

## **Hidden Lake Association BOG Meeting Minutes**

### **November 28, 2022**

#### **Board Members in Attendance**

Jay Casella     Bob Kiehm     Anthony Grandazzo     Sheri Berger     Heather Edelson  
Laurel Hoynoski     Cindy Porriello

#### **Board Members Absent**

Llyod Pearson

#### **Members in Attendance**

Victoria Nicholson James Nicholson Karin Bullock Linda Lamitola Jeanne Cassella  
BJ Chotiner Dan Salafia Alan Howell Frank Nunes Alan Stokke Sandy Kiehm  
Theresa Resnick David Chalifaux Kayla Periole Mike Gobieski Betty Barssevich  
Renee Norkin Tom Wood Mary Evelyn Wood Jill Carey Bruce Reynolds  
Jeremy Payne Mary Arnold Sharon Howell Mary Damico Keha Esposito Ron Trembly

Meeting called to order at 6:37 pm by Jay Cassella

General Discussion items:

James Nicholson raised the subject of the lake drawdown and shared his perspective that the lake valve should be closed tomorrow, as the lake had been lowered the prescribed level of 3-4 feet, as recommended by the Lake and Pond Connection. Linda Lamitola indicated that she was happy that the lake valve has been opened, as it has provided her with an opportunity to work on her waterfront.

#### **Approval of the October meeting minutes**

A motion to waive reading of the minutes was made by Laurel Hoynoski, and seconded by Cindy Porriello. Motion passed unanimously.

A motion to approve of the minutes with the clarification regarding the miscount in the vote last month regarding the lake valve was made by Cindy Porriello, and seconded by Heather Edelson. Motion carried unanimously

#### **Treasurers Report    Bob Kiehm**

#### **See report**

Laurel Hoynoski made a motion to accept the treasurers report; motion seconded by Sheri Berger.

Motion passed unanimously

**Tax Collectors report** Sheri Berger

2021 Current Tax: \$60,602.65

Total Current Tax Collected: \$57,625.81

Back Taxes/Interest/Fees Collected: \$952.23

**Total Collected: \$58,578.04**

November deposits: \$344.54

**Septic report**

No septic report as all annual work has been completed. Jay Cassella reminded members that the septic contract would be going out to bid in the spring and asked that if anyone knows of a company that they would like to see considered, they should contact him.

**Road Report**

No report

**Lake Report**

No report

**Aquatic Wildlife Committee Report**

No report other than that Keha Esposito stated that they are working on a winter newsletter

**Bylaw Committee**

No report

**Audit report** Alan Howell

Alan distributed a questionnaire that he developed to be completed by any prospective members of the audit committee. Jay Cassella will distribute the questionnaire as needed.

## **Web and Facebook report     Jay Cassella**

The titles on the homepage of the website are missing due to a electronic glitch. Jay Cassella will be in touch with Wix to determine how this can be corrected

## **Beautification Report             Sandy Kiehm**

“Money in the bank from previous events”, no events or initiatives planned until at least the springtime.

## **Unfinished business**

Heather Edelson asked if the lake valve could be kept open another couple of days so she can finish some work in the cove. A brief discussion ensued with members stating that it will take a few days for the lake to fill in, so there isn't a need to keep the value open beyond November 29<sup>th</sup>, as previously planned.

Motion made by Laurel Hoynoski to close the valve tomorrow, 11/29. Cindy Porriello seconded the motion. Motion passed unanimously

## **Update on concerns regarding short term rentals:**

Jay Cassella read his correspondence with the attorney Adam Cohen. The letter framed the fact that a home on the lake had begun to be advertised for short term rentals via VRBO and AirBnB. The questions posed to the attorney dealt with HLA bylaws and whether short term rentals violated any terms of the Charter and bylaws.

Attorney Cohan expressed a preliminary opinion that short term rentals would probably not be considered in violation of the Charter or any existing bylaws, but that a deeper investigation of the provisions would be conducted if desired.

The Board perspective is that due to the possible ramifications of short -term rentals, and the likelihood of strong opinions on his issue that could exist, the subject should be brought up for discussion at the annual meeting and discussed by the general membership. If the membership determined that they would like to have a provision disallowing short term rentals within the Association, this action would have to do through the legislature.

**See attached correspondence**

## **Review of grievances as presented by Frank Nunes**

### **Restatement of grievances** presented by Frank Nunes (See attached summary of concerns)

The grievances against the Board resulted in a very lengthy presentation and subsequent discussion (approximately 2 hours) between Frank Nunes and the Board. While the following bullet points are by no means a comprehensive summary of the presented issues, they do provide a brief summation of the key points.

- Question of short-term rentals and reported statements made by board members that short term rentals were in violation of bylaws, and a suggestion that the Board was exerting influence to disallow this type of business model.
- Committee memberships and questions about how members are selected. Do Board members receive special consideration for committee membership over general Association members?
- A question was raised about other in-home business and how they differ from short term rental business, and if Frank Nunes was being unfairly singled out for running a business from his home.
- Question raised of the Board being forthright in general, and whether there were secretive and potentially inappropriate decisions made without full disclosure. Frank questioned the overall transparency from the board in its decision making as well as questioning whether open and honest communications were the rule or the exception to the rule.
- Frank also indicated a need for greater professionalism and less joking. Decorum from both board members and association members needs to be more controlled.

For a summary of the Board responses to these grievances, please see attached Board responses.

This presentation, subsequent discussion, and written responses of the Board represents a final response to these grievances.

### **General discussion:**

**Jeremy Payne**, new member of the Association indicated that Jay Cassella was very helpful to him when he recently moved to HLA. However, he was told that the Association does not allow AirBnB, and that this doesn't align with tonight's discussion. He also stated that he had no plans to rent his home as a short-term rental property.

**Victoria Nicholson** spoke as a former Board member and current Lake committee member. She spoke about the good work of Lake committee and how important it is for continuity of members on committees. Victoria also mentioned that she has recorded all the meetings and she is not sure that we should publish recordings on the website, as had been suggested by Frank Nunes in his previous presentation regarding open communications.

She also spoke against the concept of AirBnbs in general, especially in terms of septic capabilities and possible limitations. She also spoke on Jays Cassella's behalf and stated that while he can be misunderstood at times, he does an admirable job as President.

**Frank Nunes** indicated that he has great control over who he rents to, and that renting on a short-term basis is an easier management task than being a "regular landlord." He has cameras, sound devices within the rental property.

**Alan Stokke** suggested that meetings be recorded, and minutes transcribed from the recordings.

Alan also noted that he didn't see any State restrictions about fires in their backyard. This was mentioned in relation to a previous directive from Jay Cassella regarding a prohibition of fires during the summer drought.

Alan suggested an ad hoc committee be formed to investigate ramifications of short-term rentals.

Alan again suggested use of Roberts Rules. He also discussed that a change of venue for a meeting location. He suggested that if a change of venue for a meeting has to be made at the last minute, the meeting should be postponed to a later date. He also urged a stronger sense of decorum.

**Dan Salafia** pointed out that the bylaw regarding animals on the beach has not been updated on the website. The Board acknowledged this lack of a current rule on this issue, and agreed to post the updated bylaw as soon as possible.

**Karin Bullock** raised the question of interim officer positions and questioned the Board's ability to appoint prior to an annual meeting. A review of the bylaw was provided, and it was explained that there is a long precedent of appointing interim officers and board members.

Motion to adjourn at 9:32pm by Laurel, Hoynoski and seconded by Cindy Porriello. Motion passed unanimously

Submitted by Anthony Grandazzo

## Hidden Lake Association Treasurer's Report

**TO:** Board of Governors – Hidden Lake Association

**FROM:** Bob Kiehm

**SUBJECT:** Treasurer's Report for November 2022

**DATE:** 11/28/2022

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**Income** for the month of November – \$344.54

Tax Collections – \$344.54

**Expenditures** for the month of November were \$2887.92

\$625.00 under **Admin. Supplies & Expenses** for quarterly stipend for the Tax Collector.

\$86.99 under **Electricity** for streetlights.

\$2000 under **Property Maintenance** to Northern Remodeling & Property Maintenance LLC for October mowing and fall cleanup of association property.

\$630 under **Beach Maintenance** to Shark Equipment Rental for rental of the backhoe.

### **Comments:**

In reviewing our budget, I have a concern with the line item of Property Maintenance. Currently there is \$2730.00 remaining. Looking forward, we have the Spring Cleanup that will cost \$1200 and three months mowing that will total \$2400 (if prices don't increase). The total of those four expenses is \$3600. That will leave a shortfall of \$870 under Property Maintenance. That is assuming a March spring cleanup and 3 months of mowing before we reach the end of the fiscal year.

# Hidden Lake Association

Fiscal Year Ending June 30, 2023  
For the Month Ending Nov 30, 2022

	2022 - 2023			Over +
	Current Budget	Current Month	Year to Date	Under -
<b>Funds Source</b>	3.4 mils			
Tax Collection	\$59,000.00	\$344.54	\$58,578.04	-\$421.96
Interest/Misc.		\$0.00	\$2,101.63	\$2,101.63
<b>Total:</b>	<b>\$59,000.00</b>	<b>\$344.54</b>	<b>\$60,679.67</b>	<b>\$1,679.67</b>

## Expenditures:

Admin. Supplies & Expenses	\$6,500.00	\$625.00	\$2,626.20	-\$3,873.80
Beach Maintenance	\$1,500.00		\$0.00	-\$1,500.00
Beautification	\$1,000.00		\$60.00	-\$940.00
Benevolence	\$200.00		\$0.00	-\$200.00
Dam Maintenance	\$2,000.00	\$77.93	\$77.93	-\$1,922.07
Electricity	\$1,000.00	\$86.99	\$411.31	-\$588.69
Insurance & Bonding	\$9,500.00		\$9,190.08	-\$309.92
Lake Testing	\$1,000.00		\$602.00	-\$398.00
Lake Weed/Debris Removal	\$8,000.00		\$3,800.00	-\$4,200.00
Legal	\$1,000.00	\$98.00	\$548.00	-\$452.00
Misc. Expense	\$500.00		\$0.00	-\$500.00
Property Maintenance	\$8,300.00	\$2,000.00	\$5,570.00	-\$2,730.00
Road Drainage Maint./Improv.	\$4,000.00		\$1,798.48	-\$2,201.52
Road Maint. & Repairs	\$2,000.00		\$0.00	-\$2,000.00
Septic Tank Pumping	\$7,500.00		\$7,875.00	\$375.00
Snow Removal and Sanding	\$5,000.00		\$0.00	-\$5,000.00
<b>Total Expenditures:</b>	<b>\$59,000.00</b>	<b>\$2,887.92</b>	<b>\$32,559.00</b>	<b>-\$26,441.00</b>

## Bank Balances:

Checking	\$2,425.03
Savings	\$34,837.47
Money Market	\$112,315.07
<b>Total</b>	<b>\$149,577.57</b>

Projected shortfall in the Property Maintenance Line item of \$870 with spring cleanup and three months of mowing

## General Reserved Budget FY 22/23

## Funds Source

General Reserve - Money Market Account	\$112,290.28
(as of October 31, 2022)	
General Reserve reduction by committed Funds	\$70,000.00
<b>Total Remaining Funds in Reserve:</b>	<b>\$42,290.28</b>

	2022 - 2023			Committed Funds
	Current Budget	Year to Date		
<b>Expenditures:</b>				
Dam Repair (Reserve)		\$10,000.00		
Lake Preservation Fund (Reserve)		\$20,000.00		\$40,000.00
Lake Weed/Debris Removal (Reserve)		\$5,000.00		
Miscellaneous BOG (Reserve)		\$5,000.00		
Property Maintenance Additional (Reserve)		\$5,000.00		
Road Chip Seal Fund (Reserve)		\$10,000.00		\$30,000.00
Road Drainage Projects (Reserve)		\$2,000.00		
<b>Total Expenditures:</b>		<b>\$57,000.00</b>	<b>\$0.00</b>	<b>\$70,000.00</b>

11/28/22

- I Frank Nines of 28 Shore dr Higganum CT ask that this grievance be entered into the association meeting records. (Copies available to members) I came to July 2022 Members meeting due to rumors that efforts were underway to stop AirBnB
- Statements made by BOA members that AirBnB / VRBO is a violation of the association Bylaws, though it was not specified exactly which. I questioned it & was told the BOA would seek legal counsel from the association attorney. Per Mary's suggestion
- An announcement was made that the posted vacancies for Bylaws committee members had been filled by Alan. Karin Bullock asked about the process used as she had signed up on the sheet for volunteers at prior meeting but never heard anything. She asked about the sign in sheet & was told BOA does not have it in order to check candidates.

Later in the meeting during discussion it was stated by BOA & members that mine is NOT the 1st short term rental & at prior time the Association attorney had indicated that it was a violation of Sect 47 of Bylaws. (Using building for Business purposes). I pointed out if that were the case, why has the association for many years allowed members to operate other businesses & continue to do so? I expect equal application & enforcement of the bylaws. Another question to clarify w/ Attorney, if renting to vacationers is a business, how is renting



to anyone, one's home for a payment not also a business? After all the IRS considers all forms of land / property leasing to be a business transaction and the basis for tax reporting and payments. A motion was made, 2<sup>nd</sup> and passed unanimously to seek legal position from town attorney on this matter.

-Karin asked for further clarity on the appointing of Committee members. She was advised by BOG Members that they don't see it as ideal & not in keeping w/ the Charter that the current BOG members serve double duty by also being on the committees, but it was only done due to there being no volunteers from the membership. When she asked to be assigned to the Bylaws committee, she was then told that at this point it could only be done if a BOG on the Committee chose to voluntarily step down.

This led to the impression by various members that the BOG was "shooting from the hip" in their responses to members questions & concerns instead of providing answers based on the Charter and bylaws. Karin B's partner Joe left the meeting out of frustration w/ BOG double talk & Karin and other members were admonished by BOG for insisting on accurate answers.

- I asked how these concerns over AirBnB even came to be on the agenda, especially before any Air BnB activity was even ever conducted. I was told by BOG that the concern was officially brought to the Board's attention and officially asked that BOG address this members concerns. (No evidence, documentation was provided). I asked to know which association member had made this pre-emptive complaint and for what reasons. I was told by BOG that they could not disclose that info. Before making this request, I had asked the BOG (Jay Casella) if I could file an anonymous complaint w/ the board against another member and I was told I could not do so anonymously. Now that I asked the complaint be revealed, I was told it cannot be disclosed. This further upset various members that the BOG is not being forthright with the information they are sharing with their members, and that they instead say whatever is convenient in the moment and dependent on their relationship with the person asking.

- I Frank Nunes of 28 Shore Dr. Higganum demand that all BOG members conduct themselves in a manner that is consistent amongst all association members and in compliance and accuracy with all Bylaws and provisions of our Charter. I demand transparency in deliberations & documentation available for review by any member *Frank Nunes*

This is but one of several concerns that have come to my attention since I started regularly attending various association meetings and committees. For the sake of brevity, I will only be addressing this concern today.

I will prepare similar summaries regarding my other concerns and will submit them to the BOG and membership at upcoming monthly meeting as I prepare them and as they arise.

I believe in full transparency when it comes to the business of our association and I will do everything in my power to bring clarity to my interactions with the BOG. I will do this for the benefit of all members and I ask that you demand the same transparency and honesty from the BOG members yourselves.

For this purpose, I will attend and document proceedings of as many monthly membership meetings and committees as possible. I ask for your engagement and support in this accounting of our leaders.

Submitted to you, my fellow members, for the betterment of our beloved community the Hidden Lake Association.

Sincerely, Frank Nunes

## List of Grievances and accusations submitted October 6, 2022

### Frank Nunes – Association Member

1) Increase transparency of the Association business, (comprehensive Monthly meeting and committee minutes published on our website, audio or video recordings ideally).

I've attended the last 3 monthly meetings as well as several Bylaw committee meetings and have found the published minutes of the same to be very lacking in detail regarding the matters discussed. There is inappropriate side talk of topics that are not pertinent to the committee or snide remarks made to and about members that are not appropriate and in proper decorum. All Association meetings should be recorded from start to finish and posted in their entirety on the Association website for access by any interested member.

- Minutes are designed to capture the essence of the conversation held, and actions taken. They are not intended to report every word stated during the meeting. Motions are uniformly made and seconded by the Board.
- The last three meetings of the BOG have been interrupted by association members with their own agenda which has upset the natural order of business. Included with the disruption by association members has the defensive remarks from myself and other boards members which were done in the heat of the moment. The board regrets these interactions and will refrain from this in the future. Meetings prior have gone quite smoothly and the business at hand was able to be concluded. This is not to say there were no "hick-ups" at all, rather that the board was able to resolve issues amicably.

2) Increased and more effective communication regarding Association business (Notices, decisions and issues that arise should be well disseminated to all members).

There are too many issues being handled informally and in a way that may not be communicated effectively to all members that would need to know. Some even perceive the possibility of impropriety or things being "Swept under the rug", we want all members to be as well informed as possible so that we can work in unison to improve our community.

- The board makes every attempt to inform the association of matters that are pertinent. All documents pertaining to "business" are posted on the HLA website. Announcements are posted under news and events.
- Informal handling of issues cannot be responded to without some sort of examples of such accusations.

3) Increased professionalism and decorum by all elected and volunteers of the Association (Following Robert's Rules of Order in all Association business / committees).

As so clearly evidenced by our last monthly meeting but also consistently at every meeting I've attended thus far, our elected representatives and volunteers do not follow any standard procedure for conducting our meetings. Minutes are not kept, motions are often skipped and no one bothers to "second" when they are made, and if they do, they are not recorded. We don't have a procedure to document attendance at meetings, for setting agendas and for give and take during periods of open discussion.

- Roberts Rules of Order is something that the Board of Governors would need to adopt in order for it to be the "Order of Business". It is not a requirement of any municipal board unless adopted. The board will look into this in the very near future.
- The HLA is regulated by an agenda written as a by-law (section 13 Order of Business) The BOG makes every attempt to follow these rules. Outbursts and interruptions by both, association and Board members can sometimes get in the way of the "Order of Business", then there is every attempt made to get back on track.
- At each BOG meeting, there is a sign-in sheet that allows us to record what association members are in attendance. Role call of officers are recorded and all of this information is added to the minutes of that meeting.
- Please refer to the past meeting minutes posted on the HLA website for all motions and seconded motions.

4) Develop a plan to increase member participation in the monthly meetings, run for elected positions and volunteer for the various committees.

We have BOG members filling many positions on the various committees and no apparent process to onboard new volunteers, when people do volunteer, it is not clear what the process to get them approved is, people get appointed without deliberation/vote and others are dismissed without an explanation. Several Board members have exceeded their terms and there is no sense of a process to bring in new candidates. Members have been given conflicting information on the process within the span of a single meeting.

- Elected positions are only filled at the annual meeting in accordance with our Charter and our By-Laws (Section 18. The officers shall be nominated and elected by the members present at the annual meeting in May.)
- The positions of any committees are filled by the President. Present committee members are association members as well as board members. When I was elected President four years ago, committees were practically nonexistent. The lake committee for instance consist of one association member. Our By-Laws require 5 members to form the lake committee.
- Our By-Laws state, a committee member is appointed for one year. Every year at the annual meeting, these same committee members are re-appointed,



especially if the group is involved with continued business. This past annual meeting, I had announced the sign-up sheet available for the committee in the hopes that members who were interested in the subject of these different committees would put their names on one of the lists for future reference or a for filling any void that may need to be filled.

- Each member of the board is also an association member. They are entitled to a position on a committee as much as any other member. If any committee member is doing a good job, there is no reason to disrupt the apple cart.
- Each officer is elected by the association members at the annual meeting for a one-year term. Each three-year board member is elected for a term of three years. NO Board member has allowed to remain on the board for longer than their term, EVER.

5) Come to an agreement to consistently enforce the existing by-laws uniformly amongst all members and eliminate feelings of unequal treatment or being singled out.

Guidance on what the "rules" and "By-laws" are not consistent from day to day and person to person. There appears to be significant variation in the enforcement of various by-laws, depending on who you know and what the elected official's mood and preferences are on the issue. Rules on fire pits are not evenly enforced, the same goes for camping and though some have run businesses from their homes for many years, others are told that renting their home is a violation of the no business operations from your home by-law. Issues are raised about septic system loads for some residents, but not others and the list goes on and on.

- The By-Laws are enforced to the best of our ability and with the limited resources we have available. Our Charter only allows for a fine of \$25.00 for each offense. This does not make for much enforcement.
- Any and the only fire restriction we ever had, for as far back as I can remember, was this past summer when we were in a drought situation. The restriction was very clear and the restriction release just as evident. The only incident I recall was when it was reported to the President of some young children running in between houses with sticks that were on fire. That was a reckless and dangerous thing to do when the houses are as close together as most are here.
- The By-law regulating camping is being work on by the By-Law Committee. No By-Law can be amended until it is presented to and voted on by the association members at the annual meeting or if it is deemed an emergency at which time a "Special meeting" would be called.
- It has never been brought to the board attention; any dwelling be used to operate a business. These types of issues cannot be addressed by the board prior to a formal complaint.
- There has never been any discussion between the board members regarding any restrictions on house that are rented. There has been concerns from some

association members regarding “Short Term Rentals” Airbnb etc. However, no actions have been taken.

- I am unaware of phrase “septic system load” but every system here on Hidden Lake is treated the same and is regulated by the Subsurface Sewage Disposal cleaning ordinance effective January 1, 2000.
- A list going on and on is not something addressable

### **Karin Bullock – Association Member**

- Board members and officers who exhibit lack of decorum, and even more so, lack of respect and knowledge of their responsibilities to the members and residents of this association and fellow board members

- It is absolutely wrong for any board members to lack decorum or to let personal feeling enter into any subject manner. It is equally wrong for any association member to so the same lack of decorum. This also will have zero tolerance for and will not be allowed.

-a BOG who have not safeguarded this association by keeping accurate records of meeting minutes, transparency and updates on meeting times and locations, and an accessible accounting “tool” of membership list.

- All BOG meeting minutes are posted on the website and in a regulated timely fashion. The rules by Freedom of Information act indicates a notice of all BOG meetings be sent 7 days prior to the meeting meetings. With that notice is a preliminary agenda. The final agenda is sent 3 days prior to the date of the meeting which allows for association members to request and items to be put on that meeting’s agenda. You may however request an item be put on the agenda at the start of a meeting, during the general discussion, at which time the board will vote on whether to add it to that particular meeting or tabled it until the next scheduled meeting. If you find the board in error in the past, please show proof of evidence to the fact.
- All BOG meetings are posted on the website as well as sent to all members via email to every member willing to share their email address.

- A membership has not been available since the 1980's. I believe this was abolished through complication with some part of the the privacy act. If you are requesting a membership list, be looked into by the BOG, please do so in writing.

I should also mention leaving an entire association liable for an insurance lapse without immediate resolution.

- As explained at the October 6<sup>th</sup> meeting, there was no lapse in insurance. You are prematurely accusing the board of a wrong doing.

- a "shoot from the hip" question and answer session, which sometimes furthers the lack of integrity of said board and puts to question the confidence it's association members may have in said BOG.

- We DO NOT have "Question and Answer" session at our meetings. We do have a general discussion session which allows for association members and board members to request or comment on subjects pertaining to the HLA. This general discussion session is not for dialog between the board members and association members and Vis versa. In the past, some members from both sides of the table have engaged in dialog and has caused issues so this will no longer be tolerated.

- a lack of accessibility for members to be involved and engaged to further the preservation of the community. Committees that are heavy in board members with no access for new volunteers, inhibited by the same BOG who interpret bylaws for their own self-serving needs and agendas.

- As stated in a previous response, board members are association members as well. They are entitled to be on committees just as anyone else is. When forming these mostly nonexistent committees four years ago, it was primarily board members that answered the call. This in turn created a bit more interest from association members to volunteer. Some of these committees are in the middle of extensive work and I would not want to disrupt the apple cart while committee members are working well together
- The accusation regarding any member of the board being "self-serving" is unfounded. A request for proof from the accusers will need to be submitted to the board prior to considering this very serious offense.



-board members who act on their own, on behalf of the board, with apologetic emails of the board's behavior, yet do not publicly address the mistake, and further it by not rectifying it.

- This accusation is unfounded and will also need proof from the accuser in order for this to be considered for board discussion

- behaviors of misogyny, harassment and discrimination, which are not only questionable in integrity and character (that's on the individual), but leaves the association liable for lawsuit.

- Allocations of this magnitude will be dealt with following the Board's opportunity to seek legal advice.

## Mary Arnold – Association Member

Just a little starter, we get emails regarding Bears (always on the local news) .....restriction of bonfires.... (Local news gives us or State & Local restrictions) .....Why didn't we receive a memo regarding the resignation of OUR SECRETARY!.....**Lack of transparency**

- If you don't wish to receive this type of news, please submit your request in writing to the board. Your email address will be removed for our contact list. An explanation of the secretary's resignation was prepared for the September meeting.

Insurance.....A very minimal insurance memo went out regarding OUR beaches being closed due to insurance issues! We are grown people.... BTW my email went into my junk mail as did MaryBeth's....nothing was posted at the beaches for.... lack of communication.... OUR HOME OWNERS INSURANCE WAS EXPOSED AT THAT TIME IF WE DIDN'T HAVE INSURANCE! YUP EACH AND EVERY HIDDEN LAKE TAXABLE HOME OWNER...A email with great details should have been sent. **Lack of transparency**

- The situation regarding the insurance dilemma that the board faced was explained at the October 6<sup>th</sup> meeting. This explanation was prepared and added to the agenda for the September 26<sup>th</sup> meeting. The actual conclusion of the issues surrounding the insurance was not resolved until September 22<sup>nd</sup>. There was no further news to report.

Come to the meeting with OUR Insurance Carrier/Policy#.....with a copy of the cancelation letter.... all documents exposed with copies at that meeting. **Lack of transparency**

- Your **Demand** for this displays a lack of decorum as well as respect. The information was readily available at the October 6<sup>th</sup> meeting. As you were absent at that meeting, a formal written request to the BOG is required. Once received, the board will take your request under consideration.

Bring OUR ATTORNEY'S NAME AND THE GROUP WHICH HE WORKS FOR. Is he on retainer? or is he spoon fed (sure you know my meaning). **Lack of transparency**

- Your **Demand** for this displays a lack of respect. The information was readily available at the October 6<sup>th</sup> meeting. As you were absent at that meeting, a formal written request to the BOG is required. Once received, the board will take your request under consideration.
- The attorney is not on retainer and the phrase "Spoon fed" is not the manner in which the board is comfortable in describing our legal representation.

The self-boosting needs to end. We are all in agreement that there have been changes/SO DID EVERY BOARD MEMBER BEFORE YOU GUYS....I have been on the lake 20years. Come down off the pedestal.

BTW-It isn't your (the committee's) interpretation of bylaw that will matter.....ITS THE MEMBERS....I have been working hard to gather my data on the members interpretation of their bylaw...**Lack of transparency**

- It should not be anyone's interpretation of any By-Law. Our B-Laws are very antiqued and all the more reason why the committee is working so diligently on resolving this. No By-Law should be subject to the interpretation of one member, yours, or any other one Board or association member. Once you have completed you gather of data, please present it to the board for further consideration.

You have ignored members request to volunteer on committees.....**lack of transparency!**

- This issue is a repeat of one of the other accusers above

Having a meeting with just You & Alan regarding our Bylaws AT A TOWN LOCATION.....**BIG LACK OF TRANSPARENCY.**

- Whenever there is less than a majority of the members present at any committee meeting, the members present can hold a workshop which than becomes no decision-making, just conversation. This holds true for any BOG meeting as well if this is not a quorum.

Keep in mind Troop F will not police our restrictions (UNLESS IT IS ALIGN WITH LOCAL, STATE & FEDERAL LAWS) nor OUR BYLAWS. With that said, make sure that Camping Bylaw is within the discrimination laws etc. i.e... the age of the camper/economic discrimination.... Also, no one has the authority from our board to just walk on MEMBERS property to count how many people, porta potties, tents etc., if you can count from the road than it will be.

- Unclear as to what you are insinuating or the reason for your allegations

Bob, Frank and Karin plus whomever is Bcc'd step in a correct me if I am wrong with the above. Because I can humble myself and be wrong and accept it.

- ???

ALSO, WHEN ONE APLOGIZES WITH EXCUSSES (EGO EGO EGO) .... WITH JUST SAYING "I AM SORRY FOR MY ACTIONS"....

- Once again, I am not sure what you are insinuating or to whom you referring.

Oh, wait, that guy that came to the meeting before last.... about putting a dock in... he was told to go to the wetlands.....**LACK OF TRANSPARENCY.**

- The procedure for any building or permits required to do so is to contact the proper town officials. The land Use Office, Inland Wetlands or the Health District are the three the mostly pertain to our community. Once all the pertinent information is filed with the proper town officials, it is required that copies of the plans and approved permits be submitted to the board to assure there are no violations to the HLA association. The Board of Governors does not issue permits. The was no "passing of the buck". Please learn the rules and regulation before accusing the member of the Board of wrong doings.