

**Cowpet Bay West
Board of Directors Meeting
January 11, 2012-01-12**

Present: Max Harcourt, Barbara Walters, Bob Cockayne, Rosie Wells, Sharon Koehler, Vince Verdiramo, Jon Cassady, Louanne Schechter
Bill Canfield could not attend

Owner W-12: Mr. Kirschenbaum requested to speak to the Directors on behalf of his wife. He made a formal request for an exemption to the no dog policy. He presented a letter from his wife's physician stating the dog was necessary as part of her treatment. He provided the Directors with certification for the dog. He stated he and his wife would be responsible for cleaning up behind the dog. He stated he has purchased a "no bark collar" in the event the dog should bark. He spoke with his neighbours and they have not heard the dog. Mr. Kirschenbaum stated that when he and his wife purchased their condo there was no rule against dogs. Mr. Kirshenbaum left the meeting.

Executive Session: Max asked if there was a need for Executive Session. Vince requested Executive Session there was no 2nd, the meeting remained open.

Nomination Criteria: Vince asked Bob what criteria were used to determine who was recommended. Bob indicated the committee had discussions on each candidate. Following discussion, Max stated that there was no new issue here to present before the Board of Directors.

Minutes of the meeting of December 13, 2011 were accepted with the following amendments:
Executive Session: add to the third sentence *but to increase Jon and Louanne's salaries \$4k and \$2K, respectively (per Max).*
Nomination Committee: Delete *this afternoon* from Bob's comment to bring info to office (per Bob)
Bylaws: Change to: Anna Paiewonsky made provisions for the Association to be an LLC (per Sharon).

Minutes of the meeting of December 20, 2011 were accepted with the following amendments:
Missing Applications: Last sentence changed to: Max stated he may send all email correspondence out regarding the issue and leave it to the owners (per Max).

Under Executive Session add: The Board voted to award bonuses to Jon, Louanne, the staff and contract workers.

Treasurer Report:
2011 Year End Analysis/2012 Budget

Reserve Account

Beginning balance -12131/11	
Collected from owners	\$ 501,759
Interest eamed (approx)	+ 108,800
CI Expenditures	+ 3,000
Reserve fund acct total 12131	165.391
Bank acct balances (Reserve)	\$ 445,468
Owed from General to Reserve	-425.927
	\$ 19,541

Upon speaking with Jeanne Brennan this week, she recommended we transfer the \$19,541 from our general account to our Reserve account this week.

So, our yearend balance in our Reserve account will be \$445,468 (+ or - interest actual)

2012 Budget

Suggestions

We have not budgeted anything for the completion of the 4-year electrical project. If Mr. Havey is not yet scheduled to come down here, we should defer his trip to a more reasonable time. Before commencement of any approved CI projects, Exec committee/Board should be thoroughly briefed on scope and cost and terms of contract, if any.

Max asked if we had any unanticipated projects in the last quarter. Sharon reported the masonry project, specifically cistern repair and spalling replacement under buildings cost us 35,000 that we did not budget. Jon reported most of the expense was on spalling which had to be done.

Max requested the new budget be sent out to owners as soon as possible.

Jeanne Brennan is scheduled to meet with Sharon, February 3, to work on Financials.

Sharon asked how much Jon was budgeting to complete the electrical project. Jon said it will be 7-8K that will come out of Building Expense. He stated we were bringing Kent Harvey down after "season" is over.

Sharon requested that any Capital Project that comes up be brought to the Executive Committee or the Directors with bids if possible.

Old Business

L-41: The property is scheduled to close around the 18th of this month. We expect to get all arrears paid.

Bylaw vote: Max reviewed the votes 10 of 10 are for the changes. Bob suggested the Directors begin a campaign to contact owners to vote.

Insurance: Marilyn Blackhall will head up the insurance committee, effective immediately. Anyone interested in joining the committee should contact here. Max has asked the committee to craft what we want which is based on current appraisal, accepted risk- agreed value.

Vince requested the Association obtain a risk assessment.

Bob stated that "we comfortably have through February, if that's the time table we agree upon, to make a change." We will have a 10% cancellation penalty should we change the policy.

Max made the motion: It is the intent of the board to investigate retaining a risk assessor to determine what an accepted value of our insurance should be Sharon 2nd 4 voted for and 1 abstained. Motion passed.

Bob reported that Mapfre is now offering an HO6 policy.

New Business

Dog Letter: Max received a letter from Karen Bentz who is the attorney for Barbara Walters. Barbara stated she was confirming her rights and that she is on the correct side of the law. Max asked if she had filed a complaint with HUD, Max stated any further discussion on this subject was over until the Association consults with their lawyer.

Vince made a motion that we abide by the rules and immediately begin fining owners that have dogs. Discussion included utilizing the firm of Hodge & Francois to develop a policy regarding our no dog policy and procedure for exemptions when warranted. Bob distributed information on *Service Dog Certification – Spotting Fake Certification*, naming businesses that have no requirements for service dog certification.

The motion was repeated that we abide by the rules and immediately begin fining owners that have dogs. Fines may be held in abeyance until the issue is adjudicated. The Vote was 3 for and 3 against.

Bob and Vinnie requested we contact Bill for his vote on the motion. Bill was not available; a message was left for him to call.

Max made a motion that the association hire an attorney to appropriately respond to the letter we have received and assist us with determining our status with our no dog rule, Sharon 2nd, all were in favour.

Bill Canfield phoned in and was placed on speaker phone. Vince restated his rule: We strictly adhere to the no dog rule, and that all owners having dogs on the property be fined and the fines be held in abeyance. Sharon 2nd, 4 voted yes, 2 No, 1 Abstained, Bill left the meeting.

Bob made a motion that the fine be assessed at \$50/day in abeyance. Sharon 2nd. 4 voted yes, 2 voted no.

Louanne was instructed to send letters by email and mail that informs the owners with dogs of the decision to begin fines tomorrow.

Vince suggested that a copy of the letter from Barbara Walters lawyer be sent to our D & O insurance.

Non-compliant Enclosed Porch: Vinnie made a motion regarding Lance Talkington's enclosed back porch: Send a letter to Lance Talkington that he is in violation of the remodelling rules of the condominium association and that he needs to remove it immediately. Rosie 2nd, following discussion and review of records the vote was taken with 3 yes and 3 no, Bill Canfield was contacted by phone, the vote was taken again with 3 yes and 4 no.

During discussion the question was asked should the owner pay more in common fees due to the additional square footage for the unit by enclosing the porch. Max suggested we table the discussion for another meeting

Additional Weight to Porches: Max suggested we table until another meeting the addition of additional weight and storing of heavy equipment on porches. Barbara suggested that the owner be responsible for a structural engineer to determine if any additions or equipment can be stored safely.

Volleyball Court: The volleyball court appears to be on CBW property. Vince stated the Association should check with our agent of our liability insurance to determine if we are covered should someone get hurt. Should we not be covered, we should find out what the cost of a rider to the policy would cost.

At this time Vince left the meeting.

Manager Report

Monthly filter were changed January 3rd. The waste water and treatment plant are functioning well. Typically we exercise the generator on Thursday however; we ran the generator yesterday to decrease the cost of running the R/O plant.

Painting Steps: Jon has added an additional worker to complete the painting of the steps. He hopes to complete 50% this week and the remainder next week (weather permitting).

Security Gate: The electric gate malfunctioned. A WAPA outage shorted out the pedestal on the outside. The pedestal had a message "power down exchange chip. Jon powered down and powered back up. The pedestal stated" erase" all memory? Jon powered down again and called the vendor. The vendor was unaware of this message and would have to contact the manufacturer (who was closed for the weekend). The manufacturer was contacted; the service people came out reset the chip and cleared the memory. The memory was restored, and the gate is now functioning.

The manual gate is also broken. Jon recommended the existing manual gate be replaced. A drawing and price was obtained and shared with the Directors. Max stated that the pivot point of the existing gate is not salvageable and perhaps dangerous to use. Sharon made a motion that we proceed with the new manual gate, Max 2nd, all were in favour.

The No Dog signs will be up next week. Cool Signs is producing them.

Owners Workshop: Sharon reported the workshop is cluttered with chairs, carpet, exercise machine, plastic chairs, glass tables, etc. so that the work table is not usable. The area is to be cleaned.

At this time Bob left the meeting.

Roadside Signage: The Directors suggested the knocked over base of the sign be up righted and reused if possible. The quote and the drawing of the sign from Mad Max was provided to the Directors. Max made a motion we have the sign made and reuse the base if possible, Sharon 2nd, all were in favour.

Action Items (not completed).

CBE Bylaws: We do not have a copy.

Electronic Banking: Max would like to delay decision until Owners Meeting. Sharon stated that there are many benefits to electronic banking that we don't have now and suggested we go forward with application. Max tabled the discussion until February's meeting.

February BOD Meeting: Tuesday, February 7th at 8:45am same phone in number

Adjournment:

There being no further business the meeting was adjourned.

ACTION ITEMS

2012 Budget be sent to Owners	Sharon
Attorney for Dog Rule	Max
Letter to Owners in Violation of No Dog Rule re:\$50/day fine	Louanne
Copy of letter from Ms. Walters to D&O Insurance	Max
Increase Common Fees to owners that have enclosed porches	Tabled
Determination of Additional Weight on Porches	Tabled
Contact Liability Insurance re: coverage for Volleyball	Bob
Painting of steps	Jon
Purchase and implement new manual gate	Jon
No Dog Signage	Jon
Clean out owners workshop	Jon
Contact MadMax re: road side sign	Louanne
Reset base of road side sign	Jon
CBE Bylaws (obtain a copy)	Jon
Electronic Banking	Tabled