

CICA Board of Directors' Meeting
August 18, 2015
7:00 p.m.

Board members present: Jim Carter, Phyllis Doyle, Tom Grieco, Sonny Hayes, John Murray, Chris Shelton, Justin Thomas

Board members absent: Mike Beiter, Ray Farnesi, Cindy Mistysyn, Tiffany Murch, John Reber

Community members / guests present: Bob Biedermann, Karen & Bill Dryden, Brad Fager, Andrea Gilde, Don Manges

Pledge of Allegiance

The Pledge was led by Chris Shelton.

President's report (Chris Shelton)

Tiffany Murch has resigned from the Board, she is staying home with her growing children. Our thanks go out to Tiffany for her service to the Community; especially her help managing the results of the Paving Survey earlier this year.

As a result of Tiffany's resignation and the requirement that we maintain a 12 person Board; it is typical for the Board to appoint a new member rather than having an election. Chris nominated David Haines to fill the vacancy; David is currently running for the Board and is willing to accept this position. A motion was made, seconded and David was elected unanimously by a voice vote. Welcome to the Board David!

Chris thanked all of our outgoing Board members for their service – Tiffany Murch and Phyllis Doyle. Chris also thanked Sue Seeley for her long service as Community Event Committee chair; she recently resigned due to Harry's health condition.

Chris mentioned a few community member concerns which had been brought to his attention:

- 1) We should review / check our road signage – every Community road should be marked as "Private" and have a posted speed limit sign. Chris and the Board are hesitant to add any new signage before the paving project begins – new signs would need to be moved and would be subject to damage during the project.
- 2) A resident requested reflectors be placed at the intersection of Rollins and Turkey point Road to make the road entrance more visible at night.
- 3) Chris is seeking a permanent solution to the marking of the curve in the Beach Road. This is not any problem during the summer; the problem arises when the snow plow drivers are attempting to get the first plow pass up the road. It is very difficult to see the curve when the area is snow covered.

Discussion:

- Permanent reflectors would be both unneeded and bothersome during the summer grass mowing season.
- Jim suggested that we install concrete "bases" with pipes cast in place to accommodate reflectors during the winter plowing season. During the summer mowing season the reflectors would be removed and the grass could be cut without obstructions.

- We will add this to the Fall Clean-Up Day project list.

Secretary's Report (Jim Carter)

Jim e-mailed the draft minutes to the Board on August 1, with a response deadline of August 4. Final minutes were e-mailed to the Board on August 5, and were approved (10 yeas, and 1 non-vote which counted as a yea, and 1 abstention due to absence) with minor requested changes incorporated.

The final minutes were posted on the website on August 5 and on the Beach and Harbor bulletin boards on August 6, 2015.

A motion was made and seconded to approve the Secretary's report for July. All in favor.

Treasurer's Report (Presented by Andrea Gilde for John Reber)

Andrea presented and reviewed the July CICA Monthly Treasurer's Report providing an overview of the income and expenses.

Income: \$ 4008.49 – 4th of July event (gross income)

Expenses:

\$ 43.34 – Electricity
1527.00 – Insurance - Liability
193.47 – Pavilion - Tent repair / shuffleboard equipment / propane
1006.18 – Wages (grass cutter – full year)
1488.04 – 4th of July
195.55 – Kubota mower payment – 15 payments remain

Andrea presented and reviewed the July Community Maintenance Monthly Treasurer's Report.

Expenses:

\$ 283.28 – Beach – Horse shoe pit materials
31.49 – Electricity
605.23 – Printing / Mailing – Road voting and Post Office box rent
125.00 – Roads / General Maintenance – grading permit, Mason Lane
258.05 – Wages - mowing

A motion was made, seconded and passed unanimously to accept the Treasurer's reports for July.

Committee Reports

- Anchors Aweigh 5K (Andrea Gilde, Diana Hawley, Chris Shelton)
Nothing to report.
- Architectural Review (Bill Dryden)
Since the last meeting we approved the construction of a green house in the rear yard for: Chris Shelton – Lot: C-41, 181 Bennett Avenue

- Beach (Jim Carter)

Reminders:

WATERCRAFT: Please keep all watercraft outside of the swimming areas as marked by the boundary floats. This includes kayaks, canoes and all motorized vessels.

Discussion / Comment:

- You are welcome to launch or recover your kayak from the beach – just use any of the shoreline outside of the marked swimming area to do so.

DOGS: Please leave your dogs at home when visiting the Beach or take them to the Harbor area for swimming.

PARKING: All vehicles using the Beach or Harbor parking areas must display a CICA sticker, or a Guest Pass, or face possible towing. Stickers are available from Karen Dryden at no charge to all property owners and residents.

Contact Jim at: jtcarterphoto@comcast.net

- Bulletin Boards (Karen Dryden)

The July Board Meeting minutes were posted; no other activity for the month.

Reminder: Classified and for sale ads will remain posted for three months and then be removed.

- Community Events (Pat Day / Sue Seeley)

Community Yard Sale: Beth Beckert announced that the Community Yard Sale is scheduled for September 12 from 8a – 12 noon. The pavilion is available for those who would like to display there. Rain date is September 19. Please contact Beth Beckert - bethbeckert@yahoo.com

- Fourth of July (Diana Hawley & Andrea Gilde)

This event produced a net income of \$2510. this year – thank you for your support!

The Board thanked Andrea and Diana for their work chairing this event.

- General Maintenance / Erosion (Sonny Hayes)

No general maintenance required this month except for the replacement of one fence rail at the top of the Beach Road.

I can be contacted at 410-287-7588 or hayes5626@aol.com.

- Grass Mowing (Karen Dryden)

No changes since the July report.

* This is year 2 of 3 for the seasonal mowing rate of \$172.50

- Harbor (Marc Beckert); report by Bill Dryden (Interim Harbormaster, Ret.)

All is fairly quiet at the Harbor.

Marc Beckert will begin being groomed to take over as Harbor Master when he returns from vacation and should be up to speed by November 7, 2015, which is mooring pull day.

Last Sunday, a beautifully restored 17' mahogany runabout was intentionally grounded alongside of the pier at the launch ramp. It had developed a leak after launching from Rogue's Harbor. The leak had overwhelmed the vessel's pumps and the operator intentionally grounded the boat in shallow water where it sank. The boat was recovered later by Tow Boat US and loaded onto a trailer for repairs. We are glad we could be of assistance!

PARKING REMINDER: All vehicles, **including boat trailers**, using the Harbor parking area must display a CICA sticker, or a Guest Pass, or face possible towing. Stickers are available from Karen Dryden at no charge to all property owners and residents.

- History (Pat Day)

Nothing to report at this time.

- Legal (Bill Dryden)

The following is a follow-up on past due Maintenance Fees for multiple lot owners or those owing for two years:

1. Lot: C-9 – Lyon's – Paid in full
2. Lots: L-3 & L-4 – McMenamin – Paid \$952.94, but did not pay the interest/ penalty of \$22.60. If not received by year end, it will be added to the 2016 invoice.
3. Lots: M-3 & M-4 – Hinkle – Paid \$962.46, but did not pay the interest/penalty fee of \$13.08. If not received by year end, it will be added to the 2016 invoice.
4. Lots: P-26, 27 & 28 – Quinn – Paid for two lots only. She had the tax assessor combine two of her lots into one and now claims she does not owe for all three lots. Our attorney and I do not agree since the deed has not been changed and she could legally sell each of the three lots. I will begin the legal process to collect for the unpaid fee this week.
5. Lot: N-12 – Foley/Jones – No response and I will begin the legal process to collect the unpaid fees this week. We already have a lien on this property for a previous two year period.
6. Lot: U-2 – Smith – No response and I will begin the legal collection process this week.
7. Lot: N-6 – Ostasewski – No response from Mrs. Ostasewski. Mr. Ostasewski advised that he is not responsible and will pay nothing. The house is vacant and will go to foreclosure sale in the future. We could spend money and obtain a lien; however it would be wiped out at the foreclosure sale.

Discussion:

- Mrs. Ostasewski has changed her mailing address to that of her ex- husband. Neither party is claiming ownership of this property. The home will go to Sherriff's sale.
- Karen Dryden commented that she and Bill go to the sales and *sometimes* collect at least some of the past due Maintenance fees at the sale.

I will keep the Board advised.

- Library (Joan Ferrick)

The books come in and the books go out!

Please contact Joan Ferrick (410-287-9595) to access the library during off hours.

- Membership (Karen Dryden)

2009 – 2011 MEMBERSHIPS:

- (2) - Lot owners have not responded or paid two years or more prior to 2012
[Hill, (2) Lots] – in foreclosure

2012 MEMBERSHIPS:

(319) – Lot owners have paid their Maintenance Fees for 2012 to date (98.76%)

(242) – Of those paid have joined the Association

- (3) – Lot owners have not responded or paid 2012 Fee.
 - (1) Lien placed against (Foley/Jones)
 - (2) In foreclosure - Hill (2) lots

2013 MEMBERSHIPS:

(318) – Lot owners have paid their Maintenance Fees for 2013 to date (98.45%)
Plus (4) Mason Lane owners

(220) – Of those paid have joined the Association.

- (2) – Hill – in foreclosure

2014 MEMBERSHIPS:

(316) – Lot owners have paid their Maintenance Fees in full for 2014 to date – (97.83%)
Plus (5) Mason Lane Owners (“Exempted” properties)

(211) – Of those paid have joined the Association (65.32%)

- (2) – Hill – in foreclosure

2015 MEMBERSHIPS:

(301) - Lot owners have paid their Maintenance Fees in full for 2015 to date (93.18%)
Plus (5) Mason Lane owners

Plus (9) Partial payments ----- this is 7 additional in the last month

(180) - Of those paid have joined the Association (55.41%)

- **2015 Invoices were sent out November 15, 2014**
- **Payments were due on February 15, 2015**
- **(76) Second Invoices mailed March 13, 2015**
- **2015 Unpaid Maintenance Fees began accruing 6% interest beginning April 1, 2015**
- **(34) Third invoices will be sent out May 30, 2015.**
- **(7) Final Letters (representing 10 lots) were sent out July 15, 2015 from the Legal Committee**
- **2015 Bath House & Shuffle Board keys are available**

- Newsletter (Andrea Gilde)

The Newsletter went out at the end of July. The next issue is scheduled for October.

Please submit any copy for future issues to Andrea via e-mail andreagilde@gmail.com

- Nominating (Sonny Hayes)

We currently have 4 candidates running for 4 open positions.

Additional nominations can be made from the floor during the Annual Meeting on August 23.

- Pavilion Rentals (Sonny Hayes)

The pavilion is currently committed for **Community** and private events on the dates below for 2015:

8/22 **8/23** **9/4** **9/12** **9/19** **9/26** 10/2 **10/17** **10/31** **12/19**

8 Community events and 1 private event:

Aug 22 (Resv.) , Aug 23 (Annual Mtg), Sep 4 (Social), Sep 12 (Yard sale), Sep 19 (Yard Sale rain date), Sep 26 (Social), Oct 2 (Resv.) Oct 17 (Fall Cleanup), Oct 31 (Halloween), Dec 19 (Christmas Caroling).

It was noted that the 8/22 reservation is not yet paid.

I can be reached at 410-287-7588.

Discussion:

- Clean up has sometimes been marginal after private use of the Pavilion; this has been noted several times this year. Not so much by people who have reserved the Pavilion, but from general use by Community members.
- Please be courteous to others and clean up your own mess!

- Road Maintenance and Drainage (Sonny Hayes)

Checked out drainage issues on Mason and Turkey Point. Also inspected the drain pipes on Bennett, Rolling, Caldwell and Gull Circle.

- The pipe near Brad's house on Rolling appears to be partially crushed and is probably too shallow to carry the paving equipment without further crushing.

Also talked to Fred Mcguigan, Supervisor of the Elkton MD Hwy office on Cecil Ave. He was going to come out to CI and check up on the Drainage by Jeff Mack's property and consider if any signage might be possible to attempt to slow drivers down as they come and go from the Light House. The possibility of speed bumps was ruled out.

I can be reached at 410-287-7588 if there are any problems or concerns.

Comment:

- Brad commented that rumble strips in front of anyone's house will produce an unacceptable amount of noise. Sonny agreed and thought speed bumps would be the preferred installation.

- Roads / Drainage Improvement and Planning (John Murray)
Cliffview Drive and Gull Circle

Work is advancing. The upper portion of Gull Circle has been regraded and seeded. This included the forming of a continuous drainage swale, cleaning of existing pipes and the installation of a new under driveway pipe. The catch basin at the Bates property was rebuilt, the existing grate will be re-used. RCP was installed along Cliffview. Rip rap is complete at the pipe outfall at the harbor open space. Catch basins will be installed on both sides of Gull, Wednesday and Thursday, final grading is scheduled for Friday.

- The intersection of Mowbray and Rolling was repaired; delay caused by spring rains which seemingly have not stopped.

Comments:

- The Bates property on the corner has numerous encroachments into the ROW.
 - The fence is on the ROW but will not interfere with the paving project.
 - The garage was extended many years ago and that extension violates the set back regulations.
- A motion was made, seconded and passed unanimously by voice vote as follows:
 - That we should have RVJ draft a letter to Mrs. Bates noting the above conditions and just informing her that she is in violation.
 - The Board is not requesting any action on her part, merely letting her know, that we know. The primary purpose of this letter is to "have on file" the Community's claim to the land in the ROW. We believe that Mrs. Bates is aware and has no intention of filing an "adverse possession" claim to the land, but a subsequent owner might not be of the same mindset.

Mason Lane

Work is scheduled to begin on Monday August 24, 2015. Estimated time for completion 2-3 weeks.

Community Wide Paving Project

Following the last board meeting a sub committee was formed to formulate a plan for implementation of this important project.

Road Construction Committee (RCC) members: John Murray, Brian Clare, Tom Grieco, Don Manges, and Mike Beiter

On July 29 the RCC held its first meeting with these objectives: to determine a timetable of next steps related to the bid package, the contractor negotiations, and communications to the BOD and our community at large.

1. John Murray reviewed the CI Paving Project Invitation to Bid, dated 3/3/15. He also presented the CI Road Length Verification from the 2009 study.
2. Don Manges presented an updated Asphalt Index which shows that there are minor fluctuations in the price of asphalt for the last 5 years, ranging from about \$475 to \$650 per ton, and that as of July 2015 we are at the lowest point in the last 4 years.
3. We discussed the contractor selection process. 5 Bids were requested. One contractor could not meet the bond requirements, 2 bids were "high," one bid (Meadows) was low, but included an open-ended price-add depending on the amount

of road base preparation; S&M Paving was the bidder pre-selected on the basis of meeting all bidder requirements and submitting the lowest firm price. Also they are a contractor with whom we have a track record and prior working relationship. We will therefore take the final bid package to S&M for negotiation and finalization.

4. Eric Sturm will draft up the actual contract document with final specifications to be presented to S&M. The RCC will review and approve the contract before it is presented.

5. As part of his professional services Eric will provide on-site quality monitoring of the preparation of the base and paving. This will be augmented by members of the RCC plus additional volunteers at large to provide "24/7" supervision of the process. Eric's Proposal for Services is included for signature. \$ 8500. – 12,000.

6. We will utilize Pelsa Surveyors to survey and stake out the right of way as necessary. This is a \$7K to \$10K expense which is included in the project. The Pelsa Proposal for Services is included for signature.

7. We also have allocated money for the independent testing and core sampling. This is **in addition** to S&M which will be providing us with core samples. S&M procedure: Asphalt ticket from plant to S&M; core samples taken by S&M; S&M core sample to Eric Sturm.

8. We discussed the necessity of "proof-rolling" which was in the 2009 spec. John will review with Eric.

9. The specification calls for a slightly wider base coat (20'2" wide) than top coat (20') to prevent edge crumbling.

10. We developed a list of activities that need to occur prior to commencement of the work. These include, but are not limited to:

Inspection of drainage pipes which indicate possible problems at this time (97 Bennett and others)

Mike Beiter, Don Manges, Brian Clare, and Sonny Hayes performed the following inspections:

Pipe at Bear Property, Rolling Road

Upstream end: There was evidence of breakage and deterioration at 3' in and also at 15' in. Could not scope past this. Pipe composed of many short sections; Downstream end: Completely blocked by concrete and debris. Could not locate pipe.

Recommend replacement prior to paving. John Murray also inspected the pipe and concurs.

Pipe at Fager Property, Rolling Road

Upstream end: Had standing water. Could not probe into pipe due to blockage and deformation of pipe. Pipe is very shallow; Downstream end: Could probe in about 15' but pipe is about 40' long. Top of pipe is exposed due to washout.

Recommend replacement prior to paving. John Murray also inspected the pipe and concurs.

- Eric Sturm to recommend pipe material.

Pipes on Bennett

Did not scope due to thunderstorm. We need to rebuild the video camera chassis to a more robust design and will try to scope these out in the next two weeks.

Comments / recommendation:

- Chris Shelton: With as many pipes as we have in the Community, we should not be using privately owned equipment for inspection. Chris has found a waterproof inspection camera for \$160. and recommends its purchase.
 - Board concurs; camera ordered during this meeting from Amazon.
- Sonny Hayes: Numerous pipe replacements as a part of the paving project may drive the cost above the stated \$2200. / lot – we need to be careful on scheduling replacements.
 - John Murray has discussed this with Rudy from S&M who stated that the price difference between replacing a pipe in our roads right now versus replacing after paving is negligible.

Note: During the rainstorm we pulled prints from the pavilion to verify and/or update location of under-road drainage pipes.

Caldwell drainage issue – John Murray and Eric Sturm met with residents and will give this further consideration. This is not part of the paving project and would be funded separately. A drainage swale and possible piping will be necessary along the north side of Caldwell. This will require site design and engineering services.

Discussion:

A protracted discussion followed concerning the drainage problem on Caldwell Road involving John Murray, Sonny Hayes, Don Manges, Bob Biedermann and Chris Shelton.

Summary:

- Bob Identified a drainage problem on Caldwell Road; he fears that the paving project will make the problem even worse.
 - This problem affects 5 owners.
- This problem was identified in 2009 – at that point it was labeled as a “major project”.
 - It was again identified as a problem area in 2012 by the Road Committee along with about 14 other areas in the Community.
 - When the Road Committee prioritized the projects in 2012, this project was accidentally omitted from the list.
- John Murray, Eric Sturm and S&M paving have looked at the area and have determined that this project cannot be “eyeballed”; it will require an engineered solution – the grades in the area are too subtle for an easy visual solution.
 - John speculates this will require catch basins and the like.
- Bob persists and asked when that solution will be engineered.
 - The funds for engineering are not currently allocated in the budget.

- Sonny thinks we might be able to do this project ourselves if given enough lead time to round up volunteers.
 - Objections raised:
 - Our tractor is underpowered for any kind of heavy grading.
 - A decision was made some years ago not to do any heavy road work ourselves.
 - The residential-type tractors which are owned and used by our community volunteers are not designed for this type of work, and could potentially be damaged. This would result in CICA being responsible for repair or possible replacement.
 - A good portion of our current drainage problems have been caused by our own non-engineered solutions. They may have worked for a while, but not long term.
- Chris agrees to go have a look for himself tomorrow and thinks perhaps we can find the funds for at least a preliminary engineering study by Eric prior to paving.

Determine tree trimming requirements. Put into the spec that the contractor is responsible for trimming any trees damaged during construction.

Determine mailbox movement plan. Boxes will be tagged and individual homeowners will be responsible to move, then replace afterward. Residents can contract out to Dalton and other contractors as needed.

Should herbicides be used to kill grass and prevent its re-emergence through the pavement? – To be discussed with Eric Sturm.

12. Following is some information that we will need from S&M. We need to review the overall process and develop a communication plan. We will utilize “street captains” to provide the ongoing communications to all residents on a “street by street” basis. Other issues:

What is the overall timetable? Actual construction is about 30 days, plus 30 days for surveying. Additionally, the asphalt plant requires lead time as well.

What is the sequencing of streets?

What is the duration between the road prep, base coat, and final coat?

Will paving be in 10’ or 20’ widths?

What is the “no driving” duration for each phase? Answer: Base coat immediate; final coat 20 minutes.

What is the process for those who want to pave their driveways? This work will be separate from the road paving process.

How will the project affect traffic routing for residents and routine activities like garbage pickup, delivery trucks, etc.?

10. Next steps

Mike will provide video-scope equipment and continue to work with Don, Tom, and Brian to scope out potentially defective drainage pipes which are under the pavement.

Brian and Don will work with Ray Farnesi on the financing issues. We recommend that the invoicing process begin as soon as possible to garner funds to meet a fall construction plan. Our latest possible date to have financing in place to begin is October 1.

Comments and discussion:

Ray Farnesi could not be at this meeting – the following was reported by Chris Shelton:

- Cecil Bank is receptive to financing this project.
 - Based on the survey and ballots approximately 50% of the residents are prepared to pay “up front” – this will provide a down payment of 50% and a loan amount of \$350K.
 - Maximum financing term is 24 months – this brings the monthly payment below \$100.
 - We will collect \$2200. up front, in the event that there are leftover funds at the end of the project, we will credit those funds toward the 2018 Maintenance Fee.
 - The only issue at the moment is the interest rate charged by the bank – the interest charges will be borne by the recipient.
 - **To be clear:** if you finance your assessment for the roads – you will be paying the **interest charges in addition to the \$2200. assessment.**
 - **The financing agreement follows the person, not the property.** So, if you finance the assessment and then sell your property – the loan is still yours personally, it does not follow the property.
 - Typically this would be one of the items reconciled at settlement.
 - Chris and Andrea have already paid their assessments in order to open the account and have it available to the Community without any bank maintenance fees.
- Invoicing and Credit Cards:**
- We are in the process of getting set up to accept credit cards for this assessment.
 - Persons wishing to pay by credit card will be assessed the processing fee for the charge – typically \$75. to \$80. on a \$2200. purchase.
 - Cards being considered for acceptance – Visa, Master Card and Discover. No American Express due to higher fees.
 - We are planning to have invoices mailed by September 1, 2015

John will get Eric to prepare the bid contract and set up a meeting with the RCC to review, approve, and present to S&M. A draft of the bid contract document has been sent to the committee for review. Once finalized this will be sent to S and M to prepare an Agreement for signature.

- **Shoreline Erosion (Don Manges)**

Nothing to report.

- **Tractor (Tom Grieco)**

The tractor rear window, associated parts and fasteners were purchased from Ag Industrial on August 5. The total invoice is for \$998.66. Some of the parts will be returned because they will not be needed.

I plan to install the window after Labor Day and report on the final total cost at the September board meeting.

- Web page / E-mail /Technology (Diana Hawley)

FREE WIFI at the pavilion – see “New Business” below.

Routine updates continue to be made to web site.

Please report any additional web site revisions to Diana Hawley.

chesapeakeisle.secretary@gmail.com

Community Members Issues (*Community members present at the meeting who have questions or issues to bring before the Board were given the opportunity to speak.*)

No Community Member issues were presented at this time.

Old Business

Annual Dinner:

The Annual Dinner has been moved to an “in house” event. The Community Events committee cannot find a volunteer to chair the Annual Dinner, attendance has been dropping and the cost rising in recent years.

If you would like to Chair this event, please contact any Board member!

Hinkle Property:

The construction materials continue to be an ongoing issue on this property. The materials have been on the property for several years and there is no progress on the structure.

- Tom Grieco will try to meet with Mr. Hinkle to discuss this situation

New Business

Paving Project

Several Board members have already paid their assessment for paving in order to establish the separate Paving account.

If you are planning to pay your assessment as a lump sum, please pay as soon as you can – this will give us even more credence with the bank and may help us acquire a lower interest rate for those who are financing.

Checks should be payable to “CICA” and please include your Lot number on the memo line.

Pavilion WIFI

The WIFI is now operational at the Pavilion! Network name is “CICA PAVILION FREE WIFI”, The password is “goodlife” – all lower case for the password.

- A surge suppressor is on order for the pavilion WIFI equipment.

Dead Tree on Mason Lane

Don Smith recently had some tree work done on his property on Mason Lane. The arborist noted a dead tree near Mason Lane which Don believes is in the right of way for the road. Don fears that this tree may fall and damage any repairs / paving on the road.

- John Murray will investigate the tree's location.

Annual Meeting

Following the resignation of Sue Seeley from the Community Events Committee, Karen Dryden has come forward to co-ordinate the food after the Annual Meeting. There was a brief discussion concerning set up, sound system, etc. for the Annual Meeting.

Announcement of next Board Meeting:

The Secretary announced that the next monthly Board meeting is scheduled for Tuesday, September 15, 2015, at 7:00 p.m. at the Pavilion.

Announcement of Annual Meeting of Property Owners and CICA:

The Annual Meeting of Property Owners will be held on August 23, 2015, starting at 2:00 pm at the pavilion. The Community Maintenance meeting will be held first, followed immediately by the CICA meeting. The budget which was mailed to all property owners in June will be voted upon. These budgets were also published in the July Newsletter.

Meeting adjourned: A motion was made and seconded to adjourn the meeting; all in favor. The meeting was adjourned at 9:42 pm.

Respectfully submitted,
Jim Carter, CICA Secretary