



March 2014
Minutes of Board of Directors Meeting
Taberna Master Homeowners Association, Inc.
March 25, 2014

Board Members Attending

Gene Sharer	President
Louise Vondran	Vice-President
Jean Hanson	Secretary
Billy Gent	Asst Treasurer
Joe Kelly	Member at Large

Committee Members Attending

Joe Kelly

CAS
Brooke Baughn, Community Manager

Not in Attendance

Craig Baader
Kristie Miles

Guest Attending

Pat Schaible, New Bern 3rd Ward Alderman

Call to Order

The meeting was called to order at 3:00 pm by Gene Sharer, President.

Establish Quorum

Jean Hanson determined that a quorum was present.

Minutes Review/Approval

The February minutes were approved.

Meet & Greet

Pat Schaible, a Taberna resident and our alderman, met with the Board and discussed some of the city's issues. She talked about Duke Energy, the move of the Electric Department to Kale Road, new development and Taberna Roads.

She also mentioned there will be a budget shortfall. She said New Bern has the lowest tax rates in the area. She is not advocating a tax increase; just letting us know about the shortfall. She also mentioned the police department will need new police cars in the near future.

She would like people to contact her if they have any questions or issues or to send an email so there is a record of it.

Vice President Report

- The Taberna Directory should be delivered to homeowners' mailboxes very soon.
- No action has been taken by the homeowner who asked about purchasing a bench to be placed on the loop.

- The Imaging Project committee met. Lina Luongo from the Taberna Country Club was asked to join the group. It was approved to add a link from the Taberna website to the TCC website.
- Welcome Committee
 - It was noted that the CAS package sent out to new homeowners contains some out of date information.
 - The Welcome Committee sends out much of the same information but theirs is more current.
 - It was decided that CAS will not send anything to new homeowners. A copy of the introductory letter that CAS included in its package will be given to the Welcome Committee. The Welcome Committee has agreed to send out the entire package.
 - It was noted that renters do not get a welcome package. It was suggested that the welcome package should include a statement saying that if a homeowner rents his house, it is the homeowner's responsibility to make the renter aware of the covenants and by-laws.
 - CAS is notified of new homeowners but not renters.
 - The Welcome Committee will deliver a package to renters if they are aware of a new renter moving in.
- It was also noted that 20% of homeowners on CAS's list have a nonresident mailing address.

Treasurer's Report

- There were no questions regarding the treasurer's report.

Architectural Control Committee Report

- The previously approved construction request for Lot 239 was cancelled by the owner.
- Three requests were approved; two for tree removal and one for repainting of shutters and gables.

Building and Grounds Committee

- It was requested by Ren Klawson that the bridge in the Nature Park be extended.
 - He will be asked to submit a definite proposal for the Board to consider.
- Joe Kelly would like an invoice procedure.
 - Some of the invoices are being sent to Joe and some to CAS. Brooke is concerned that she may not see all the invoices.
 - It was decided that all contracting invoices will be sent to Joe. All vendors will be notified to send their invoices to him alone, no duplicates going elsewhere. When the work is complete, Joe will send the invoice to the Treasurer for coding. It will then be sent to CAS for payment.
 - A written procedure will be developed.
- A Neuchatel homeowner says there is a violation in a neighbor's backyard. Since we cannot go on the homeowner's property to view the backyard, no letter will be sent.
- The trash container issue that was discussed in November still needs to be addressed.

Finance Committee

- The committee met and went over the procedures for getting landscaping bids.
- It was noted that we get very few bids for landscaping. We are not sure why. One Board member said he was told that we were slow in paying our invoices. Another reason for fewer bids may be that we require workman's comp for all landscapers.
 - Brooke told us that we could carry the workman's comp at a reasonable price.
- An analysis shows that some vendor landscaping prices have increased greatly in the last few years.

Manager's Report

- A Taberna Circle homeowner declined the most recent proposal for a payment schedule sent to him. He sent a counter offer which was not acceptable to the board. Another offer was presented to the homeowner. No response has been received from the homeowner.
- Homeowners that have not paid their dues will be at final notice next month.
- There will be no fees to transfer accounts to a new collection attorney.
 - Motion was made and approved to make Craig & Fox the new collection agency for all new accounts.
- The renter will be contacted regarding the removal of the satellite dish. The homeowner is not responding to any correspondence or paying the fine.
- Two violations, one on Neuchatel and one on Ticino Rd, are at the hearing level.
- Cars that are not properly registered may be sent a violation letter. Cars parked on the street are the city's responsibility not the HOA's.
- A homeowner on Vaud Ct has a torn American flag hanging on a tree. It will be sent a violation letter.

President's Comments

- It is felt that one of the landscapers is not doing the required contract work.
 - His invoice will be held until the required work is complete.
- Gene Sharer looked at the by-laws and thinks they should be rewritten because they are so out of date.
 - Sixty-seven percent of the homeowners would have to approve the change.
 - Some of the Board thought this would cost too much and should not be done at this time.

New Business

- Kristie Miles has not attended the last three meetings and has moved out of the area without submitting a resignation letter. Her house is on the market.
 - It was resolved and approved that she be removed from the Board and a new member be found.

Action List

- CAS will send a pdf signed copy of the introductory letter that they had been including in their welcome package to the Welcome Committee.
- ACC information in the new homeowner's welcome package needs to be updated. Louise Vondran will contact Dick Turner to get the desired information included in the package.
- Joe Kelly will ask Ren Klawson to give the Board a proposal on the cost to extend the Nature Park Bridge.
- Craig Baader had been asked to review the Treasurer's Manual and republish when done. Gene will contact Craig and make sure everyone is aware of the invoice procedure.
- Gene Sharer will contact the Neuchatel homeowner who said her neighbor had a violation in the backyard.
- Joe Kelly will contact the landscaper regarding emptying the trash containers that were previously approved for Taberna Circle.
- Joe Kelly will contact the renter regarding the removal of the satellite dish.
- Joe Kelly will view the two violations that are at hearing level to see if hearings should be set up.
- The B&G Committee will see what the cost would be to replace the current landscaper for OTW who is not doing the contractual work with a new one.
 - A committee recommendation can be made by email rather than waiting for the next Board meeting.
- Billy Gent and Jean Hanson will try to find a replacement for Kristie Miles by next month. It was noted that a Board member does not have to be a homeowner; it could be a renter.

Announcements

The next meeting will be Tuesday, April 22, 2014, 3:00 pm.

Adjournment

The meeting was adjourned at 5:15 pm.

Approved by the Board of Directors:

Submitted by: Jean Hanson
Jean Hanson, Secretary

Date: 4/22/14

Approved by: Gene Sharer
Gene Sharer, President

Date: 4/22/14



Taberna Master Homeowners Association, Inc.

Monthly Board of Directors Meeting

Tuesday, March 25, 2014

Agenda

Call to Order	Gene Sharer
Establish Quorum	Jean Hanson
Approval of February 25, 2014 Minutes	Jean Hanson
Meet & Greet Alderman Pat Schaible	Discussion - All
Officer's Reports	
Vice President Report	Louise Vondran
Treasurer Report	Craig Baader
Committee Reports	
Architectural Control	Dick Turner
Building & Grounds	Joe Kelly
Finance	Bill Gent
Others	as needed
Manager's Report	Brooke Baughn
Property Owner Settlement status	
Lien Status	
Covenant Violations	
Adjudication Committee Schedule	
President's Comments	Gene Sharer
OTW Landscape Proposal	
Non Resident Property Owners	
By Laws Revision	
Old Business (not previously covered)	
New Business	
Law Firm Analysis	Craig Baader
Kristie Miles	Gene Sharer
Next Meeting	3:00 PM April 22, 2014
Adjourn	

Resolution

WHEREAS; The Board of Directors of the Taberna Master Homeowners Association (TMHOA) is comprised of seven individuals elected by the property owners of said Association; and

WHEREAS; in accord with Section 3 of the by laws, when there is a resignation or a removal of a board member, the “remaining members of the Board of Directors shall elect a person to serve the remaining portion of the term of the removed, resigned or vacant office”; and

WHEREAS; Kristie Miles was elected to serve at the 2013 annual meeting of the TMHOA; and

WHEREAS; Kristie Miles has relocated to Lynchburg, VA and placed the property at 409 Neuchatel Road for resale; and

WHEREAS; Kristie Miles has not attended the past three TMHOA board meetings without notice;

NOW THEREFORE be it resolved that Kristie Miles is deemed to have vacated the office to which she was elected and is hereby removed from said office; and

FURTHER; the vacated office is to be filled by the remaining members of the TMHOA Board of Directors.

This resolution is approved by unanimous consent this date.

March 25, 2014

TREASURER'S REPORT
BOARD MEETING – March 25, 2014

OPERATING REPORTS: 2/28/14 Operating reports were submitted by CAS to all board members and the Finance Committee on 3/12/14. The invoicing process is now following the procedure set forth in the Treasurer's manual, whereby the vendor's work and invoice is approved by the B&G Chairman, the Treasurer's codes the documents with the proper ledger account numbers and submits to the Community Manager for payment.

	<u>YTD</u>	
	<u>Income/Loss</u>	<u>Variance</u>
Master	\$186,733.52	\$21,184.20
AW	\$4,653.26	\$272.42
BC	\$1,757.65	\$117.13
OTW	\$3,287.83	\$723.99
TL	\$437.78	(\$197.22)
Total	\$196,870.04	\$22,100.52

Comments regarding Operating reports:

The variances during the month were minimal once again as the activity at this time of year is very limited in all areas. Once again, the negative variances were more than offset by the positive variances in other accounts that resulted in a positive year to date variance of \$21,184.20 for the Master HOA and combined \$22,100.52 for the Master and all sub-associations.

Expenses: Taberna Master and Sub-Associations: Expenses remain within the overall budget for all communities although there continue to be some offsetting overruns/underruns. In the Master HOA the incorrect time phasing of our insurance billing and some internal transfers of legal expenses caused the vast majority of the \$9k positive variance. Fortunately, the significant delinquent account in OTW is continuing to make his scheduled \$1k monthly payments thru Ward & Smith. We have also communicated (via our attorneys) an acceptable payment schedule which would eradicate the debt prior to the expiration of the existing lien placed on his property. We await a respond from the homeowner regarding this. Another significant contributor to the positive YTD variance is the non-transfer of the \$8k annual allocation to the *emergency fund*. This has been addressed with CAS accounting and should be reflected in the March statement. On a less positive note, we had to authorize the write off of \$1,335 in receivables as the owner of one of the delinquent properties passed away and the property was sold under a bankruptcy proceeding which leaves us with no viable legal recourse.

Accounts Receivable: These amounts are not reported in detail this month since the number of accounts is still fairly large. The significant cases are still with the attorney with new cases being directed to the credit collection firm recommended by CAS (Craig & Fox).

BANK ACCOUNTS: With the year-end activities behind us, I am monitoring the CD's maturing in the spring of 2014 which will be rolled over to accounts within the Alliance group. Alliance maintains the

majority of our operating and reserve accounts, although we still have accounts at North State and Vantage South Bank.

BANK RECONCILIATION: CAS continues to reconcile our accounts against the financial statements on a monthly basis by CAS.

EMERGENCY FUND: The balance stands at \$42,363.68 as of 12/31/13. The remaining \$8,000 is being transferred at this time which will bring the fund back to the established goal of \$50,000. Continuation of this annual contribution will be considered in the preparation of the 2015 budget.

HOA INVOICES: As of 3/21/14, all invoices received have been approved, coded and submitted to CAS for processing. As noted in the operating report section above, the process documented in the Treasurer's manual is now being followed and should ensure prompt payment in the future.

Legal Fees: We have continued the policy of only seeking legal action where there is a reasonable chance of account, fine and legal fee recovery. CAS is continuing to take the initial collection action, providing the initial legal notification previously done by Ward & Smith (at cost). All accounts with Ward & Smith were reconciled and our account is current. Ward & Smith has placed liens on a number of properties at board direction and will continue to monitor the assigned accounts until they are closed at our direction.

As noted above, CAS has been directed to utilize the firm of Craige & Fox for all future credit collection activities since this firm specializes in this field and provides services at a significantly lower rate than Ward & Smith. This firm specializes in this type of activity, is used extensively by CAS and is recommended based on their experience with them and the significant rate differential which was documented by Katie in the email distributed to the board members on 2/17/14. Although Ward & Smith is certainly a sound law firm with an impeccable reputation, their rate structure does not provide us with a very cost effective method by which we can take action on our delinquent accounts. With the board's concurrence, CAS can be directed to use Craige & Fox for all future collection efforts, leaving the current cases with Ward & Smith until closure.

AGED OWNER BALANCES: AS OF Mar. 25, 2014

STREET ORDER SEQUENCE

* - Previous Owner or Renter

ADDRESS	NAME	CURRENT	OVER 30	OVER 60	OVER 90	TOTAL	STATUS
902 TABERNA CIRCLE	ANDERSON	575	201.25	300	5106.43	6182.68	AT ATTORNEY
203 BADEN COURT	SIMMONS	450	20	300	1840	2610	AT ATTORNEY
119 ST. GALLEN COURT	LAMM	425	112.5	300	1215.5	2053	AT ATTORNEY
113 GENEVA ROAD	STOVER	1400	0	150	0	1550	1st Notice
417 NEUCHATEL ROAD	DORRMAN	0	20	300	1099.01	1419.01	AT ATTORNEY
325 NEUCHATEL ROAD	SCHIFFINO*	246.71-	20	300	1262.7	1335.99	AT ATTORNEY
118 NYON ROAD	TEGTMEIER	525	20	300	475	1320	AT ATTORNEY
111 TICINO ROAD	GILKEY	0	20	300	997	1317	AT ATTORNEY
128 TEUFEN ROAD	RUSSO	0	20	300	985	1305	AT ATTORNEY
302 TABERNA CIRCLE	FLAGER	0	20	300	951.89	1271.89	AT ATTORNEY
	971 ASSOCIATES	0	20	305	0	325	
203 WALDEN COURT	HUMPHREY	0	20	280	20	320	
112 ARBON LANE	KELLY	0	20	280	0	300	
103 BRUGG COURT	HARGETT	0	20	280	0	300	
101 FRIBURG ROAD	KOTWIS	0	20	280	0	300	
113 FRIBURG ROAD	BLALOCK	0	20	280	0	300	
107 KRIENS COURT	DELANEY	0	20	280	0	300	
215 MELLEN ROAD	BALOLONG	0	20	280	0	300	
110 MONTREUX LANE	CHAMPEY	0	20	280	0	300	
318 NEUCHATEL ROAD	EDSALL	0	20	280	0	300	
324 NEUCHATEL ROAD	BUTLER	0	20	280	0	300	
327 NEUCHATEL ROAD	IRVAN	0	20	280	0	300	
407 NEUCHATEL ROAD	CHRISE	0	20	280	0	300	
448 NEUCHATEL ROAD	GARRISON	0	20	280	0	300	
202 NYDEGG ROAD	METZ	0	20	280	0	300	
112 REINACH LANE	PATEL	0	20	280	0	300	
906 TABERNA CIRCLE	EDGERTON	0	20	280	0	300	
510 TABERNA WAY	MONNIER	0	20	280	0	300	
202 TICINO COURT	EPPERSON	0	20	280	0	300	

103 USTER COURT	BEAUCHAMP	0	20	280	0	300
201 WALDEN COURT	JOHNSON	0	20	280	0	300
130 WALDEN ROAD	HARMON	0	20	280	0	300
126 MELLEN ROAD	VANDERMEER	0	0	280	0	280
114 REINACH LANE	DOLAN	0	20	220	0	240
214 MELLEN ROAD	FEDERAL	223.5	0	0	0	223.5
226 MELLEN ROAD	MELCHOIR	0	60	157	0	217
514 TABERNA WAY	WOESSNER	0	0	200	0	200
114 TEUFEN ROAD	DUNKER	0	80	0	0	80
214 MELLEN ROAD	WALLACE*	223.50-	20	280	0	76.5
117 NEUCHATEL ROAD	KILEY	0	0	71	0	71
114 LUGANO ROAD	BOOKOUT	0	60	0	0	60
207 NEUCHATEL COURT	KEMSKE	0	60	0	0	60
210 NEUCHATEL COURT	SAGAN	0	60	0	0	60
124 TEUFEN ROAD	VON VOIGT	0	60	0	0	60
207 TICINO COURT	SUITT	0	0	60	0	60
223 TICINO COURT	FEDERAL*	0	0	0	38.36	38.36
209 APPENZELL LANE	BUCHER	0	20	0	0	20
208 ARBON COURT	HALL	0	20	0	0	20
212 ARBON COURT	LANGHANS	0	20	0	0	20
120 ARBON LANE	BRUCHSTEIN	0	20	0	0	20
104 BADEN LANE	MURPHY	0	20	0	0	20
212 EMMEN ROAD	SITHENS	0	0	20	0	20
120 FRIBURG ROAD	CLARK	0	20	0	0	20
127 GENEVA ROAD	WALLER	0	20	0	0	20
136 GENEVA ROAD	HASKINS	0	20	0	0	20
105 LIESTAL LANE	MCNULTY	0	20	0	0	20
302 MELLEN COURT	GOMEZ	0	20	0	0	20
109 MELLEN ROAD	VALICEK	0	20	0	0	20
205 MELLEN ROAD	BATTERSBY	0	0	20	0	20
213 NEUCHATEL COURT	CRAWFORD	0	20	0	0	20
402 NEUCHATEL ROAD	JUMBA	0	0	20	0	20
425 NEUCHATEL ROAD	FRAZIER	0	20	0	0	20
510 NEUCHATEL ROAD	SITHENS	0	0	20	0	20

102 NYDEGG COURT	DIXON	0	20	0	0	20
207 NYDEGG ROAD	HARRIS	0	20	0	0	20
124 NYON ROAD	REEVES	0	20	0	0	20
116 SURSEE COURT	GARZA	0	20	0	0	20
313 TABERNA CIRCLE	WHITE	0	20	0	0	20
710 TABERNA CIRCLE	LASKEN	0	20	0	0	20
713 TABERNA CIRCLE	CULLIPHER	0	20	0	0	20
901 TABERNA CIRCLE	SCHULTZ	0	20	0	0	20
506 TABERNA WAY	MCFERRON	0	20	0	0	20
121 TEUFEN ROAD	NIEBER	0	20	0	0	20
137 TEUFEN ROAD	BARNES	0	20	0	0	20
104 TICINO ROAD	MCCALLIN	0	20	0	0	20
107 USTER COURT	SIMMON	0	0	20	0	20
110 BRUGG COURT	GHAHARI	0	10	0	0	10
412 NEUCHATEL ROAD	STOVER	0	0	10	0	10

* - Previous Owner or Renter

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3128.29	1823.75	10413	13990.89	29355.93

REPORT SUMMARY

COD	DESCRIPTION	CURREN	OVER 30	OVER 90	TOTAL
A1	DUES	246.71-	0	5190.86	15177.15
1	Late Fees	0	1170	4020	5370
3	Doc Proc. Fee	0	0	125	125
5	Attorney Fees	1975	273.75	4655.03	6903.78
7	Lot mowing	0	380	0	380
9	Utility Maint	1400	0	0	1400
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		3128.29	1823.75	13990.89	29355.93

Taberna Violations Summary 2014

<u>Violation</u>	<u>Number YTD</u>	<u>In Compliance</u>	<u>% Complied</u>	
Trash Can	2	0	0	0%
Boats and Trailers	5	3	0.6	60%
Lot Maintenance	8	8	1	100%
Property Maintenance	18	17	0.944444	95%
Yard Maintenance	2	1	0.5	50%
Home Business	1	1	1	100%
Signage	1	1	1	100%
Noise Complaint	0	0	0	0%
Basketball Goals	1	1	1	100%
ARC Default	1	0	0	0%
<u>Total</u>	<u>39</u>	<u>32</u>	<u>0.820513</u>	<u>76%</u>

Hearing Notification

328 Neuchatel Rd Trash Receptacle
111 Ticino Yard Maintenance