

# Taberna Homeowners's Association Minutes

## February 8, 2005

Members Present:

Larry Alderson  
John Galvanek

Esther Hardin  
John Murphy

Minutes from the January 11, 2005 meeting were approved.

Ron McCausland, Ren Klawson, and Bob Livingston from the Taberna Tribune were present to discuss the initial agreement between Weyerhaeuser and the Taberna Tribune staff, in addition to, current issues and concerns. They are requesting a set aside of funds generated by the paper. There was meaningful discussion; however, none of the issues were resolved. John Galvanek will assist them with budget questions that were asked. John Murphy recommended that we meet again to continue the conversation when we have more members of the Board present.

Lee Howell, an insurance representative from Farm Mutual had reviewed our current liability policy and briefed us on his findings and professional recommendations. However, his company does not write commercial policies for communities that are still developing. He stated, it is a good policy and made the following general recommendations:

- Raise the cap on our policy
- Consider incorporating to avoid possible personal liabilities
- Post a "use at your own risk sign" at the canoe dock
- Review our policy every August with our agent for updates or revisions
- Speak to our agent about the fee that we are currently paying for liability on Scheper's building
- Contact Robinson and Stith Insurance Co. (Jimmy Robinson) to review our commercial policy. Lee highly recommended Jimmy Robinson because of his extensive experience and knowledge of commercial insurance.

John Murphy will schedule an appointment with Jimmy Robinson.

Larry gave an update on the playground initiative. This project is still in the research and development phase.

There was discussion about the condition of the life jackets at the canoe dock. John Murphy will speak to Bill Rounds about the possibility of having them inspected by the Coast Guard Auxiliary.

Meeting adjourned at 5:40.

*Esther Hardin*  
Secretary