

Regular Minutes

Sunday, August 14, 2011

The meeting was called to order at 8:05 a.m. in the Management Office. Present were: Connie Ellner, Terry Goodwin, Beverly Klein, Alvin Rapp, Bruce Lovett, Scott French, Evelyn Rogoff, Richard Kahn, Dan Brinzac, Hakki Cinel.

Regular minutes from the last BOD meeting were approved as modified.

LR's Rules and Regulations were reviewed by the Recreation Committee and the suggested changes resulting from that review were discussed in detail by the BOD. The change in the rule governing swimming age restrictions was discussed again.

Connie suggested a public hearing to come up with ideas.

The BOD feels that the proposed changes aren't restrictive enough with respect to safety concerns. The BOD endorses what the Rec Committee has done already and recommends that the RC reconsider with an eye toward safety.

Motion made that while the BOD endorses and approves the recommendation of the Rec Committee with regard to the new swimming age regulations, it is the expectation of the BOD that the Rec Committee revisit this issue as soon as possible to promulgate additional Rules and Regs to enhance safety standards in our swimming areas, particularly when no lifeguard is present. Motion seconded and unanimously approved.

Alvin wishes to not receive a plaque commemorating his service as a BOD member.

Motion made that if an individual wishes to not receive a plaque for service on the Board of Directors, that request would be honored. Motion seconded and approved unanimously

Evelyn informed us that even though Henry and Jeanne both resigned from the Marketing Committee, there are projects in progress that are the product of much hard work.

LR's new insurance consultant, Alan Geisenheimer, CIC, of GIA, met with the BOD. He prepared a comprehensive proposal explaining LR's insurance coverage and what he thinks LR needs. His proposal reflects a 20% increase because as of July 1, 2010, our policy is "all-in." LR's new policy covers anything that is "attached" to walls and floors.

Mr. Geisenheimer also explained our past liability issues and how he addressed them in this proposal.

After much discussion, the BOD reviewed the entire proposal, "Renewal Insurance Proposal for LR, Association, Inc. and LR Tax District," as recommended by our insurance consultant, Alan Geisenheimer, CIC, of Geisenheimer Insurance Company, in its entirety.

LR's total annual premium will be \$244,596, which reflects about an 11% increase over the previous total of \$224,131, but this new proposal reflects increased coverage in limit and scope. Mr. Geisenheimer will get back to Hakki with a proposal for coverage for pollution. Mr. Geisenheimer will also send Hakki an email with suggestions as to which vehicles to drop from our insurance.

Terry asked whether this policy would cover LR if there was a LR event and alcohol is served. Mr. Geisenheimer said that if there is a charge and liquor is served, a liquor liability policy must be purchased. If no charge, even though liquor is served, the event would be covered. The exception is that if it is a LR sponsored activity, even though liquor is served, we would be covered. Mr. Geisenheimer summarized that there are no insurance issues unless the event is not LR sponsored and liquor is served and charged for.

If the Rec Committee has insurance considerations concerning positive new proposals designed to enhance LR life that it wishes to endorse, these considerations should be referred to Management for advice.

Richard reminded us that Mr. Geisenheimer will be in direct communication with Hakki, so from an insurance perspective, we will always have the ability to call someone for a definitive answer, insurance-wise.

Hakki showed us a map of LR demonstrating the situation with water level buildup near unit 417 and its neighbors. They are concerned with the water level affecting their foundations. The deck in unit 414 has been extended and is now very close to the water. Hakki suggested that the HO might put another post to shore up the deck or push the deck back to its original size. A DEP (Department Environmental Protection) consultant came and didn't think the units were in danger. However, biologist Peter Pocon from the DEP Burlington office said that he would send a beaver trapper to evaluate regarding potential problems that may have been caused by beaver dams. If there is any beaver dam problem they recommend taking an action in the winter months to control and manage the wetland area in order to have a better water flow. Hakki checked to see if there was any water impact, especially in unit 414, but there was no water seepage at all. He explained that since the issue was because of an extended deck, the solution is up to the HO.

Hakki showed plans for the Walking Trails, Phase I that will begin after Labor Day. The cost will be \$59K.

Connie reported that the Safety Committee met and discussed whether parking spots should be assigned to each house. The next Safety Committee meeting will be devoted totally to parking issues.

Hakki received a letter that LR's water quality is causing trouble, but Hakki said that LR water is tested on a monthly basis by Torrington Water Company. This HO also stated

that the water quality is causing trouble with copper pipes. Hakki has confirmed that this unit's water pipe meets the building code requirements.

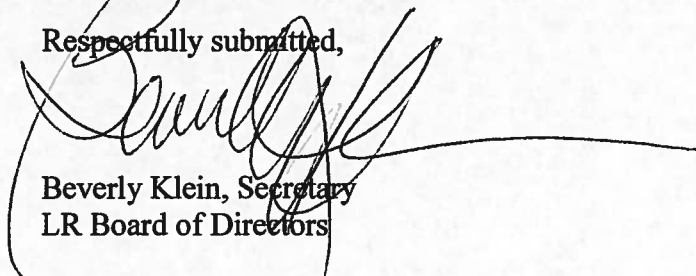
Re unit 239, maintenance found a file that this problem existed during the previous sale of the unit and documented in the home inspection report.

A discussion began re stop signs and speed bumps but was tabled until the next BOD meeting.

Richard would like next year's BOD to consider adopting a policy of treating all decks as equals, even the extended decks.

Meeting adjourned at 11:25.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Beverly Klein', with a long horizontal line extending to the right.

Beverly Klein, Secretary
LR Board of Directors