITH FIRST PAYMENT MADE
 - ASSESSMENT – SAME AS DUES – 45 DAYS OR PAYMENT PLAN
 - GOOD STANDING = ACCOUNT PAID IN FULL OR UP TO DATE WITH AGREED PAYMENT PLAN
 - INTEREST – SHALL WE REVISE STATEMENT TO INCLUDE LANGUAGE AS FOLLOWS: EFFECTIVE MARCH 1, INTEREST WILL BE CHARGED MONTHLY TO FULL BALANCE ON ACCOUNT AT 0.5% PER MONTH. IS THIS FOR PAYMENT PLANS THAT ARE UP TO DATE?
 - PAST DUE ACCOUNTS – 30 DAYS AFTER PAYMENT DUE DATE, ACCOUNT BECOMES PAST DUE. LATE SERVICE CHARGE IS APPLIED; AT 60 DAYS PAST DUE, PAYMENT PLAN IS CANCELED AND PAYMENT DUE IN FULL FOR BALANCE OWED ON ACCOUNT.
 - LATE SERVICE CHARGE – IF WE'RE CHARGING INTEREST, \$5; IF NOT CHARGING INTEREST, 10% OF BALANCE DUE UP TO MAX OF \$25.
 - PAYMENT PLANS:
 - RECURRING PAYMENT PLANS WILL HAVE A \$2/PAYMENT SERVICE FEE APPLIED
 - ACCEPTANCE OF ON-TIME PAYMENT IN FULL WITH NO SERVICE CHARGES
 - PAYMENT PLANS ACCEPTED IN EQUAL MONTHLY PAYMENTS WITH AMOUNT COMPUTED BASED ON DIVISION OF AMOUNT DUE, PLUS SERVICE FEES, PLUS INTEREST OVER NUMBER OF MONTHLY PAYMENTS.
 - DUES PAYMENT PLANS ACCEPTED OVER UP TO 6 MONTHS
 - ASSESSMENT PAYMENT PLANS ACCEPTED OVER UP TO MAXIMUM PERIOD BASED ON ASSESSMENT AMOUNT <=\$500 MAX 12 MONTHS; <=\$1200 MAX 24 MONTHS; >\$1200 TO \$1800 MAX 36 MONTHS.
- ACCEPTANCE AND MANAGEMENT OF ACH AGREEMENTS? ALTERNATIVE IS SUGGESTING MEMBERS INDIVIDUALLY SET UP AUTOMATIC PAY FROM PERSONAL CHECKING.
-
- HARDSHIP –
 - QUALIFICATION THROUGH WWS EVALUATION AND RECOMMENDATION TO BOARD
 - RE-EVALUATED ANNUALLY; ESTABLISH GENERAL CRITERIA – COUNTY IS INCOME <\$10,000
 - NEED POLICY AS TO WHAT WILL BE ALTERED IF HARDSHIP PROVEN – NON-DISCRIMINATORY
- ESTABLISHMENT OF FUND TO ACCEPT CONTRIBUTIONS TO ASSIST IN CASES OF HARDSHIP BEYOND BOARD'S HARDSHIP ALLOWANCE. HOW TO ALLOCATE/APPLY FUNDS?
- UNFINISHED BUSINESS
 - CORRESPONDENCE FILE DISCUSSION.
 - PROPERTY DONATION IN LIEU OF BACK DUES – LETTER DRAFTED TO ADJOINING PROPERTY OWNERS

AGENDA
ADMIRALS COVE BEACH CLUB
BOARD OF DIRECTORS MEETING
DECEMBER 20, 2014
2:00PM

- NO RESPONSE FROM PETERSON TRUST RE UNAUTHORIZED CUTTING/PRUNING OF ACBC TREES.
- MEMBERS FORUM*
- ADJOURNMENT

*THESE ARE TIMES SET ASIDE FOR MEMBERS IN GOOD STANDING TO SPEAK TO THE BOARD REGARDING SUBJECTS OF CONCERN OR INTEREST. MEMBERS WISHING TO SPEAK SHALL SIGN UP BEFORE THE BEGINNING OF THE MEETING, LISTING NAME AND ADDRESS CLEARLY. PLEASE LIMIT COMMENTS TO 3 MINUTES. QUESTIONS MAY NOT BE ANSWERED IMMEDIATELY IF ALL INFORMATION IS NOT AVAILABLE, BUT RESPONDED TO AS SOON AS POSSIBLE. INPUT REQUIRING MORE LENGTHY COMMENT IS BEST SUBMITTED IN WRITING. ANYONE CERTAINLY HAS A RIGHT TO DISAGREE WITH BOARD POLICIES AND DECISIONS AND TO ASK QUESTIONS OF THE BOARD REGARDING SAME, BUT PERSONAL ATTACKS AGAINST BOARD OR OTHER COMMUNITY MEMBERS ARE NOT APPROPRIATE, NOR IS THE USE OF ABUSIVE LANGUAGE AND SUCH BEHAVIORS WILL NOT BE TOLERATED. ANY SPEAKER ENGAGING IN SUCH CONDUCT WILL NO LONGER BE RECOGNIZED DURING THE MEMBER FORUM TIME AND IF THE CONDUCT PERSISTS, WILL BE ASKED TO LEAVE THE MEETING.

ADMIRAL'S COVE BEACH CLUB BOARD MEETING
SIGN IN TO SPEAK DURING FORUM

DATE December 20, 2014

NAME	CONTACT INFORMATION	I WOULD LIKE TO SPEAK ABOUT ...
Aue Corleis	360 678 3731	Committees
R'Cham'buluo	360 678 8305	Pool

ADMIRAL'S COVE BEACH CLUB BOARD MEETING

ATTENDANCE SIGN IN

DATE December 20, 2014

NAME	CONTACT INFORMATION	I WOULD LIKE TO HELP WITH...
Harry Gynam		
Marty - Debbie Lyll		
Trasa Morrow		
MIKE TENORE		
Aid of Joy / JASON		
Sue Corleis		
R Chamberlain		