

CURLEW LANDINGS HOMEOWNERS ASSOCIATION, INC.
BOARD MEETING MINUTES
APRIL 16, 2009

Meeting was called to order at 7:00 p.m. Present: John Bavlish, Debbie Beaty, Manny Borg, Karin Daley, Tom Serridge, Rick Simon and Alan Sinclair

Approval of Minutes

The minutes of the February 19, 2009 meeting and the March 19, 2009 meetings were presented for approval. It was moved by Tom Serridge, seconded by Alan Sinclair and carried with a 7-0 vote to approve both sets of minutes, as submitted.

Finance Report

Tom Serridge presented the financial report, stating that the total between checking and reserves is \$28,000, of which \$10,000 plus is in a CD. Tom stated that the road sealing project and the pool/spa refacing project have now been paid, as well as the cost of the new chairs located around the pool area. Tom reported two owners have yet to pay their second payment on their assessment bill. It was moved by Karin Daley, seconded by Manny Borg and carried with a 7-0 vote to approve this report and file for audit.

Old Business

To sum up the insurance discussion of a previous session, Tom Serridge stated that it has been decided to increase the hurricane coverage to 100% upon the renewal date of the policy, August 2009. Therefore, the cost would increase the premium from to \$78,000, which is \$4000 more than the previous premium of \$74,000. The flood insurance would remain the same as it is which is within the guidelines. Homeowners in attendance were informed that a wind-mitigation form can be provided to them upon request which, if presented to their insurance provider, could lower their premium.

It was reported that the input received from homeowners regarding the renovations at the pool/spa area are all positive. A special thanks was given to Melvin Tinturin for painting the tables around the same area.

New Business

Karin Daley made mention of hearing that a free curbside recycling service is thought to begin next year.

Presentations From the Audience

Beverly Bartholemew and Elizabeth Knox commented on how nice everything looks.

There being no further business to be brought before the Board, it was moved by John Bavlish, seconded by Rick Simon and carried with a 7-0 vote to adjourn the meeting – meeting adjourned at 7:17 p.m.

Respectfully submitted,
Karin Daley, Secretary – May 21, 2009