

MINUTES  
COVE POINT BEACH ASSOCIATION  
FALL MEETING/AUGUST 29, 2009

President Frank Leland called the meeting to order at 10:30 a.m.

The President introduced new homeowners Barry Briscoe and Angie Thomas, 3025 Calvert Blvd., and Joe and Kathleen Nataro, 1097 Cedar Dr., to the community.

Corporate Secretary's Report. Minutes of the spring meeting were distributed to all members by mail and all present were asked if there were any corrections to the minutes. There were none and the minutes were approved as presented. Valerie Stewart, Corporate Secretary, then presented a "Thank You" card from Jean Maliuat for donations collected for the June Cancer Rally for Life cause. A total of \$156 was collected.

Board of Directors' Report. The President reported on the July article in the "Washington Post" advertising Cove Point as being the best place to watch the sailboat race. The Editor was notified that our beach is private and for the use of its homeowners and their guests only.

George Mineur, long-time Cove-Pointer. George is still in Asbury and doing well.

E-Mail Addresses. Everyone was encouraged to inform the Board of new e-mail addresses or contact information as soon as possible.

Treasurer's Report. Treasurer Mary K. ("Nip") Ritter reported on the financial status of the CPBA. Nip expressed concern regarding the neighbors who are not paying dues and invited suggestions as to how we as a community could encourage them to pay. She then requested approval of the proposed FY 2010 Budget of \$27,453. Prior to the vote on this the President explained that the proposed insurance budget line includes \$1,000 for possible Directors and Officers ("D&O") Liability Insurance coverage. He referred to discussions with other homeowner associations who carry it and who also suggested that their members are reluctant to become Board members without such coverage. Ms. Booker stated that she did not believe this type of insurance is necessary and recommended that the Board obtain a legal opinion before making a decision. The Board agreed that this was a reasonable approach and would follow the advice of legal counsel regarding the matter. The budget was approved as presented with the exception of funding for the D&O insurance.

Committee Reports:

Roads. The President and the contractor toured the roads together and it was recommended by the contractor that the aprons be dressed during the fall. The contractor also suggested, if approved, that when he came in the fall he would dress the aprons and fix the potholes in one day for approximately \$1,500. The President favored this option, hopefully preventing residents from filling the potholes themselves with unacceptable materials such as shells which can make the problems worse.

Vice President Tom Kearney reported that his research on paving the Association's aprons to Lighthouse Blvd. with asphalt or concrete indicates that it would not be cost-effective and recommended we not pursue this.

Cove Point Lighthouse Station Commission. Vice President Tom Kearney reported that there had been nothing the Commission needed to have a meeting about so far, but at the next meeting the subject of residents being concerned about traffic going in and out of the lighthouse as well as the possibility of the lighthouse becoming a bed & breakfast at the keeper's cottage

would be brought up. Residents will be notified of any upcoming changes regarding the lighthouse.

Signs. Committee Chair Marty Leland reported the approved new signs have been placed and all assignments have been completed. The President thanked everyone involved in the effort and discharged the Sign Committee.

Security Report. Security Chair Nip Ritter reported that there had been no major issues in the community. A few neighbors had to be reminded that beach fires should not be started if there are winds which cause smoke to go into nearby houses.

#### NEW ITEMS OF BUSINESS.

George Kahl stated that the Emergency responders have had trouble in the past knowing which way to turn off Lighthouse Blvd. and asked if the Board would consider putting up signs notifying drivers which side of the road should be turned onto based on the address. The President asked George if he would head up this effort. George agreed.

The President reported that many residents do not have house numbers that are visible from the street.

Community Picnic. Valerie Stewart asked the members present if a fall picnic was desired. It was agreed without a motion and vote to have a community picnic October 3 from 12:00 noon until 4:00 p.m. at the end of Holly Dr.

Flood Mitigation Plan. A draft flood mitigation program is being proposed by the County. June Sevilla recommended that a land survey and elevation certificate be obtained prior to purchasing flood insurance which could save on insurance costs. Barbara Mason commented the State has updated its mitigation plan to reflect the "critical areas." The County is hosting a meeting on September 2 at 7:00 p.m. to discuss these changes. The President encouraged members to research the FEMA website on criteria to get discounts on flood insurance.

There were several discussions with no motions made.

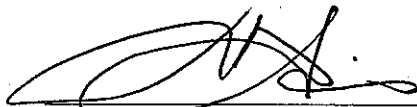
#### ELECTIONS.

The three nominees for the Board of Directors -- Mike Greenwald, Johnny Heinbuch, and Kathy Duncan -- were announced and the President asked if there were any nominees from the floor. There were no additional nominations and the three nominees were declared elected by acclamation.

#### UNFINISHED BUSINESS.

Nothing reported.

The meeting was adjourned at 12:05 p.m.



Valerie Stewart, Corporate Secretary