

**Lake Lorman Board of Directors**  
**Minutes of Meeting**  
March 9, 2009

The meeting was called to order at 6:00 p.m. by Jim Watts, President, with all Board members and 32 lot owners present.

**Minutes of the Previous Meeting**

A motion was passed unanimously to dispense with the reading of the Minutes, since they had been approved earlier via email among Board members and had been made available to lot owners via email, on the Lake Web site and in the box at the Clubhouse.

**Communications and Social Committees**

Barbara McDonald reminded us that the first Newsletter this year was mailed to all lot owners so everyone would start out with full knowledge of the Board activities. In the future, the newsletter will be distributed via email with paper copies placed in the black mailbox at the Clubhouse. Barbara asked for updated email addresses for all lot owners.

Barbara reported that we needed volunteers for the Fourth of July activities if the Lake Lorman lot owners wanted to have this again this year.

**Lake Committee**

Craig Lang reported that both lakes had been limed and that this will last until 2016 when it should be done again. He reported that he was able to have temporary work done to the launching ramp of the Little Lake in order to conduct the liming with further work on the ramp scheduled for later in the year.

Fertilization of both lakes is scheduled to start in a few weeks. On or about April 3, a shocking operation will begin on both lakes, and Craig discussed and explained the sizing of fish and bass. He encouraged everyone to join the Fishing and Boating Association. It was reported that we had good results with large bass and this was the result of the liming and fertilizing done in the past. Several lot owners gave similar reports and thanked Craig for his work.

Craig Lang reported that four of the white PVC pylons marking the boating limits or buoys had filled with water and tipped over and they would be reset.

The lock on the gate on the big lake boat ramp will be changed on April 1.

Craig will check on reinstalling signs on the dam prohibiting vehicles.

### **Roads Committee**

Woody Nance reported that he recently inspected the entire road and street network of Lake Lorman with our initial Contractor pointing out areas of concern, defect, potholes and problems. Woody reported that the Contractor said he would be happy to come back and perform his Warranty work for free. The Warranty is for one year starting October 2008, ending this October. Other than Warranty work, Woody said they pointed out other work and this Contractor bid \$1,600 [plus tax of 7%] to perform this. Woody is to seek additional bids. There followed remarks and statements of observations and opinions of lot owners in the area related to the width of streets, width of shoulders, and damage by the Utility District recently.

### **President's Report and Treasury**

Jim Watts reported that the receipts on hand now from the annual lake maintenance charges were approximately \$33,000, which was about 70% of all dues owed. Thanks to Margie Abel were extended for her work in handling the finances, the bank account and acting as assistant treasurer under Jim Watts, for \$25 per month on a month to month basis.

It was reported that the Board members had communicated with one another regularly by phone and email dealing with and discussing differing views and arguments about issues and decisions and gathering information.

### **Clubhouse**

Bill Cox thanked Shirley Grace for her excellent work with the Clubhouse. He noted that the Board was still in its six-month test season for waiving the \$75 fee for use of the Clubhouse, but maintaining the cleanup or damage deposit. Issues were raised about the pest control services for the Clubhouse, and the necessary clipping of the grass at the Clubhouse and at the several Gates. Also, the Clubhouse needs a solid cover over the chimney to prevent rain entry and to keep out birds.

### **Covenants**

As to Covenant changes, the Board has been discussing several issues to ultimately present to the Lot Owners for vote at the December meeting. These will be separately voted on, so each proposed Covenant will be on its own and the Lot Owners can select some to vote for, some to vote against and that there would not be a "package" or all or nothing vote but a cafeteria style. A draft of these changes is hopefully to be presented this September. Lot Owners are encouraged to submit issues of interest to the Board as soon as possible.

## **NEW BUSINESS**

### **Insurance:**

Bill Brabec reported that the Board made a study of liability issues and insurance for the benefit of Lake Lorman Corporation and Homeowners Association and that the consensus was that we needed to increase the liability coverage for the Lake and the Officers and Directors. For years, this has been for a damages limit of One Million

Dollars. The Board has compared rates and found that our Nationwide policy appears best and has an attractive cost for premiums. There has also been a discussion of purchasing Umbrella coverage to increase the liability to five million dollars. Liability for the Lake could result from allegations that the Lake was guilty of negligence in keeping trespassers off Lake Lorman and establishing proper safety rules for the lake and our roads and streets. The reason for such liability insurance is to foresee worst case issues to protect Lake Lorman for all our owners. Our current one year policy expires in October.

There followed a discussion of liability issues, jury and court issues including:

- requiring or recommending liability insurance on boats;
- horsepower of boats, size of boats, the water draft displacement of boats as regards wake and waves a boat makes, the rights of fishermen and skiers, and lake safety in general;
- golf carts, dirt bikes, off road 3 and 4 wheelers, young or non-licensed driver, and the risk of driving in dusk or nighttime hours, and without lights or a clear identification of such vehicles so a motorist can report problems to any affected parents. Some want these vehicles banned totally, some want strict rules and regulations but to allow such off road vehicles. The Board explained that much of this policing and enforcing was necessarily going to be up to the individual parents to enforce and to lot owners to identify violations and report to the parents and to the Board whenever observed, and that the Board would review the facts and could send appropriate letters once a problem is identified. A proposal to require drivers of such vehicles to be licensed, to require wearing of helmets, to prevent use of these on our roads and streets after dark was tabled for further study. Lot owners are encouraged to provide input to the Board on this issue.
- It was pointed out that vehicles, off road vehicles, and motorized or non motorized machinery are not allowed on any of our dams except when a lawnmower or grass cutter is in the process of clipping or mowing grass or a service vehicle is authorized by the lake, and that this was a long standing rule to protect our dams.

Following discussion, and following the invitation by the President for comments and discussion from the assembled lot owners and a full discussion by all who asked to speak, the Board unanimously voted to increase from one million to two million dollars our current Nationwide policy, at an additional premium of \$281 approximately. The Board next, following discussion, unanimously voted to buy an Umbrella policy of an additional three million dollars, at \$600 approximately per million in additional premium. This gives the Lake and the Board a total liability protection of five million dollars. This additional coverage is to be purchased without delay.

**Boat Size and Horsepower:** There was a discussion of how maximum boat length was determined years ago to be 22 feet. It was pointed out that some 24 foot pontoon boats had been “grand fathered” or approved for continued use while no new boats more than 22 feet in length would be allowed. A further discussion of boat wake, weight

of a boat and water displacement, waves against the dam and against the bank and sea walls followed. It was decided that these issues also should be put before the Lot Owners for vote and establishing these parameters in the Covenants if the Lot Owners desire to limit these items to be voted on at our December Meeting.

**Yard of the Month:** Barbara McDonald reported that Michael and Rose Marie Olivier had volunteered to take over and operate the Yard of the Month program for the year.

**Dumpster:** The Board voted to ask the Madison County Supervisor to place a Dumpster near the Clubhouse for Spring Cleaning and to rotate it when full and to leave it so long as we need it this Spring.

**Boathouse Plans:** The Board has approved Kevin Long's boathouse plan with piers and a brown metal roof for Wayne Baker's boathouse. These plans are in the Minute Book.

There being no further business it was voted to adjourn at 7:09 p.m.

Bill Cox  
March 10, 2009