



South Winds Homeowners Association, Inc.

P.O. Box 213

Essex, Connecticut 06426-0213

<http://www.southwindsessex.org/>

**ANNUAL MEETING ANNOUNCEMENT**

November 14, 2012

The annual association meeting will be held at the Essex Elementary School on Tuesday, December 4th 2012, at 7:00pm. On the back of this agenda, you will find the proposed budget for 2013. Also enclosed, you will find a Proxy\* for those who are not able to attend, and a copy of last year's meeting minutes. Please consider the position of Treasurer for the South Winds Homeowners Association as Ed McCaffrey has fulfilled his obligation. The entryway committee also needs a new chairperson with Doug Anderson's recent move. Please contact any board member if you are interested in fulfilling either of these positions.

MEETING AGENDA

• President's opening remarks:	Doug Kurras
• Roll call:	Peg Farley
• Review and approval of 2011 annual meeting minutes:	Maria Decker
• Open Space committee report:	Peter Bonanno
• Long term Pond Plan:-Funding Alternatives	Doug Kurras
• Spillway Replacement, Dock Replacement, Pond Treatment	Doug Kurras
• 2013 Budget:	Ed McCaffery
• Web Site:	Stu Fisher
• Nomination and election of Treasurer	Doug Kurras
• Position of Entry Way Chairperson:	
• Adjournment:	
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\* Important: If unable to attend, please fill out the included proxy, and give it to any Association member prior to the meeting. Our By-Laws require that 1/3 of our members be in attendance or represented by proxy for a quorum. Please note: information can be found on both sides of each page.

**Board of Directors:**

Doug Kurras, President

Ed McCaffrey, Treasurer

Maria Decker, Secretary

Peg Farley, Assistant Secretary

## South Winds Homeowners Meeting Minutes

December 6<sup>th</sup>, 2011

The following homeowners were present: D.Anderson, S.Anderson, Bonanno, Brochu, Caron, Caulfield, Decker, DiLuca, Eppard, Farley, Fisher, Ghilani, Himsel, Kearns, Kenney, Kurras, MacMillian, McCaffrey, Mesite, Middendorf, Paternostro, Sexton, Tweed

The following sent Proxy forms: Dolan, Hammen, Levene, McLaughlin, Polito, Quets, Riddell, Smyth, Strong, Wolff

The meeting was called to order and the requirement for quorum was met.

The minutes from last year were reviewed and approved.

### Open Space:

The storm damage was accessed. There are trees and branches across the pathway that will need to be addressed.

The dock needs to be repaired and there were 4 homeowners who worked on the dock but P. Bonanno feels it will need to be replaced. There was discussion of the possibility of building a floating dock.

### Entry/Right of Way:

Will continue with the current landscape service and the cost will remain the same. D. Anderson reported he cut the vines on the pines trees by the entrance and feels the association can handle cutting the tress that fell during the storm with a work crew.

### Website:

S.Fisher reminded everyone to keep their emails up-to-date and if there are any changes let him know.

### Status of Spillway Design:

Charles Elias of George Torello Engineers made a presentation to the Association. The design option that he presented was the least expensive and invasive out of the three designs he initially proposed. This design will within the footprint of the exiting spillway and will not reduce the level of the pond when it is completed. It will be necessary to go 4 ½ feet lower than the existing spillway to increase the water pressure and water flow were a metal plate on a hinge will act as an automatic spillway control. This plate will be stainless steel to prevent corrosion and on occasion it will be necessary to clear any debris in front of the plate. A manual lever will be attached to the plate allowing it to be opened to free debris. It will be necessary to lower the pond to complete the work and it could take at least a year to refill the pond which all depends on the amount of rainfall. It was discussed while the pond was lowered it would be an opportunity to clean the area that is exposed. There was also concern about the fish in the pond. Mr. Elias reported it will take approximately a week to complete the work then 2/3 weeks for the concrete to cure. He has been following up with the DEP so they are aware that we are addressing the issue of the spillway and its ability to handle a 100 year storm. During 2012 we will proceeed to finalize the design,obtain permits and construction proposals. Construction will take place in 2013 subject to available funds.

### Budget:

Ed McCaffrey presentedthe proposed budget for 2012 and was passed by majority vote.

### Nomination/Election of President:

Don reports he has served his six years(a 2 term limit)and is seeking a candidate for the office of President. There were no nominations at the meeting. However if someone decides to be a candidate, a paper ballot vote within the association can occur. Don was thanked for his service and leadership.

### Pond Alternatives:

Don asked that the 7 waterfront owners meet and come up with a consensus of how to address the ongoing pond issues. Once they have a proposal it can be presented to the association. D. Kurras & P. Bonanno will form the committee with the 7 homeowners.

The meeting was adjourned and Adrienne Brochu won the gift certificate to Gabrielle's...

Respectfully submitted  
Maria Decker and Peg Farley

PROXY  
For  
SOUTH WINDS HOMEOWNER ASSOCIATION ANNUAL MEETING  
December 4, 2012

The undersigned member of the South Winds Homeowners Association, being unable to attend the December 4, 2012 annual meeting,  
hereby votes on the following matters to be acted upon at the meeting.  
(Circle "For" or "Against")

1. For or Against: Approval of 2011 Annual Meeting minutes.

2. For or Against: Modification of the Bylaws in Article V, Section 9 To: The Treasurer shall be responsible for any collection actions necessitated by payments that are overdue. A fee will be charged for dues not fully paid as of 90 days from the billing date or 90 days from Jan.1 of the current year, whichever is later. On the 61st day beyond the due date of dues, fees or assessments, and at the discretion and direction of the Board, the Treasurer shall initiate collection action in Small Claims Court. All costs of such actions shall be borne by the Association member(s) against whom such action is taken.

(The standing by-laws state the fee to be charged to homeowner of \$35.00, but it would currently cost the association \$70.00 to file. This change takes the monetary amount out, but the delinquent homeowner would still be responsible for the current fee imposed by the court.)

3. For or Against: Authorization to use the accrued pond treatment funds of \$4,305.00 along with approximately \$700.00 from our general fund to provide \$5,005.00 toward dock replacement.

4. For or Against: Authorization to redirect future pond treatment funds of \$1000.00/year, towards spillway replacement project funds, until project has been completed.

5. For or Against: Proposed 2013 Annual Budget.

6. For or Against Other motion \_\_\_\_\_

The undersigned homeowner(s) appoint the following Association Member (insert Name) \_\_\_\_\_ to act as their Designated Representative and vote in their name(s) on any actions that may come before the Annual Meeting.

Homeowner(s): (Person/persons named on deed as legal owner)

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Print Name	Signature	Date
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Print Name	Signature	Date
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Proxy Holder: (Homeowner carrying Proxy)

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Print Name	Signature	Date
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Southwinds Homeowners Association  
2012 Annual Financial Report and 2013 Proposed Budget (REVISION #1)

Base 2013 Budget: No Vote on Proxy #3 and #4

	2012 Budget	2012 Actual	Var	Base Budget Annual Reserves	Proxy Voting Alternatives	2013 Proposed Budget
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<b>Cash Assets (Balance Forward from Prior Year)</b>						
	<b>1/1/12 Beging Cash</b> (Checking/ MMA)	\$ 11,391				\$ 16,408
Note 2:	Less: reserve (pond treatment)	(3,305)		(1,000)		(4,305)
Note 4:	Less: reserve (spillway)	(5,700)		(5,220)		(10,920)
	Total Assets less reserves	2,386				1,183
	<b>Plus: Operating Surplus (Deficit)</b>		<b>5,017</b>			<b>2,950</b>
	<b>12/31/12 Ending Cash</b> (projected)	<b>\$ 16,408</b>				<b>\$ 19,358</b>

<b>Operating Budget</b>						
<b>Income</b>						
	Dues per property	\$ 250	\$ 250	\$ -		\$ 250
	Total Dues (58 Homes)	14,500	14,500	-		14,500
	Fees					
	<b>Total Income</b>	<b>\$ 14,500</b>	<b>\$ 14,500</b>	<b>\$ -</b>		<b>\$ 14,500</b>
<b>Expense</b>						
Non-discretionary Expenses						
Notes 1,3	Property Liab Insurance (pd in advance in Nov)	\$ 4,200	\$ 4,015	\$ (185)		\$ 4,200
	Directors Liability Ins (pd in advance in Nov)	850	910	60		925
	Licenses and Permits	50	50	-		50
	Legal and accounting fees	500	-	(500)		
	Main - entryways & open space	2,000	2,000	-		2,000
	Utilities	520	500	(20)		520
	Post Office Box	80	78	(2)		80
	Admin - postage & supplies	125	53	(72)		125
	Property Taxes	300	257	(43)		300
	Web site/domain name Fees	150	30	(120)		150
	<b>Total Non- discretionary Expenses</b>	<b>\$ 8,775</b>	<b>\$ 7,893</b>	<b>\$ (882)</b>		<b>\$ 8,350</b>
Committee Expenses						
	Open Space					
	Landscape & facilities	\$ 200	\$ -	\$ (200)		\$ 200
	Entrance Lighting	500	500	-		500
	Dam Spillway Engineering					
	George Torello Engineering (P1)	-	990	990		
	Stein Survey (P1)	-	-	-		
	Permits/Bidding (Phase 2)	2,500	-	(2,500)		2,500
	Social Committee (door prize)	100	100	-		
	<b>Total Committee Expenses</b>	<b>\$ 3,300</b>	<b>\$ 1,590</b>	<b>\$ (1,710)</b>		<b>\$ 3,200</b>
	<b>Total Expenses</b>	<b>\$ 12,075</b>	<b>\$ 9,483</b>	<b>\$ (2,592)</b>		<b>\$ 11,550</b>
	<b>Net Surplus (Deficit)</b>	<b>\$ 2,425</b>	<b>\$ 5,017</b>	<b>\$ 2,592</b>		<b>\$ 2,950</b>

Notes to financial statement

- 1 Property liability includes dam liab. insurance; quote does not include terrorism insurance  
NOTE: we are not insured for dam repair in the event of failure.
- 2 Accrual for future pond clean-up (2009-13; \$1,000 each year)
- 3 In terms of cash flow, approx. \$5,000 is needed in January to pay early bills (insurance)
- 4 Cost of adding supplemental spillway for pond/dam is estimated to be \$15,600 over a 3 year period  
( $\$90/\text{year} \times 3 \text{ years} \times 58 \text{ homeowners} = \$15,660 \text{ or } \$5,220/\text{year}$ )