



MINUTES OF THE MEETING OF THE BOARD OF DIRECTORS, MONDAY DECEMBER 1, 2025

All Members attended Board Meeting convened by Zoom from 5:30–7:00 p.m. on Monday, December 1, 2025.

- **Minutes of November 3, 2025.** The minutes of November 3, 2025, were previously approved and now ratified.
- **Treasurer's Report, Upcoming Years Budget Possible 5% Dues increase.** John York went over the Budget and Reserve Funds for next year. He indicated that for the past several years we have been running a surplus of approximately Fifty Thousand Dollars (\$50,000.00) per year. He also noted that even after fully paying for the Ramp we should end up at the end of 2026 with over \$400,000 in net cash. This year the surplus will be less as we had an extraordinary amount of costs for pruning the canopy and we did some extensive road work on the gravel roads. The canopy work was necessitated by both the Village to allow for a newly purchased exceptionally large fire truck to access all homes and by the Club so it's Truck/Van can also access deliveries to our homes in the forest. Considering our strong cash position and the fact we have historically had 100% payment of dues, the Board voted to forego an increase in 2026. Some additional considerations were if we needed funds for say paving East Beach Drive it would require an assessment at any event. Also, the thought was if we accumulate too much cash there would be a large temptation to use it and perhaps not as judiciously as it should be used. Finally, it was pointed out in the case of a named storm there should be funds through FEMA via the Village for clearing our roads.

Marina/Ramp Project. Alan and John reported the lower slab was in and the pouring of the upper slab should take place on Friday December 5 if weather permits and there are no unforeseen problems. There have been a few hiccups along the way. A barge with gravel was cancelled due to weather. Vinyl sheeting because of much debris due to old ramp was more difficult to drive and align properly, an underwater saw for cutting vinyl malfunctioned and a Strap/Chain for lifting the lower slab snapped due to the ten plus ton weight of the slab. Special thanks to Bryan Mulqueen P.E. who has been onsite for much of the process and Ian McCormick on making sure on short notice with no fanfare the Marina Lot was clear of all boats so heavy equipment could move freely onsite.

With some luck the Marina may be completed by the Annual Meeting.

- **Roads.** Several potholes and problems with mulch from yards on East Beach Drive have been brought to the Boards attention. John York is getting someone to patch the potholes. Ginny had been in touch with the various landscaping crews to remind them about the problem with the mulch during rainstorms clogging our drain on East Beach Drive. She and John Y will look at options and also get a quote on the cost of border timbers to hold the mulch.
- **Annual Meeting Agenda.** The Board approved the Annual meeting Agenda.
- **ARC.** Audrey reported 3 Dogwood Ridge received final approval. She also reported that the ARC coordinator at BHI Association has left and Kim, who is excellent and was the prior coordinator, is temporarily filling in. Audrey will present an ARC Year in Review at the Annual Meeting.
- **Adjournment.** There being no further business, the meeting was adjourned at approximately 7:00 pm.