

TALLAVANA HOMEOWNERS' ASSOCIATION, INC.

Minutes of the monthly Board of Directors meeting held on Tuesday, July 12th, 2011, at the meeting room of the Havana Public Library, Havana, Florida.

PRESENT: Bobby Boatright, Earl Mills, Neil McDonald, Linda Ritchie, and Cheryl Roberts, Board members, Debbie Robinson, Corporate Secretary. See attached list of others in attendance.

ABSENT: Rob Combs and Marla Griffin

The meeting was called to order at 7:03 pm by President, Bobby Boatright.

Corporate Secretary is recording the meeting for the purpose of accurate minutes. No one else is recording.

Approval of Agenda:

Under New Business, Item #2 was added: August Meeting

NEIL MCDONALD MOVED TO APPROVE THE AGENDA AS REVISED. LINDA RITCHIE SECONDED THE MOTION. THERE WAS NO OPPOSITION, MOTION CARRIED.

Approval/Corrections of June 2011 Minutes:

Clarifications and grammar corrections.

NEIL MCDONALD MOVED TO APPROVE THE MINUTES AS REVISED. CHERYL ROBERTS SECONDED THE MOTION. THERE WAS NO OPPOSITION, MOTION CARRIED.

Treasurer's Report: Bobby Boatright reported:

Totals for June:	Total Deposit: \$14,550.15
Routine Expenses: \$8,719.29	Checking Balance: \$1,470.49
Major Project Expenses: \$3,994.50	Money Market Balance: \$80,905.02
	Savings/CD Balance: \$96,078.46

Notable Expenses: Liability and Umbrella Insurance. Attorney's fees: Mostly for collections and will be passed on to the delinquent members who have caused the Association to incur these expenses in efforts to collect unpaid assessments. Debbie explained an adjustment made to the Income Statement to show a reduction in Attorney Expenses by applying the amounts previously reimbursed by members who caused the attorney fees for collections. There will be other adjustments as attorney fees are reimbursed.

It was questioned how the payments are applied when members owe for delinquent assessments, late fees and attorney fees. Debbie explained that there are two standards that are followed; first is the standard accounting practice for payments to be applied to the oldest invoice first then second, by FL State Statutes for HOA's, the Association applies the payment to late fees and interest first, then what ever is left over, it's applied to the delinquent assessment. If a member has a delinquent amount of \$165 but pays only \$150, the first \$15 goes to the late fee; the balance goes towards a partial payment of the assessment with an outstanding balance of \$15 for that quarter.

Bobby reported last month's total of hours for Debbie Robinson, Corporate Secretary/Bookkeeper:

Total hours worked for 6 months:	531.00**
Total hours per contract @ 80 hours/mo for 6 months:	<u>480.00</u>
Hours worked over contract	51.00

** Total hours worked does not include hours volunteered to work on gate or work days.

LINDA RITCHIE MOVED TO ACCEPT THE TREASURER'S REPORT. NEIL MCDONALD SECONDED THE MOTION. THERE WAS NO OPPOSITION, MOTION CARRIED.

Delinquent Update – A written report accompanied two spreadsheets and was distributed to the Board.

Since the June list, 4 names have been removed with a total collected of \$1,044. One name was added to the delinquent list for non-payment of 2nd quarter installment. Jackson's continue to be in default of the court ordered payment stipulation. If there is no payment or response by July 31st, the Association attorney will be instructed to proceed to file for Final Judgment. The total delinquent amount show a slight increase as the third quarter installment was added to members' accounts.

The Board will send their own demand letter in attempts to collect without the cost of attorney fees; saving both the Association and delinquent members attorney costs. Five 14-Day Demand Letters will be mailed Wed., July 13th to members who have been sent at least two letters but there has been no response. If there is no response at the end of 14 calendar days, THA will file in Small Claims Court.

The remaining members on payment plans have been adhering to those plans.

Correspondence/Phone Calls:

1. Earl received a call from Mr. Richardson on Deer Pass who keeps Earl updated on the condition of the road.
2. A letter was received addressed to Bobby and Earl from Eric Warner after Eric received a demand for payment letter from the Association. Eric is now paid for the remaining of 2011 but took the opportunity to vent about the apparent double standards regarding the compliance of sheds, trailers, and golf carts.
3. Bobby received an email from Kristina Holman Mohr regarding the duckweed in Beaver Creek and around her dock. Upon investigating, Bobby found the creek itself shore-to-shore with duckweed but it was not into the main lake. Bobby stated that it would take a lot of water and wind to move the duckweed out of Beaver Creek and into the main lake but until then, there are no plans to spray anywhere on the lake.
4. Member Tim Dove stopped by Bobby's to discuss the cracking problems on the newly laid asphalt. They covered several items that could be causing the problems. Earl will address this in his report.
5. Bobby heard from several members regarding their concerns about fishermen that were not residents nor were they with a Tallavana member. They left upon being asked and were told they could only fish if a Tallavana resident was with them.
6. Bobby received an email stating concerns about 1-3 members who were fishing and keeping small fish. Currently we have no way to enforce size and bag limits so there is not much we can do at this time.
7. Neil received a phone call from Mr. Chambers regarding a tree that blew down across Tallavana Trail. Neil removed the tree. During the phone conversation, Mr. Chambers asked why the payment due dates were being adjusted; Neil explained that monies needed to be received prior to the bills being paid. Mr. Chambers asked about the "missing" money; Neil explained that the money is not missing but tied up in delinquent accounts and bankruptcies.
8. Bobby received a call from Christine Guignard regarding fireworks being shot off on July 3rd in the pavilion area. Bobby went to talk with the people and found that they were about done and would be leaving. When he arrived, there were also 2 sheriff's deputies on the scene. They said that since it is the July 4th weekend, there would be no action taken. The Association had their social on the fourth but there were no fireworks.

BOARD REPORTS

Legal: Cheryl Roberts, Linda Ritchie

- a. Bennett property: Linda reviewed the THA packet of documents regarding the 92 acres. The packet contained all of the deeds and attached documentation. She had hoped to find an agreement

between the developer and purchaser for future use but could not. Diane confirmed there is no such document.

The Board decided that for now, the best thing to do is inform the realtor that the 92 acres is encumbered by Tallavana Restrictive Covenants. Any future land use change proposals and zoning changes will be addressed as they come up. Earl is to draft a letter to the realtor.

b. Resolution for payments and collections: Bobby reported the process is still being worked out. By the Board sending their own Demand Letters and filing in Small Claims Court, we will be prepared to add the particulars we are learning in the process.

Member Relations: Marla Griffin (absent)

The website had 1340 visits in June.

The July 4th Social had a nice turn out with several new members in attendance. Due to the rain there were no private fireworks.

a. Website: Cheryl reported that after a great deal of study, she has developed a list of issues she has with the THA website. A copy of the list was distributed to the Board at the meeting. Cheryl would like to see the information kept more current and found several items that needed to be updated. Some of the biologist reports were a couple of years old and there are no recent reports. She then mentioned that maybe the reports were not needed.

Cheryl also stated she felt the website could be more positive. And the newsletters have not been posted since 2008. Debbie said that she and Linda Ortiz discussed posting the newsletters but after reading the negative articles in the past newsletters, Linda felt they would not show Tallavana in a positive light. Some of the articles or letters to the editor were quite negative. Debbie continued that by posting the newsletter on the website, it prevents some information being included such as a new gate phone number. Cheryl then said the newsletters would not necessarily need to be posted.

Several Board members were in agreement that the web site could use an overhaul and maybe even a section that would be for members only.

Once the list was reviewed by the other members, Debbie asked the Board just how much direction the Board has given the web master. Other than the very few items the Board has directed Debbie to pass on to Linda, or the usual items Debbie forwards to Linda, there has been no other direction from the Board.

Earl suggested a workshop involving members, the Board and Linda Ortiz, the web master, to come up with newer ideas and see if they would be feasible for the THA web site. It was left that Debbie is to forward Cheryl's list to Linda and there would be continued discussion later.

Deadline for the quarterly newsletter is August 15th. Bobby asked if there were enough articles or if this one should be skipped. The Board did not decide to skip this quarter and would see what articles they could submit by the 15th.

Lake Management: Bobby Boatright & Rob Combs

a. Carp Management – Neil reported they have not been going out due to the heat. Also the shock boat is in need of new decking and rails. The bilge pump needs to be replaced and the motor needs repairs.

Bobby reminded the need to notify Debbie so that she can post on the bulletin boards when the shock boat is on the lake and that we are not in violation of our permit.

b. ***Lake Watch*** – Pat Powell: Lake Watch will go out this weekend or next. Warren & Faith Jones and Adriane Forare have expressed interest in training for LakeWatch.

Security & Gate: Rob Combs

Officer Jeff Stowell worked 20 hours in June. He has increased his patrol time on Mason Drive as a result of complaints about dirt bikes.

Gate – No report.

Roads, Grounds & Dam: Earl Mills

Road Culvert across Honeysuckle at Tallavana Trail - Dropping from project list until a way can be found to clean out the center of the culvert. Road materials and leaves have packed the center of the culvert, which is too far from the ends to be reached by anything we currently have.

Large Culvert Replacement across Tallavana Trail near Don Jones house – Still monitoring but no continued heavy rains to test impact.

Spalling on the outflow side of the 12-pipes – Cheryl reported this will be done in the fall when we have cooler temperatures and less humidity. Neil added that the trees in the 12-pipe area need to be sprayed.

The ramp at the pavilion is in need of repairs – Neil stated no report.

Asphalt overlayment project – Marc is essentially finished with building up and seeding the shoulders. Earl now needs to arrange a time for Tim Harrell from North Florida Asphalt to come out and meet with the Road committee and Bobby. The next step will be determined after that meeting.

Guard rail on back side of Dam – A meeting was held with Doug Croley (THA insurance agent) at the 12-pipes on June 18, 2011 at 9:30 A.M. Earl read the email from Mr. Croley regarding the results of their meeting.

"Per our on-site field meeting yesterday morning @ 9:30 am June 18, 2011 regarding installation of the subject roadway guardrails, I am again confirming to you and your committee that Philadelphia Insurance has to date made no such loss control recommendation. While a loss control recommendation could be made by your insurance carrier at some future time, any decision to now replace the existing cable guard with guardrails rest with your Board of Directors. Please let me know if I may be of further assistance.
Regards -Doug Croley"

Linda spoke with the Association attorney regarding the liability of the membership as individuals should an injury or fatality result in a lawsuit that would exceed the insurance limits. We were told that as a Corporation the Association would be responsible and the membership would be protected however, if the Association were to be sued for all of its assets, the membership would be indirectly involved by having to pay special assessments to keep the Association afloat.

After discussing the liability issue with Ken, Bobby and Linda, Debbie asked Doug Croley for the premium costs for a larger umbrella policy. The Board would then have additional information to determine if they would be comfortable having more insurance without a guardrail.

Neil suggested that we table discussion and decision on the guardrail until we know the additional costs for a larger umbrella policy.

Follow-up on accident on the dam – Earl reported a meeting with Don Cantrell on July 11th to discuss a quote for replacing the section of damaged guardrail. Once Don submits a quote, Debbie will contact Geico so that THA may be reimbursed.

Guardrail on back side of 12-pipes – During Earl’s meeting with Don Cantrell, he asked Don for suggestions to secure the guardrail. Don said the best solution would be to loosen the bracket that secures the upright to the rail and move them over enough to drill new holes for the anchors. He said it would be a very labor intense job and we would be better off to hire a laborer or two from a temp work company if we had someone who would be willing to supervise the work. We would need a generator and a heavy duty hammer drill plus all the anchors. Neil said that he would take the lead on this project.

Driveway to new home on Magnolia Court – After each heavy rain, a lot of the driveway is washing out onto the roadway and ultimately into the lake. The contractor has finished and been paid but the owners have yet to move in. The contractor has been very responsive and both times when called he responded within one day and cleaned the roadway. The driveway is not going to be paved and the contractor is convinced that it will pack tightly as soon as the owners start driving on it. Earl stated that the driveway is on too much of a grade and that this may continue to be a problem. Earl would like to contact the owners and apprise them of the situation.

COMMITTEE REPORTS

1. ACC:

a. ACC Report – No report as only one ACC member and Debbie showed for the meeting. Pat said she had three submittals and those that were for tree removal, she called them to proceed.

b. Other ACC business – None

2. Lake Management Planning Committee: No report.

Old Business

1. Mason Drive Sign - A second letter was received from Mr. Butler asking the Association to waive the attorney fees for the Tallavana sign on his property.(Fess that were incurred for the collection of delinquent assessments.) Mr. Butler went on to say that he would have appreciated discussing this matter with the Association before is escalated to this point. Debbie told the Board of the file she has on Butler with copies of numerous letters sent to Mr. Butler over the years in attempts to resolve his delinquency long before now. She even has a note in his handwriting saying that he plans to get caught up.

The Board discussed some possible options for sign location. They agreed that the delinquent assessments and the sign are two separate issues. The amount owed for delinquent assessments stands and the sign will be dealt with once it is determined where it is to be relocated. Bobby stated that Mr. Butler indicated in his letter that he would be contacting his attorney and that we should respond to his letter. Currently the bulletin board is our primary method of communications with the members on Mason Drive.

NEIL MCDONALD MADE A MOTION THAT WE SEND A LETTER TO MR. BUTLER LETTING HIM KNOW THAT THE ASSOCIATION IS LOOKING AT ALL OPTIONS FOR THE SIGN. LINDA RITCHIE SECONDED THE MOTION. THERE WAS NO OPPOSITION, MOTION CARRIED.

New Business

1. THA Financial Workshop – Following up on the suggestion made during the audit discussion at the June Board meeting to have a financial workshop, Bobby, after discussing this with Don McEwen, suggested that we could take some time at the beginning of the first Budget Committee meeting for Debbie to present how the books are kept for the Association. Don and then Debbie were in agreement and so at the first Budget Committee meeting, time will be allotted for the THA Bookkeeper.

2. August Board meeting – Bobby questioned the need for an August meeting as there seems to be no pressing issues at this time. He felt a month off would be a welcome break for all concerned.

Approved Minutes, Board of Directors Meeting, July 12th, 2011

NEIL MCDONALD MOVED TO CANCEL THE BOARD MEETING FOR AUGUST; BUSINESS TO RESUME IN SEPTEMBER. EARL MILLS SECONDED THE MOTION. THERE WAS NO OPPOSITION, MOTION CARRIED.

With no further business, meeting was adjourned at 8:50 p.m.

Respectfully submitted,

Debra Robinson, Corporate Secretary

**TALLAVANA HOMEOWNERS' ASSOCIATION, INC.
ARCHITECTURAL CONTROL COMMITTEE**

August 4th, 2011

Only one ACC member, Pat Powell and the Corporate Secretary, Debbie Robinson showed for the ACC meeting. No submittals could be approved and will be determined at the September ACC meeting.

APPROVED