**Silverwood Plantation Homeowners Association (SPHA)**

**Annual Meeting Minutes**

**11/23/2013**

**Meeting called to order at 10:00 AM.**

**Board Members Present**

* Mitch Birzer, Vice President
* Bob Wellman, Secretary
* Dave Baker, Corresponding Secretary
* Doug Ferguson, President

**Residents Present**

* Josie Josi
* Byron Lott
* Tammy Aveille
* Marty Haloda
* Lorraine Ragheb
* Patricia Fog
* Wade Bila
* Debbie Winkler
* Pat McCorkhill
* Linda Coley
* Jack Johns
* Joan Hale
* Thomasina Coile
* Phyllis Graham
* Cherol Lott
* Ashby Graham
* Anne Sawyer
* Lisa A. Birzer
* Ronald O’Serh
* Tom Eubank

**Officer’s and Sub Committee Reports**

 **President’s Report by Doug Ferguson**

Doug expressed a thank you to the residents attending this meeting.

Doug stated that the questions and answers from last Saturday’s two budget meetings are posted on the window in the Club House meeting room. Doug’s report was a review of many of the improvements and repairs occurring in 2013. Also, some planned improvements were mentioned.

* **Club House and Grounds** – Toilets were replaced, Sauna is working, New carpet in the weight room, New fans in the meeting room, Septic system upgraded to commercial specifications (underway), Trees removed on the club house grounds, Replaced front gutter, Replaced emergency lights in the club house, New thermostat controls installed on both A/C systems. In the near future: Additional Exterior Lamp Post Lights on the club house walkway (soon), and Pressure washing the exterior of the club house (completed before Christmas).
* **The Lakes –** Replaced water fountain, Repairs on the dock are complete. Looks better than new! Water sealant treatment for the dock (soon).

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* **The Roads** – Installed Blue reflectors to locate all the fire hydrants. Soon, Pampas grass trimming at intersections to improve visibility. Roads and Drainage committee is evaluating several proposals to repair root damage on our roads. Soon, Five street lamps will be installed on the causeway near the club house.
* **Security** – The lightning strike destroyed much of the electronic components in our security system. All hardware and software have been replaced and upgraded to be compatible with the new computer and security hardware. We have one security system controlling the gates, cameras, card and sticker readers, and clubhouse doors. We have one security contract covering all the security hardware and software. All data required for the security system is in the “cloud”. This means should a future lightning strike occur, the database will be able to be downloaded into the replacement system and the required software will be re-installed under by our contractor, Coastal Security. This is a major improvement over what we had prior to the lightning strike. The database and system had to be recreated and was very labor intensive. Recovery will be much quicker and much more accurate from now on. In fact, we are still in recovery mode as far as stickers and cards are concerned. This is why the gates are open until we are sure that no one will be locked out and volunteers are manning the gates when they are closed.
* **Web Site** **and Documents** – The web site (www.silverwoodplantation.net) is being managed and maintained by Silverwood Plantation. You will notice there are no advertisements and annoying pop ups. In addition, a contractor was eliminated and this represents a savings to our community. All important documents have been scanned and have been stored in the “cloud”. Again a computer failure and computer replacement will not cause us to lose these important documents. Also, documents can be found more quickly than hunting through the file cabinets. Again, this is a major improvement over what we had in the past. In order to log into the secure home owners only section on the web site, will require an access code that can be obtained by filling out the request form on the web site. Also, the clubhouse can be reserved, covenant documents can be downloaded and meeting schedules and community social event dates are displayed on a calendar.
* **The Call Box** – Doug stated this has been improved. Residents are no longer required to have a working land line phone to open the gate for visitors and repairmen. We have unlimited long distance calling from the call box. This means that a cell phone with a long distance area code may be used in place of a local land line phone. The cost of a land line phone is about $32 a month for basic service. If you decide to cancel service on your land line phone, notify the administrative assistant by using the web site via “contact us” with your cell phone number. Happy savings!
* **Sub-Committees and Officers Reports Continued**
* **Introduction** – Doug thanked those present for the work performed by the 17 sub-committees and the 25 volunteers on these committees.
* **Roads and Drainage** – Doug announced that during 2014 Phase I and II will be completed. The estimated cost is $20,000. The work to be performed is cleaning of the transverse ditches on Cypress

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Drive and the “long” ditch in between Cypress and Palmetto Drive (water feed to the lakes). Phase III and IV will be completed in 2015 and this will result in all of the ditches being cleaned.

* **Club House** – Doug mentioned that realtors show prospective buyers our club house because it is a good selling tool. Additional projects for 2014 are painting the interior and replacing the meeting room flooring and phase II of the weight room upgrades.
* **Vice President Mitch Birzer, Comments** – Mitch expressed his thanks for all hours of work that Doug Ferguson has done and for the many accomplishments and improvements to our community. He also thanked Sherry Sanford our Administrative Assistant for the many hours of work and for her expertise in performing her job. Sherry will not be working for the board in 2014. She will be missed!
* **Treasurer Report by Doug Ferguson** – Doug highlighted the community’s financial position by comparing Jan 1, 2013 to Oct 31, 2013. A key difference is the cash flow in the checking account and the total available funds. **Doug stated that the home owner assessment will continue to be $55.00 per month.**

 **Jan 1, 2013 vs. Oct 31, 2013**

**Account type**

Checking $83,000 $53,000

Money Market $10,000 $10,000

 Road Fund $87,000 $97,000

 **Total Funds $180,000 $160,000**

There are two reasons for the $20,000 difference. It is the cost of the club house septic field project and the lightning strike. We are insured for the lightning strike damages. This cost is approximately $20,000 and if the insurance company pays us nearly all of these costs our balance sheet for total funds will be nearly equal to Jan 1, 2013. Road fund money may be spent on root repair damage in 2014. The 2014 budget calls for adding $12,000 to this fund on an annual basis. The cost of maintaining our roads is an expensive item and that is the reason for the road fund. It has taken many years to build this fund to $97,000. Doug stated that we have some good news on delinquencies. In the past three months the total delinquencies amount has dropped from $7,300 to $6,400. Five owners account for two thirds of the delinquent accounts. Wilson and Kessler have been handling delinquencies for us. Problem accounts usually result in a lien being placed on the property.

* **Covenant Committee –** Presented by Pat McCorkhill. 63 violations have been reported. 60 were resolved with no further action required. Pat stated there is a need for more volunteers. Mail box poles and garbage containers in plain view were reoccurring issues. Street lights not working were stated to be improving. Doug stated that they found a source for street lamp poles.
* **Club House** – Presented by Marty Haloda. Marty stated the Phase I exercise room improvements were a big success. Our exercise room is safe. Hours of operation are 6AM to midnight, 7 days a week. In 2014 Phase II is scheduled. Approx $8,000 in additional exercise machines will be purchased. We will have an exercise facility that will rival many gyms!
* **Elections Committee** – Presented by Cherol Lott. Cherol thanked all the members of this important

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sub - committee. We have 5 persons running for the board and one person for President. Doug expressed his thanks as well.

* **Gate Maintenance** – Presented by Dave Baker. Dave stated that there have been minimal hardware problems with the front gate. The main issue is the database problems and old cards and stickers that can’t be read by the new readers. Rebuilding the card and sticker database after the lightning strike has resulted in a lot of extra work. Doug stated 24 residents have not submitted their cards and sticker information. The gate will continue to be left open unless manned by volunteers.
* **Social Services** – It was announced that Dec 7th will be the annual children’s Christmas party. Volunteer help was requested. Santa is expected to attend!

**New Business** – Presented by Doug Ferguson, President

It was stated by Doug that a quorum of the Executive Board is present at this meeting (4 of 5 Board members present). The results of the following votes are binding by our By Laws.

* **2014 Budget Review and Vote.** The owner assessment will remain the same in 2014. There were two meetings held on the budget last Saturday. Also, a hand out detailing the 2014 budget was sent to each resident. Questions and answers on the budget were posted on the meeting room windows. A short budget review was conducted by Doug. Reoccurring expenses will be virtually the same. A part time administrative assistant will be hired and is currently working with Sherry and this transition is expected to be seamless. The cost in 2014 is estimated to be $12,000(reoccurring expense). Non – reoccurring expense highlights (annual amounts): Drainage Fund established ($4,500), Road Fund contribution ($12,000), 2014 Drainage Maintenance Phases I and II ($20,000), Club House updates and painting ($2,000), Exercise Room Phase II ($8,000). Doug asked if there are any questions. Doug also stated that if any budget item requires more funding than listed in the proposed 2014 budget, approval will be asked prior to proceeding. This will be voted on in the monthly board meetings. A vote was taken by those present. This vote was unanimous. **Cherol Lott announced the budget vote including proxy ballots. The results were 36 votes for and 3 votes against the 2014 budget. The 2014 budget was adopted.**
* **Election of the 2014 Executive Board and Candidate Presentations** – The candidates made a brief presentation (Larry Masters was not present). Also, a hand out was sent to each resident by mail detailing the qualifications of each candidate. Also each resident received a proxy ballot. A vote was taken by secret ballot by those present. **Cherol Lott announced the 2014 Executive Board** **results (includes proxy ballots): Doug Ferguson, President, Executive Board members are: Mitch Birzer, Wade Britt, Larry Masters, and Pat McCorkhill.**
* **Questions –** Doug briefly covered yard waste. Yard waste may be burned in Silverwood. It is regulated by the county and the GA. Forestry Commission. Waste may be burned Monday through Saturday during day light hours only. A permit is required and may be obtained at the GA Forestry web site. No burning on Sundays is allowed by law.
* **The Meeting was adjourned at 11:30AM**