

Minutes of Board of Directors Meeting
Taberna Homeowners' Association
August 12, 2009

Board Members Attending:

Gene Peele	President
Linda Pickens	Secretary
Suzanne Forsythe	Treasurer
Willis Vincent	Member at Large
Rick Layton	Member at Large

Absent:

George McNulty,	Vice President
Steve Harman	Member at Large

Also Attending:

Bob Moore, Chairman, Finance Committee

The Meeting was called to order by Gene Peele at 5:27pm, there being a quorum present.

Treasurer's Report:

The Treasurer gave the following report:

Cash and Accounts Receivable: The total cash in the operating checking accounts as of August 11 is \$142,752. Total Accounts Receivable as of June 31, 2009 is \$10,593. The total Accounts Receivable as of July 3, is \$44,265 attributable to second half dues invoices for Boleyn and Taberna Landings and third-quarter dues invoices for Abbington Woods and One Taberna Way.

Late Fees: 9 late fees were mailed out in the first week of August to delinquent property owners based on open balances as of July 31, 2009.

Liens: Currently, there are 13 outstanding liens on 8 properties. One property has 3 liens; three properties have 2 liens each; and the remaining four properties have 1 lien each. The President and Treasurer met with the HOA's attorney to discuss taking legal action against one property owner. A lawsuit will be filed next week against the property owner. Three property owners and one commercial lot owner paid in full and their liens were cleared.

Quarterly Financial Report: The Board reviewed the quarterly Financial Report.

Capital Improvements: The Treasurer noted that funds remain available in Capital Improvements and suggested that these funds could be used for further Beautification projects. A discussion ensued as to how this year's expenditures for Beautification and Emmen Rd. improvements were allocated against the Budget in an effort to determine how much money remained in the Capital Improvements line item. The Treasurer estimates that approximately \$4,000 to \$5,000 remain. The President requested that the Buildings and Ground Committee look into adding landscaping improvements along one of the iron bridge fences at the entrance to Taberna. The Treasurer also requested additional improvements be considered on the berm

at the corner of Taberna Way and Geneva Rd. directly across the road from the four-way stop sign upon entering Taberna. The President will request that estimates for these two improvements be available for the Board's consideration at the September Board meeting.

Rick Layton made a Motion to accept the Treasurer's report and the Quarterly Financial Report, which was seconded by Willis Vincent. The Motion was passed unanimously.

2010 Budget Proposals:

The Finance Committee met on August 3, and developed proposed Budgets for 2010. Per the Board's direction, the Committee prepared three versions of the proposed Budget – a "Bare Bones," "Mid-Range," and "Optimum" budget – for each of the Sub-Associations and the Master HOA. All versions of the proposed Master Budgets show a \$3,000 appropriation from prior years' excess funds to be applied to 2010 expenses. The Finance Committee recommended that, for greater efficiency in billing for dues, that all Sub-Associations be billed quarterly. Currently, some are billed quarterly and some are billed semi-annually. The President directed the Treasurer to contact the representatives of the Sub-Associations currently being billed semi-annually to inform them of the switch to quarterly billing in 2010. The HOA's accountant has agreed to charge an additional cost of \$40 per year to the Boleyn Creek Sub-Association (currently billed semi-annually) for the additional billing cycles and to no increase in cost to the Taberna Landings Sub-Association due to the limited number of homes involved.

The Treasurer presented the Committee's proposed Budgets to the Board.

Abbington Wood: Rick Layton made a Motion to approve the Finance Committee's recommendation to adopt the "Mid-Range" Budget which will allow for sufficient available cash on hand each month to meet expenses. The Motion was seconded by Linda Pickens and was unanimously passed.

Boleyn Creek: Willis Vincent made a Motion to approve the Finance Committee's recommendation to adopt the "Mid-Range" Budget and to begin billing on a quarterly basis in 2010. The Motion was seconded by Linda Pickens and was unanimously passed.

One Taberna Way: Rick Layton made a Motion to approve the Finance Committee's recommendation to adopt the "Mid-Range" Budget and to begin billing on a quarterly basis in 2010. The Motion was seconded by Willis Vincent and was unanimously passed.

Taberna Landings: Rick Layton made a Motion to approve the Finance Committee's recommendation to adopt the "Mid-Range" Budget and to begin billing on a quarterly basis in 2010. The Motion was seconded by Willis Vincent and was unanimously passed.

Master HOA: The Finance Committee strongly recommended that lump-sum monies for unknown and unspecified projects should not be funded in future budgets. Rather, the Committee recommended that all requests for funding be submitted to the Board not later than July 1 for inclusion in the following year's Budget if such funding requests are approved by the Board. Suzanne Forsythe

made a motion to accept the Finance Committee's recommendation that all future funding requests be submitted to the Board together with a cost proposal for possible inclusion in Budgets. The Motion was seconded by Rick Layton and was unanimously passed.

The Finance Committee recommended that the "Bare Bones" Budget be approved for 2010. There are two line items in the proposed Budget for which the amount to be funded is not yet clear -- digitizing the HOA records and any additional Beautification efforts. The Board discussed the possibility of purchasing fireproof file cabinets rather than paying a firm to scan the HOA documents as a cost saving measure. Linda Pickens volunteered to obtain cost estimates for the fireproof cabinets. Since 2010 is a transitional year with respect to the Board's decision not to fund unspecified projects in the future, the President will request that the B&G Committee submit to the Board any cost estimates for future Beautification efforts in 2010 as the current "Bare Bones" budget has no funds allocated to Beautification. The Board has reserved the right to approve or not approve any additional funding for Beautification efforts. The Board delayed approving the 2010 Budget until these cost estimates are received and reviewed at the Sept. 2009 Board meeting.

The President requested that the Treasurer convey to the Finance Committee the Board's appreciation for their efforts and suggestions in the Budget preparation process.

Minutes:

Suzanne Forsythe made a motion to approve the Minutes of the July 8, 2009 Meeting, which was seconded by Rick Layton. The Minutes were unanimously approved and accepted.

Open Items:

- 1) Website: Gene Peele met with Alva Windham to discuss improvements to the HOA website. Additionally, the Finance Committee has recommended, adding additional business links to the website for a fee. The Committee has approached the publisher of the Taberna Tribune to discuss the possibility of offering their advertisers the opportunity to be listed on the HOA website, which will provide additional income to the HOA. The editor of the Taberna Tribune will be invited to attend the October Board meeting to discuss this proposal further.
- 2) Digital Backup of Association Records: The Board will investigate the cost of purchasing fireproof file cabinets as an alternative to hiring a firm to perform a digital backup.
- 3) Easement for Fence at Front Entrance: No change in status.
- 4) Todd Denson Park: A chain link fence has been installed along the rear of the Park, between the existing side fencing at a cost of \$1,137. The President received a suggestion for proposed uses of the Park from a resident. The Board discussed how it could gauge the support of residents for any new improvements to the Park. After discussion, it was determined that the Board will ask the resident to attend the next

Board meeting with cost estimates for the different improvements and that residents will be asked to vote for the improvements at the December annual meeting.

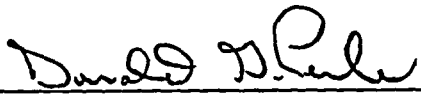
- 5) Community Picnic: Price estimates for the picnic have been received. The Taberna Tribune has agreed to provide \$300 and BB&T Bank has agreed to provide \$250 toward the cost of the picnic. Dunkin Donuts has agreed to provide "Munchkins" for the picnic. The HOA has agreed to fund \$500 toward the picnic. A "Sign Up" form has been prepared.. Rick Layton provided the Board with an update on plans for the Community Picnic and the anticipated costs. The Picnic is scheduled for September 26.
- 6) Easement with Country Club. The owner of the Country Club has declined to sign the Easement Agreement. The HOA counsel will attempt to revise The Agreement to amend the existing language which is objectionable to the Owner.
- 7) Repairs to Canoe Dock: New stairs at the canoe dock have been installed. Proposals for removing the existing graffiti at the pavillion have not been received.
- 9) Wetlands Maintenance: No change in status.
- 10) Repairs at 4-Way Stop Sign: Proposals from the City of New Bern as to what type of decorative barrier will be permitted to be installed to prevent vehicles from driving onto the repaired area has not yet been received. The Board is awaiting a sample of a barrier to show to the City which it, hopefully, will approve.

Covenant Violations:

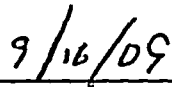
Willis Vincent reported on Covenant violations. Three violation letters were sent out to home owners pertaining to a boat trailer, a trash receptacle and dead trees. In response to complaints received from residents regarding commercial vehicles parked in Taberna, Willis provided the Board with proposed parking rules for commercial vehicles for the Board to consider adopting. The Board discussed the pros and cons of adopting parking rules for commercial vehicles and meeting the needs of residents required to drive company vehicles. Additionally, the question of enforcing rules for on-street parking was raised as street parking is enforced under the City of New Bern ordinances. The President asked the Board members to review the proposed rules and provide input at the next Board meeting.

There being no further business before the Board, a Motion was made by Rick Layton to adjourn, which was seconded by Suzanne Forsythe. The Motion passed and the meeting was adjourned at 7:30 pm. The next meeting of the Board of Directors will be held on **September 9**, at 5:30 pm.

Approved by the Board of Directors:



By: Gene Peele, President



Date:

**Taberna Homeowners Association
Board of Directors
Agenda
August 12, 2009 @ 5:30**

- | | | |
|--------------|---|---|
| I. | Opening Remarks | Gene Peele |
| II. | 2010 Budget Presentation/Discussion | Finance Committee/All |
| III. | Adoption of Minutes | Linda Pickens |
| IV. | Treasurer's Report | Suzanne Forsythe |
| V. | Old Business | |
| | <ul style="list-style-type: none">• Status of Action on Liens• Status Old Business Open Items• Picnic Planning | Suzanne Forsythe/Gene Peele
Gene Peele/All
Rick Layton/Gene Peele |
| VI. | New Business | |
| | <ul style="list-style-type: none">• Review of Covenant Violations• Todd Denson Park
(Bo Wernersbach Proposals)• Revisions to Parking Rules• Craven County Zoning Meeting
McNulty | Willis Vincent/Gene Peele
Gene Peele

Willis Vincent
Suzanne Forsythe/George |
| VII. | Good of the Order | |
| VIII. | Confirm Next Meeting | |
| VIX. | Adjournment | |

**BACKGROUND
MATERIAL
FOR
MATTERS
DISCUSSED
AT
BOARD
MEETING**

TABERNA HOA 2010 BUDGET

Recommendations by the Finance Committee per meeting with Treasurer 08/03/09

GENERAL:

Beginning with the premise that we will try to have no increase in 2010 dues for either the Master or the SubAssociations, three versions of the Budgets were drawn either keeping the dues the same as 2009 or showing reductions. Consideration was made so that a decrease in 2010 dues would not create a need for a subsequent increase in dues for 2011. All budgets were prepared using best information available as to pre-determined expenses, such as contracted landscaping.

MASTER:

The three Master versions were drafted using the 2009 dues rates. By doing so, and presuming certain expenditure levels, two show excess funds filtered thru to the bottom line that the Committee recommends to be returned to the property owners as reductions in dues.

All versions show a \$3,000 appropriation from prior years' excess funds to be applied to 2010 expenses.

The Finance Committee recommends that the Bare Bones budget be seriously considered. This reflects their belief that as no definitive plans and costing information are available for either the Beautification / Improvement program or the Document Scanning project, these should not be funded for 2010. It is believed inappropriate that lump-sum monies be funded for unknown and unspecified projects of this type. It is further recommended that a process and specific timeline for these types of line items be adopted similar to the new landscaping contract process. For example, all individual Beautification projects and their costs should be presented to the Board and decided upon no later than July 1st of the current year for the next year's budget. That way, property owners will know in advance what specific projects their money will be spent on.

It is further believed that budgeting for an expenditure for the Document Scanning Project as explained to them by the Treasurer is unnecessary, especially as there is no information at this time what the ultimate and on-going costs will be. If the need arises, the majority of the documents (property plans, drawings, etc) suggested to be scanned can be obtained thru the public records of the County and City. It is believed that the use of fire-proof cabinets will provide sufficient safety for those files at less cost. The financial reports and journals that are maintained in hard copy form in the HOA offices are already maintained on computer file and backups at the Accountant's offices. HOA and ACC minutes can be duplicated and the duplicates stored in a separate location.

Continued on page two

Page 2: Recommendations of Finance Comm. to Board for 2010 Budgets

Misc/Web/Social/Mktg: Website maintenance within this line item was discussed and it is recommended that the HOA actively seek to increase the number of 'links' and charge each \$25 - \$50 per year. This would make the Web self-sustaining and possibly a money maker. The figure used for the 2010 budget reflects this suggestion.

An additional suggestion was made to approach the Tribune with a cooperative venture whereby the Tribune advertisers could add their print ad and web link to the Taberna HOA site. The additional fee for them to be included on our Website could be \$10 per month. A Comm. member has had very positive discussions with Nancy Eckard, the publisher of the Tribune, and she is willing to move forward. Revenues generated from such a venture would accrue anywhere from \$2,000-\$6,000 per annum depending upon the number of advertisers who choose this 'up-grade.' Board approval is required and Ms. Eckard has offered to meet with the Board to discuss this joint venture.

Overall, using the Bare Bones budget, the property owners could receive a reduction in their dues of about \$32. Looking forward into 2011, this dues level could continue unless additional money is allocated in 2011 for special projects that would be identified and approved by the Board in mid-2010 under the suggested process above.

SUB-ASSOCIATIONS:

The Finance Committee is recommending that the Mid-Range Budget versions be approved for each of the four Sub-Assns. This will permit a reduction in dues for each. It is also recommended that for consistency all of the Sub Assns. be invoiced on a quarterly basis. Currently, Boleyn and the Landings are billed semi-annually. As the accounting contracts have been approved and signed using the semi-annual billing schedule for Boleyn and the Landings, the Treasurer will contact the Accountant to determine if additional costs would be charged for this additional paperwork and the contracts amended, or if the Accountant will agree to the current contracted price.

ABBINGTON and BOLEYN: The Mid-Range version show excess funds even after the reduction in dues. This was recommended as these two SubAssns. do not have a sufficient cash cushion to weather delays in collection of accts. receivable.

ONE TABERNA WAY: All versions show the utilization of left over funds from prior years to offset 2010 expenditures. This was done with the request by the OTW representatives in order to reduce the excess funds that have accumulated. The Mid-Range version which is being recommended uses the amount of \$5,361 from prior years to offset expenditures in 2010.

TABERNA LANDINGS: The additional Reserve deposits that have been made over the last couple of years in order to 'catch up' with what should have been put aside for reserves has been accomplished. The reduction in 2010 dues reflects the current Reserve deposit expenditure requirement.

TABERNA PRELIMINARY 2010 BUDGETS

* Fin.Comm
recommend

done 08/03/09

	2007	2008	2009	* Fin.Comm recommend		
	Actual	Actual	Budget	2010	2010	2010
				BareBones	Mid Range	Optimum
MASTER HOA			\$235 / \$258			\$235 / \$258
DUES:(# Lots: 757 / 2 / 17)			/ \$265			/ \$265
Cash Receipts						
Dues	\$ 179,100	\$ 183,105	\$ 182,916	\$ 182,916	\$ 182,916	\$ 182,916
Misc/ Gifts	\$ 1,256	\$ -	\$ -	\$ -	\$ -	\$ -
Fines/ Late fees	\$ 3,180	\$ 3,580	\$ -	\$ -	\$ -	\$ -
Interest Income-Reserves	\$ 2,928	\$ 2,228	\$ 4,840	\$ 2,500	\$ 2,500	\$ 2,500
Interest Income-Operating	\$ 562	\$ 2,802	\$ 2,148	\$ 1,000	\$ 1,000	\$ 1,000
Prior Year's \$ Appropriation	\$ -	\$ -	\$ 593	\$ 3,000	\$ 3,000	\$ 3,000
TOTAL RECEIPTS	\$ 187,026	\$ 191,715	\$ 190,497	\$ 189,416	\$ 189,416	\$ 189,416
Cash Disbursements						
Landscaping-Contracts	\$ 84,247	\$ 89,670	\$ 94,240	\$ 103,302	\$ 103,302	\$ 103,302
Bldg/Grounds Mtnc-Misc	\$ 13,757	\$ 14,990	\$ 15,000	\$ 12,500	\$ 12,500	\$ 12,500
Lake Aquatic Mgmt.	\$ -	\$ -	\$ 400	\$ -	\$ -	\$ 400
Community Beautif. Project	\$ 25,258	\$ 20,171	\$ 20,000	\$ -	\$ 10,000	\$ 15,000
Capital Improvements	\$ -	\$ -	\$ 6,757	\$ -	\$ -	\$ -
Water Drainage Upkeep	\$ 2,375	\$ -	\$ -	\$ -	\$ -	\$ -
Utilities - water	\$ 4,852	\$ 6,110	\$ 3,850	\$ 6,400	\$ 6,400	\$ 6,400
Utilities - electricity	\$ 2,030	\$ 2,526	\$ 2,860	\$ 3,200	\$ 3,200	\$ 3,200
Crime Watch / EMT	\$ 233	\$ 220	\$ 500	\$ 300	\$ 300	\$ 300
Admin. Suppl/pstge/phone	\$ 2,283	\$ 2,358	\$ 3,000	\$ 2,500	\$ 2,750	\$ 3,000
Misc/ Web/ Social/ Mktg	\$ 2,478	\$ 686	\$ 4,500	\$ 1,239	\$ 1,439	\$ 1,939
Accounting/Audit	\$ 3,663	\$ 7,443	\$ 7,500	\$ 7,500	\$ 7,500	\$ 7,500
Legal	\$ 7,710	\$ 4,200	\$ 5,000	\$ 2,500	\$ 2,700	\$ 4,200
Document archival scanning	\$ -	\$ -	\$ -	\$ 16,000	\$ 5,000	\$ 7,500
Insurance	\$ 4,620	\$ 4,155	\$ 4,650	\$ 4,850	\$ 4,850	\$ 4,850
Rent of HOA Office space	\$ 3,225	\$ 3,700	\$ 4,100	\$ 4,200	\$ 4,200	\$ 4,200
Annual Meeting expenses	\$ 808	\$ 645	\$ 1,200	\$ 800	\$ 850	\$ 1,000
Taxes	\$ 941	\$ 727	\$ 2,100	\$ 1,200	\$ 1,200	\$ 1,200
Mailboxes & Posts	\$ 249	\$ 6	\$ -	\$ -	\$ -	\$ -
Lot Front Mowings	\$ 127	\$ (26)	\$ -	\$ -	\$ -	\$ -
Bushhogging	\$ -	\$ 185	\$ -	\$ -	\$ -	\$ -
Replacement Reserves	\$ 14,000	\$ 14,424	\$ 10,000	\$ 10,425	\$ 10,425	\$ 10,425
Operations Contingency Fnd	\$ 11,000	\$ 13,000	\$ -	\$ -	\$ -	\$ -
Oper. Fund Usage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
To ALLOCATE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL DISBURSEMENTS	\$ 183,856	\$ 185,190	\$ 185,657	\$ 161,916	\$ 177,416	\$ 186,916
Excess (Deficiency)	\$ 3,170	\$ 6,525	\$ 4,840	\$ 27,500	\$ 12,000	\$ 2,500
Less: Reserve Interest				\$ (2,500)	\$ (2,500)	\$ (2,500)
Unassigned Excess				\$ 25,000	\$ 9,500	\$ -

Approx. effect on dues

(\$32)

(\$12)

none

TABERNA PRELIMINARY 2010 BUDGET COMPARISONS

done 08/03/09

*Fin.Comm
recommend

ABBINGTON WOODS	2007 Actual	2008 Actual	2009 Budget	2010 BareBones	2010 Med.Range	2010 Optimum
DUES (lots)	\$650 (62)	\$725 (62)	\$786 (62)	\$730 (62)	\$750 (62)	\$786 (62)
Cash Receipts						
Dues	\$ 40,174	\$ 44,950	\$ 48,732	\$ 45,260	\$ 46,500	\$ 48,732
Misc. Receipts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest Income-Reserve	\$ 9	\$ 113	\$ 214	\$ 250	\$ 250	\$ 250
Prior Years' \$ Appropriation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL RECEIPTS	\$ 40,183	\$ 45,063	\$ 48,946	\$ 45,510	\$ 46,750	\$ 48,982
Cash Disbursements						
Landscaping - Mtnce	\$ 37,200	\$ 40,920	\$ 44,640	\$ 38,880	\$ 38,880	\$ 38,880
Accounting	\$ 834	\$ 780	\$ 860	\$ 860	\$ 860	\$ 860
Admin/ Inc. Tax expense	\$ 123	\$ 218	\$ 132	\$ 150	\$ 150	\$ 150
Fence Repl. Reserves	\$ 1,800	\$ 3,100	\$ 3,100	\$ 3,100	\$ 3,100	\$ 3,100
TOTAL DISBURSEMENTS	\$ 39,957	\$ 45,018	\$ 48,732	\$ 42,990	\$ 42,990	\$ 42,990
Excess (Deficiency)	\$ 226	\$ 45	\$ 214	\$ 2,520	\$ 3,760	\$ 5,992
Less: Reserve Interest Inc.				\$ (250)	\$ (250)	\$ (250)
Unassigned Excess				\$ 2,270	\$ 3,510	\$ 5,742

TABERNA PRELIMINARY 2010 BUDGET COMPARISON

done 08/03/09

*Fin Comm
recommend

BOLEYN CREEK VILLAS	2007 Actual	2008 Actual	2009 Budget	2010 BareBones	2010 MidRange	2010 Optimum
DUES (lots)	\$625 (23)	\$683 (23)	\$718 (23)	\$692 (23)	\$700 (23)	\$718 (23)
Cash Receipts						
Dues	\$ 14,375	\$ 15,709	\$ 16,514	\$ 15,916	\$ 16,100	\$ 16,514
Interest Income-Reserves	\$ 10	\$ 81	\$ 59	\$ 75	\$ 75	\$ 75
Interest Income - Other	\$ 19	\$ 9	\$ 12	\$ 5	\$ 5	\$ 5
Prior Years' \$ Appropriation	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL RECEIPTS	\$ 14,404	\$ 15,799	\$ 16,585	\$ 15,996	\$ 16,180	\$ 16,594
Cash Disbursements						
Landscaping - Mtnce	\$ 13,680	\$ 14,340	\$ 15,060	\$ 14,400	\$ 14,400	\$ 14,400
Accounting	\$ 475	\$ 500	\$ 560	\$ 560	\$ 560	\$ 560
Admin & Inc. Tax Expenses	\$ 54	\$ 84	\$ 78	\$ 110	\$ 110	\$ 110
Replacement Res. Usage	\$ -	\$ 2,165	\$ -	\$ -	\$ -	\$ -
Road Replacement Reserve	\$ 250	\$ 805	\$ 828	\$ 851	\$ 851	\$ 851
TOTAL DISBURSEMENTS	\$ 14,459	\$ 17,894	\$ 16,526	\$ 15,921	\$ 15,921	\$ 15,921
Excess (Deficiency)	\$ (55)	\$ (2,095)	\$ 59	\$ 75	\$ 259	\$ 673
Less: Reserve Interest Inc.				\$ (75)	\$ (75)	\$ (75)
Unassigned Excess				\$ -	\$ 184	\$ 598

TABERNA PRELIMINARY 2010 BUDGET COMPARISONS

done 08/03/09

*Fin Comm
recommend

ONE TABERNA WAY	2007 Actual	2008 Actual	2009 Budget	2010 BareBones	2010 MidRange	2010 Optimum
DUES (lots)	\$2000 (16)	\$2000 (16)	\$2000 (16)	\$1450 (16)	\$1500 (16)	\$1600 (16)
Cash Receipts						
Dues	\$ 32,000	\$ 32,000	\$ 32,000	\$ 23,200	\$ 24,000	\$ 25,600
Interest Income - Reserves	\$ 739	\$ 788	\$ 1,243	\$ 700	\$ 700	\$ 700
Miscellaneous	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Prior Years' \$ Appropriation	\$ -	\$ -	\$ 600	\$ 6,161	\$ 5,361	\$ 3,761
TOTAL RECEIPTS	\$ 32,739	\$ 32,788	\$ 33,843	\$ 30,061	\$ 30,061	\$ 30,061
Cash Disbursements						
Landscaping	\$ 18,366	\$ 22,498	\$ 25,400	\$ 21,825	\$ 21,825	\$ 21,825
Accounting	\$ 605	\$ 520	\$ 580	\$ 580	\$ 580	\$ 580
Admin & Inc Tax expenses	\$ 93	\$ 237	\$ 300	\$ 300	\$ 300	\$ 300
Reserves for:	\$ 5,760	\$ 5,760	\$ 6,320	\$ 6,656	\$ 6,656	\$ 6,656
Ext. Painting & Roof Repl.						
Use of Reserves	\$ -	\$ 3,800	\$ -	\$ -	\$ -	\$ -
TOTAL DISBURSEMENTS	\$ 24,824	\$ 32,815	\$ 32,600	\$ 29,361	\$ 29,361	\$ 29,361
Excess (Deficiency)	\$ 7,915	\$ (27)	\$ 1,243	\$ 700	\$ 700	\$ 700
Less: Reserve Interest Inc.				\$ (700)	\$ (700)	\$ (700)
Unassigned Excess				\$ -	\$ -	\$ -

TABERNA PRELIMINARY 2010 BUDGET COMPARISON

done 08/03/09

*Fin Comm
recommend

TABERNA LANDINGS	2007 Actual	2008 Actual	2009 Budget	2010 BareBones	2010 MidRange	2010 Optimum
DUES (lots)	\$1000 (6)	\$1355 (6)	\$1355 (6)	\$900 (6)	\$900 (6)	\$900 (6)
Cash Receipts						
Dues	\$ 6,000	\$ 8,130	\$ 8,130	\$ 5,400	\$ 5,400	\$ 5,400
Interest Income-Reserves	\$ 133	\$ 192	\$ 135	\$ 50	\$ 50	\$ 50
Prior Years' \$ Appropriation	\$ -	\$ -	\$ 270	\$ -	\$ -	\$ -
TOTAL RECEIPTS	\$ 6,133	\$ 8,322	\$ 8,535	\$ 5,450	\$ 5,450	\$ 5,450
Cash Disbursements						
Landscaping - Mtnc	\$ 3,320	\$ 3,316	\$ 3,520	\$ 3,250	\$ 3,250	\$ 3,250
Accounting	\$ 425	\$ 380	\$ 460	\$ 460	\$ 460	\$ 460
Admin & Inc Tax Expenses	\$ 8	\$ 35	\$ 100	\$ 70	\$ 70	\$ 70
Road Replacement Reserve	\$ 2,190	\$ 4,320	\$ 4,320	\$ 1,620	\$ 1,620	\$ 1,620
TOTAL DISBURSEMENTS	\$ 5,943	\$ 8,051	\$ 8,400	\$ 5,400	\$ 5,400	\$ 5,400
Excess (Deficiency)	\$ 190	\$ 271	\$ 135	\$ 50	\$ 50	\$ 50
Less: Reserve Interest Inc.				\$ (50)	\$ (50)	\$ (50)
Unassigned Excess				\$ -	\$ -	\$ -

Linda Pickens

From: Gene Peele [dgpeele@embarqmail.com]
Sent: Wednesday, September 16, 2009 4:26 PM
To: 'Linda Pickens'
Subject: RE: Landscaping Proposal

Linda,

Reed called in the following breakdown for the \$1840.

Materials \$1,120 – plants \$640, topsoil/bedding \$160, mulch \$150, Spraying \$80, irrigation extension \$90
Labor \$720

not in
proposal

See you tonight.

Thanks, Gene

From: Linda Pickens [mailto:lindapickens676@suddenlink.net]
Sent: Tuesday, September 15, 2009 2:52 PM
To: Gene Peele
Subject: Landscaping Proposal

Gene,

I looked over the landscaping proposal you gave me for the fence near the front entrance. The choice of plants are good one and will blend in with the existing beds. Personally, I think too many plants are being planted. It will look fine initially, but as the plants mature, the bed may become crowded and will need annual maintenance (pruning) to keep it orderly. Hopefully, B&G has factored this into their maintenance budget.

Having a pretty good idea of the wholesale price of plants, topsoil, etc., I figure the cost of materials is roughly \$400-\$450. That means we'd be paying roughly \$1,400 for labor. To facilitate future Board review, I recommend that landscaping proposals break down the total price, i.e., list the cost of the plants, topsoil, pine straw, etc. as well as the cost for labor. That way the Board will have a clear idea of what we're paying for.

I'll bring the proposal to the meeting tomorrow, unless you want me to drop it off earlier.

Thanks,
Linda

\$1,840

2010 Budget:

Miscellaneous information:

Landscaping contract costs for 2010 and 2011

Master:	<u>Yr 2010</u>	<u>Yr 2011</u>	
Reed	\$ 76,522	\$ 76,522	(Landscape Contract #1)
Reed	\$ 10,600	\$ 10,600	(Park and Arbon Green)
Young	\$ 7,480	\$ 7,480	(Common Area Mtnce)
KutRite	<u>\$ 8,700</u>	<u>\$ 9,150</u>	(Emmen Rd. Mtnce)
Totals:	\$103,302	\$103,752	

SubAssns:			
Abbington: KutRite	\$ 38,880	\$ 38,880	
Boleyn : KutRite	\$ 14,400	\$ 15,000	
OTW: Leonard	\$ 21,825	\$ 21,825	(includes regular plus est. extra)
Landings: MES	\$ 3,250	\$ 3,450	

Estimated Cash Available vs. Est. monthly cash needs

<u>needs</u>	<u>Actual Jan. 1, 2009</u>	<u>Est. 12/31/09</u>	<u>Monthly est.</u>
Master	\$ 24,614	\$ 21,800	\$ 15,471
Abbington	\$ 1,937	\$ 1,776	\$ 3,583
Boleyn	\$ 805	\$ 1,143	\$ 1,326
OTW	\$ 15,264	\$ 15,432	\$ 2,450
Landings	\$ 1,507	\$ 1,230	\$ 450

Does not allow for any unpaid receivables at 12/31/09

7. PARKING OF RECREATIONAL VEHICLES, BOATS AND TRUCKS [May need to adjust heading]

The Board of Directors of the Taberna Homeowners Association in accordance with the Covenants and By-Laws has approved the following Rules. These Rules are effective on January 1, 2010.

Automobiles and trucks (weight needs to be specified) may only be parked on the driveway or on the street overnight.

Signs that bear printing or some reference to a commercial undertaking or enterprise are not permitted on any vehicle without the approval of the Association. The Association highly recommends that all commercial vehicles be parked or stored in a garage, or stored at the owner's place of business. (We would probably grandfather existing vehicles on lots before January 1, 2010.) (Do we want to allow a sign that merely states the business name, address, phone number, and Internet address? Can we limit the size of the sign? Might the sign be designated for only the side of vehicles? Obviously, standards might be difficult if not impossible to enforce.)

Signs on automobiles, trailers, trucks, or other transportable vehicles with the sole purpose or intent of advertising a certain product or service, selling a vehicle (For Sale signs), promoting an event, or displaying a particular message are prohibited.

No trucks or vans weighting more than ___ (weight needs to be specified), utility vehicles (may need to be defined), motorcycles, campers, mobile homes, motor homes, house trailers, boat trailers, or trailers of every other description may be parked on any lot or the street overnight. The only exception to these guidelines would be during periods of approved construction on a lot, and approval from the Association would be required if any of these vehicles remain on a lot overnight. The prohibition of parking shall not apply to temporary parking of trucks and commercial vehicles for delivery and other commercial services or activities during the day (sunrise to sunset).

No inoperable vehicles are permitted on any lot or on the street; this restriction would include a vehicle with a flat tire. The term inoperable means vehicles unable to perform the functions for which they were designed by virtue of missing parts, the breakage of essential components, or major damage. Inoperable vehicles are usually incapable of being registered and are not fit for their intended use. They may be parked in a garage.

Vehicles with expired license plates are not permitted on any lot or on the street. They may be parked in the garage.

No more than four (4) vehicles may be parked in a homeowner's driveway overnight.

Law enforcement vehicles may be parked in the driveway of a lot or on the street at any time of the day.

Commercial vehicles equipped with exposed mechanical apparatus (includes, but not limited to, ladders, tools, machines, or other equipment or supplies necessary to carry out a purpose or for a particular use) are *not* permitted overnight on any lot or on the street.

No vehicle shall be parked overnight in the common lot leading into Todd Denson Park. Parking in that lot is restricted to Taberna residents only who are using the Park. Parking must be avoided in front of the trash bins so as not to impede trash pickup. (Recommended: "No Parking" warning in front of trash receptacles at Todd Denson and a no overnight parking sign at entrance to park.)

Lot owners determined to be in violation of any of these regulations will receive a notice from the HOA to rectify the problem within ten (10) days from receipt of the letter. In the event that the Lot owner fails to comply with the request made by the HOA pursuant to a regulation, the HOA may refer the matter to the HOA Adjudicatory Panel, which may issue a fine for the violation, not to exceed \$100 per day.

Taberna HOA Board of Directors – Open Items
12 Aug 2009

Subject	Date Initial Discussion	Target Resolution Date	Responsible Person/Board	Comments	Completion Date
Update THOA Web Site	2008	Summer 2009	Peele/Windham	Purpose is to improve community visibility via web updates. Status presented at 21 Jan 09 BOD mtg. Peele/Windham to take pictures for addition to site. Gene/Alva met on 19 Jun to review proposed changes. Alva is meeting with web site developer to estimate costs. Changes being drafted.	TBD
Digital Backup for THOA records	12/2006	Fall 2009	Peele/Costanzo	Need to plan for records backup. Met with CRMI 7 Jul. They will come to office to review files and give us a proposal. Gene & Suzanne met with CRMI 16 Jul. They can give us a proposal upon request. Finance Committee has identified alternatives that may be cheaper.	TBD
Fence Easement for Front Entrance	2006	September 2007 – TBD pending ECB	Peele/BOD	Easement resolved with Fred Morton and Dunkin Donuts. ECB unwilling to talk until they make development decisions. Nothing	TBD

		decisions		new to report as of 8 Jul.	
Landscaping & Maintenance Contracts for 2010/2011	Jan 2009	Aug 2009, contracts awarded	BOD, Jim Wilson B&G, & sub-committees	Goal is to release bids and select contractors NLT end of Aug. Peele met with B&G 18 Feb. B&G, Abbington Woods, & OTW released Board approved RFQs. All bids were received by 12 June. Recommended contractor selections presented at the 8 Jul BOD meeting. All contracts have been approved by the Board and are awaiting signatures.	Anticipate all contracts signed by 21 Aug09

<p>Beautification Plan</p>	<p>January 2006</p>	<p>Dec 2009</p>	<p>THOA Board in conjunction with B & G</p>	<p>BOD implemented a 3-5 year plan for changes to beautify Taberna (ref. 2006 annual meeting). Depending on 2010 budget decisions, 2009 may be the last year for the current Beautification Project that began in 2006. Completed mods to Front Entrance, planted trees on Taberna Way, and Emmen Rd. Enhancements (\$11.8K) to 2 entry islands completed. B&G recommended improvements to bridges and front of new Townhouses. Board decided instead to go with Emmen Rd upgrades. Some residual 2009 Beautification funds will be available for Fall 2009 upgrades.</p>	<p>TBD, completion depends on 2009 Board review & decisions relative to the 2010 budget.</p>
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Determine what new equipment to install at Todd Denson Park to enhance community use (renamed from basketball court)	Nov 08	TBD	Linda to receive polling results. Board decision on results.	Proposed concept (\$13.9K) for basketball court presented at Nov 08 Board mtg. Need to explore pros & cons and develop proposal for how to do it. Board decided to poll owners on their wishes for park enhancements. New email address created. Less than 10 responded. No one requested Basketball Ct. Most responses supported pet fencing. Back fence, approved by Board, has been installed. Bo Wernersback has proposed additional improvements (ref his 25 Jul message). Board needs to decide whether to pursue any of these items in 2009 or later.	TBD
Annual Community Picnic	Feb 09	Nov 09	Board Decision to have picnic and form committee. Rick Layton	Board needs to confirm plan and form committee in late spring. Residences were asked for comments in Apr Tribune. No input received as of 13 May. Rick Layton has agreed to chair effort. Picnic is on for 26 September. Tribune, BB&T, Dunkin Donuts, HOA are sponsors. Next Tribune contains reservation form.	Yaw Come!!! On 26 Sep

Taberna CC/HOA Agreement on landscaping	Fall 08	May 09	Peele	Lawyers drafted agreement HOA easement and for golf course to maintain landscaping purchased by HOA. Fred Leonard refused to sign the agreement. Peele and Costanzo to meet with Fred to review next steps.	TBD
Repair stairs on canoe dock and remove graffiti on gazebo	Feb 09	TBD	Peele/B&G	B&G has appointed a monitor for the dock area. New steps have been installed. Awaiting plans for removal of graffiti.	Late Summer 09
Report from Bob Costanzo on Wetlands Management	Feb 09	Jun 09	Bob Costanzo	Bob held meeting with a Wetlands expert from the Corps on 24 June. No problems anticipated. Need to have another meeting with a storm drainage expert regarding Taberna's permits.	Aug 09
Have Attorney Issue Demand Letters on Open liens	11 Mar 09	May/Jun 09	Suzanne	Attorney prepared draft. Board approved and attorney sent letters to lienholders. Suzanne and Gene met with attorney and developed plan to go to small claims court.	Sep-Oct 09

4 Way Stop Repairs	8 Apr	June 09	Gene/B&G	Board approved B&G recommended repair by Reed. Reed has redone the repair to address the drainage problem. City contacted re adding Decorative barriers. Legal issues preclude HOA installing any barriers. City (Danny Meadows) volunteered to examine possible barriers they could install. Awaiting samples of proposed barrier that were ordered.	Summer 09

Taberna HOA Board of Directors – Closed Items
10 June 2009

Subject	Date Initial Discussion	Target Resolution Date	Responsible Person/Board	Comments	Completion Date
Vendetti Covenant Violations	2006	Feb 2009	Peele/BOD	Numerous violations of boat and trailer covenants. Fined \$100 by Adjudicatory Panel. Appeal denied by Board 21 Jan 09. Fine Paid	Closed
Etta Daniel's Insurance Claim, 101 Valais Ct	22 Sep 2008	Mar 2009	Peele/BOD	22 Sep ltr received from homeowner demanding reimbursement for tree damage to house. Issue turned over to insurance agent on 25 Sep 08. Cincinnati Ins Co. denied claim in 11 Feb 09 letter	Closed
Review of Tree Removal Decisions	Sep 2008	Spring 2009	Turner/ACC	Daniel's situation required a review of past decisions to limit HOA liability. ACC completed review and no further action required	Closed
Drainage from Lots at 122 & 123 Friburg Rd.	Summer 2008	3/2009	Peele	Property owners were notified by Costanzo ltr on 8 Nov 08. Follow-up Ltrs sent in Jan 09. One lot has been repaired. Other lot owner to visit on 27 Feb to discuss required repairs. Another lot owner needs to be contacted as erosion also caused	Closed

				by 3rd lot. All 3 lot owners have made repairs	
Prepare Budget Process Procedure/Guide	Summer 2008	Apr 2009	Peele, BOD & Committees	Improve coordination and preparation of budget. Gene to draft proposal. Gene & Suzanne met Mar 17th and prepared Budget Milestones. Guidelines drafted and published 7 May.	Closed
OTW owner request to glass their screened porch	Dec 2008	TBD	TBD/BOD	Need opinion on whether request violates covenants. Discussed at Feb Board meeting. Not a covenant issue. Ball is in owner's hand to follow thru	Closed
Owner appeal of ACC decision to deny Pergola in backyard	Nov 2008	Apr 2009	Peele/BOD	Issue is golf course lot. Owner wants a waiver as the lot doesn't face course. Owner has submitted revised plans that are acceptable to the ACC.	Closed
Community Building in Todd Denson Park	Proposed at Dec 08 annual mtg	TBD	TBD	Need Board consensus on whether to form an exploratory committee. Board voted 11 Feb 09 not to pursue this	Closed
25 MPH Speed Limit	8 Apr	Jun 09	Rick/NB Police	B&G proposed lowering speed limit to 25 mph everywhere. The majority of responses to the Tribune article opposed lowering the speed limit. Results of two months of speed monitoring within Taberna don't support lowering the limit.	Closed at 10 Jun BOD meeting

HOA Office Lease	Feb 09	Apr 09	Peele/Forsythe	Need to verify when lease needs extension. Board authorized Suzanne to renew current lease. New lease negotiated for Board approval. Approved and signed	Closed
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Linda Pickens

From: Gene Peele [dgpeele@embarqmail.com]
Sent: Friday, August 07, 2009 4:42 PM
To: 'Gene Peele'; 'George McNulty'; 'Linda Pickens'; 'Rick Layton'; 'Steve Harman'; 'Suzanne Forsythe'; 'Willis Vincent'
Subject: Community Picnic Planning
Attachments: PicnicCostSummary.doc; _AVG certification_.txt

Attached is a word document that summarizes the costs for the Sep community picnic based on assumptions of 175, 200, and 225 people attending. Last year we had about 200 people sign up which generated about \$1232 income with tickets priced at \$6.00 for adults and \$4.00 for children. The HOA paid about \$310 last year for the picnic.

The expenses are based on the lowest quotes I could get for the same food menu as served last year - Moore's BBQ (\$6.50/person catered) vs Smithfields BBQ (\$7/person catered).

For tables and chairs I found a company (Occasions Party and Tent Rental in Greenville) that is much cheaper than the company that provided our tables last year (Country -Aire Rental).

For this year we have commitments of \$300 from the Tribune and \$250 from BB&T. Also, Dunkin Donuts has committed 200 Munchkins.

Depending on assumptions of how many people attend and what we charge for tickets, the HOA costs could range from slightly above \$300 to \$500. The summary shows that if we assume 200 people, as last year, and the HOA pays \$300, the ticket price is \$6.05.

I recommend we assume 200 people attending as last year and proceed to commit to the picnic, with tickets at \$6.00 for adults. We can't predict attendance - if attendance goes above 250 and we charged \$6.00, required HOA funding then approaches \$500 to cover expenses. Recommend we commit to pay up to \$500.00 of picnic costs accordingly.

We need to get a reservation form and info on the picnic in the next Tribune. Editorial deadline for that is Monday Aug 10th.

Please let Rick and I know as soon as possible if you agree for us to proceed.

Tx, Gene

Expenses		175 people	200 people	225 people
	Food	\$1214.28	\$1387.75	\$1561.72
	Tables/Chairs	\$481.00	\$523.00	\$562.60
	Misc	\$150.00	\$150.00	\$150.00
	Total	\$1845.28	\$2060.75	\$2274.32
Sponsor Income				
	HOA	\$500.00	\$500.00	\$500.00
	Tribune	\$300.00	\$300.00	\$300.00
	BB&T	\$250.00	\$250.00	\$250.00
	Total	\$1050.00	\$1050.00	\$1050.00
Required Ticket Sale Income		\$795.28	\$1010.75	\$1224.32
Avg. Cost Per Person		\$4.54	\$5.05	\$5.44
	HOA/\$400	\$5.12	\$5.55	\$5.89
	HOA/\$300	\$5.69	\$6.05	\$6.33

Linda Pickens

Subject: FW: Community Picnic Planning

From: Linda Pickens [mailto:lindapickens676@suddenlink.net]
Sent: Saturday, August 08, 2009 2:02 PM
To: 'Gene Peele'; 'George McNulty'; 'Rick Layton'; 'Steve Harman'; 'Suzanne Forsythe'; 'Willis Vincent'
Subject: RE: Community Picnic Planning

I agree with the proposal to fund \$500 for the picnic.

From: Gene Peele [mailto:dgpeele@embarqmail.com]
Sent: Friday, August 07, 2009 4:42 PM
To: 'Gene Peele'; 'George McNulty'; 'Linda Pickens'; 'Rick Layton'; 'Steve Harman'; 'Suzanne Forsythe'; 'Willis Vincent'
Subject: Community Picnic Planning

Linda Pickens

Subject: FW: Community Picnic Planning

From: Robert A forsythe [mailto:forsthenc@embarqmail.com]
Sent: Saturday, August 08, 2009 8:47 AM
To: Gene Peele
Cc: 'George McNulty'; 'Linda Pickens'; 'Rick Layton'; 'Steve Harman'; 'Willis Vincent'
Subject: Re: Community Picnic Planning

Gene and other BoD's: I vote to move forward with these estimates. There will be sufficient room in the Misc/Web/Mktg budget line this year for up to \$500 of the picnic costs.
Suzanne Forsythe 8/8/09

----- Original Message -----

From: Gene Peele
To: 'Gene Peele' , 'George McNulty' , 'Linda Pickens' , 'Rick Layton' , 'Steve Harman' , 'Suzanne Forsythe' , 'Willis Vincent'
Sent: Fri, 7 Aug 2009 16:41:33 -0400 (EDT)
Subject: Community Picnic Planning

Linda Pickens

Subject: FW: Community Picnic Planning

From: steve_harman@suddenlink.net [mailto:steve_harman@suddenlink.net]

Sent: Friday, August 07, 2009 9:05 PM

To: 'Gene Peele'; 'George McNulty'; 'Linda Pickens'; 'Rick Layton'; 'Suzanne Forsythe'; 'Willis Vincent'

Subject: RE: Community Picnic Planning

Gene and Rick: I strongly agree that we proceed. I think we can afford \$500.00 especially if it fosters community coherence. Steve

Sign Up for the Taberna Community Picnic

The annual Community Picnic is scheduled for Saturday, September 26th (rain date Sunday, September 27th) at Todd Denson Park. This is a great opportunity to get together and socialize with your neighbors, interact with the New Bern Fire and Police departments, see the K-9 dogs, and enjoy some fine BBQ and fried chicken with all the fixin's. Iced tea will be served. If you need another beverage please bring it with you. As in the past, please bring a dessert to share with your neighbors - the desserts are always a special delight for all.

The festivities will begin at 4:00 with the food served around 5:00. The tables and chairs will be placed and removed without needing volunteers to help with set up.

Last year's event was attended by almost 200 people and we hope to get more for this year and would especially like to see more children come out. There will be fun and games for all to enjoy and we will have Munchkin treats provided by Dunkin Donuts.

Below is a reservation form that we request you cut out and mail to us as soon as possible so that we can ensure that the right amount of food is ordered. If you have questions, please contact Rick Layton, 633-1093, Gene Peele, 635-1684, or Maria Vincent, 288-5165. We look forward to seeing you on September 26th.

Sponsored by BB&T, Taberna Tribune, Dunkin Donuts and the Taberna HOA

-----Cut Out-----

Please use this reservation form to confirm your attendance. Make your check payable to: Taberna HOA. Mail these to: Taberna HOA, 1005 Taberna Circle, New Bern, NC 28562

Name _____

Address _____ Phone Number _____

_____ Number of adult tickets at \$6 each
_____ Number of children (age 6-15) tickets at \$4 each
_____ Number of children age 5 and under, Free

Linda Pickens

From: Gene Peele [dgpeele@embarqmail.com]
Sent: Saturday, July 25, 2009 6:55 PM
To: 'Gene Peele'; 'George McNulty'; 'Linda Pickens'; 'Rick Layton'; 'Steve Harman'; 'Suzanne Forsythe'; 'Willis Vincent'
Subject: FW: Todd Denson Park

Message from Bo regarding proposed use of the Park.

I think his ideas can be a framework for developing and coordinating a long range plan for the park that the community can buy into and would help guide our plans for future park improvements and related budgets. Please review and I will be in touch when I get back.

Tx, Gene

-----Original Message-----

From: kicks1227@suddenlink.net [mailto:kicks1227@suddenlink.net]
Sent: Saturday, July 25, 2009 5:19 PM
To: DGPEELE@EMBARQMAIL.COM
Subject: Todd Denson Park

Gene, As you well know I am definitely in favor of putting up the front fence that would totally enclose the "Soccer Field". Ever since soccer left this area has been woefully underused. I suggest that the Homeowners make a concerted effort to encourage park use by providing facilities that are likely to be used. I propose 1. Lining an area inside the enclosed field to create a Wiffle Ball field for the younger members of our community. I would be willing to create this field and even organize activities to get it started.
2. Inside the enclosed area install fitness stations that would allow residents to run the perimeter or the loop then stop at each station to do the proscribed exercise.
3. Installation of a bocce court and horseshoe pits that would encourage older residents to utilize the park.
4. For the more active, particularly younger families I propose a volleyballcourt or a beach volleyball facility.

The rationale for my proposals is simple. This area is meant to be used and the more use you have the less vandalism and destructive behavior you will have. I know there is some resistance on the board to enclosing the area completely for fear of creating a "dogpark". The reality exists that the area is already used by residents to exercise their dogs. Proper action by the board will only serve to make the area safer for all residents, securely separating the activity area from the playground area, thus protecting all. As I told you I will be more than happy to attend the next Board meeting to explain my ideas.

One final thought: Denson Park is an ideal venue to hold twice yearly yard sales for all Taberna residents. This would nicely serve two purposes:
1-Creating a sense of community and unity that is sorely needed
2- Creating a source of revenue for the Homeowners by charging a small fee to participate.

Think it all over, feel free to share with other Board members. I await your response. Bo Wernersbach

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Bo Wernersbach