

Minutes of Regular Meeting – September 20, 2011  
Board of Directors - Tern Bay Homeowner's Association

Meeting started 7:00 P.M.

**Roll Call of Directors:** Present: Mike McDermott  
Steven Burger  
Bob Alger  
Bob Hallstrom  
Phil DiGenova

**Approval of Minutes for:**  
July 19, 2011- approved

**Meeting Agenda items:**

**Treasurer's Report –**

Delinquencies in assessments – one month from 1 unit.  
Remaining unit in process to bring fees up to date.  
Reserves are in good order. (\$64k) Includes general and insurance reserves.

**Old Business**

Gutter repair – buildings 2,3,4 now ok – followup repairs needed for building 1.

Bay window repairs – complete.

Insurance review committee update –

1st meeting held 9/12/11

Details will follow – upon approval of highlights from co-members.

Primary concern is flood insurance for units. This will be taken up in more detail.

Laurie Laurenty indicated she is looking into disaster plan and will have info for that in future.

**New Business –**

Trash reminder – new note to be published to reduce boxes and put items into container.

Mail box replacement – condition and size issues – Bob Alger will investigate options.

2012 budget preparation – TABS estimate just received and reviewed

**Additional discussion/ requests:**

Insurance expenses incurred by TBHA on behalf of dockowners. These will be determined and reviewed at next meeting.

Request for considering gutters bldgs. 2 & 3 for poolside. Phil D. will get quotes.

With no further business it was motioned and seconded to adjourn the meeting. Motion carried 5 for/0 against.

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Mike McDermott, President

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Phil DiGenova, Secretary