

**Sterling Woods II
Master Board Meeting
Draft of the Minutes
February 18th, 2009**

Call to order and establish a quorum – George Holland called the meeting to order at 7:34 PM. Present were George Holland, President (President of the Summit); Dave Renna (Vice President of the Willows); Stan Kishner, Treasurer (President of the Birches); Joseph Wielock, Secretary (President of the Maples); Peter Zane (President of the Oaks) and Mike Palica (President of the Elms).

As a special guest speaker, joining the board and owners in the open session, was Perry Salvagne, owner of the Hodge Insurance Agency. The Hodge Insurance Agency represents Sterling Woods II and has done so for approximately five years.

Perry was asked to attend to assist the community in understanding what kind of insurance coverage is needed by unit owners and what coverage they can count on through the association's master policy. The two most important factors are the Association's governing documents and Connecticut state statutes – the Common Ownership Interest Act.

Sterling Woods II is somewhat unique in that the governing documents require that the association's master policy cover the buildings and any interior improvements made by individual owners. In most associations, owners must insure their own interior improvements. It is possible that residents have over insured themselves as they and their agent may not be aware of this governing document anomaly. Connecticut State Statute further dictates that the association's master policy serves all members of the association equally and, with regard to building coverage, it is considered the primary insurance for all unit owners.

It is clear that all Owners should have their own liability and contents policy. However, they are not required to cover the building, their unit or improvements to their unit. Owners may want to consider some minimal coverage or take what comes as part of a basic unit owner policy (often referred to as an HO6). If there is an incident that is covered by the master policy, but is considered unit owner responsibility, then the owner would be faced with paying the master policy deductible. If the owner in turn has their own coverage, the association deductible would be paid for minus their own policy deductible.

George Holland thanked Perry for taking time out of his evening to speak to the group.

Request of owner(s) to speak –

There were none.

Ratification of the minutes –

Joe Wielock made a motion to ratify the minutes from the January 21st, 2008 Master Board Meeting Open Session. Peter Zane seconded the motion. Without objection, the meeting minutes were approved.

Treasurer's Report – Stan Kishner

The association had net operating income of \$75,561 in January. There was one major expense in January - a \$33.4K payment to Hoffman Landscaping for snow removal services.

Reserves are up by \$21.5K and total assets are now \$1.6M.

Stan Kishner will provide REI with a spreadsheet of how the budget for 2009 should be allocated by account code and by month for proper measurement purposes.

There were no resale certificates issued in January and there has been no activity since October 2008.

George Holland thanked Stan Kishner and his fellow committee members for their efforts.

Landscaping Committee Report – Carole Torro, Chairwoman of the Landscaping Committee

There was no report at this time.

The committee is currently working with Eastern View, our landscaping maintenance service provider, in an evaluation of the current specifications and the related pricing. A change in specs for 2009 and the contract amount is anticipated shortly. This will be brought to the board for their review and consideration at the March meeting.

Joe Wielock inquired as to why cedar trees were taken down in the rear of 1700 Revere. Art Stueck offered to look into that with the Landscaping Committee and Bartlett Tree Services. We will also follow up on promised spring clean up of debris from recent tree work in the same area. Joe also expressed a concern about vehicles being brought on the lawn and causing damage when this clean up work is done.

Maintenance Committee Report – Ed Kowalczyk, Chairman of the Maintenance Committee

Ed reported that there are about 6,200 linear feet of gutters that should have gutter guards installed to eliminate the need for gutter cleaning. This would address the rear of certain buildings which are close to the wood line. Other gutter cleaning matters will be addressed on a case by case basis. The cost to install would be approximately \$13K. The annual budget for gutter cleaning is approximately \$15K. The board agreed to this cost cutting investment and REI will put together a contract for execution. Ed will provide the list of buildings to be done. REI to work out a timeline for getting the installation completed.

Art and Ed met with the sign company, Sign-A-Rama, that has been used at Sterling Woods II for the last few years. All village identification signs were reviewed. Many of the old signs are in very bad condition. Many of the newer signs that were installed in the past few years are “cracking”. These cracks in the red vinyl bleed a white color from the background. The owner of Sign-A-Rama indicated that there was something wrong with the material or installation. He stated the signs should last about seven years. He will put forward a proposal to replace signs that are old and to replace the signs that failed too quickly (at no charge). If we are to proceed, we will require a seven year guarantee. REI will be following up on said proposal.

Ed asked that REI address his request for pot hole filling immediately. Art indicated he would follow up on this request first thing in the morning.

Ed reported that REI workers recently discovered substantial rot in a rear deck privacy divider in the Oaks. Repairs have been completed.

Caulking of stoops will resume in the spring as weather allows.

Re-work of French doors will resume in the spring as weather allows.

George Holland thanked Ed and his committee members for their continued efforts.

Management Report –

REI will obtain a quote to install a motion detector to turn on the interior clubhouse lights at night.

REI to perform a test with the camera system – what do the cameras pick up when lights are off or less lights are left on?

REI to note – the board would like to keep sealing of the guard rails on hold until we see how the winter season goes. If we get too much snow, we would be assessed by Hoffman for additional snow removal services and we may need to cut back on other optional expenses.

REI to have Marty Flynn, association plumber of record, look at the water billing issues at the clubhouse. Readings and charges in 2008 do not make sense in comparison to 2007. There may be a problem with the accuracy of the clubhouse meter.

REI will seek volunteers for the annual egg hunt in the next newsletter. If there is not enough interest, the event will be cancelled.

Art Stueck met with the association's engineer to go over the paving project planned for 2009. The engineer will return new plans and specs for the Maintenance Committee and the board to consider for bidding.

REI to follow up on drain cover installation required based on new federal pool safety codes.

The board reviewed information and a proposal for painting the pool surface or acid washing the surface. The costs were substantially higher than expected. It was agreed that this was not necessary at this time.

REI to follow up on the garage door replacement project.

REI to follow up on the contract for pressure washing of the buildings and decks and staining of decks for all villages over a three year period. Two villages will be completed this year – REI will work out details on timing and owner notification.

REI to follow up on the custom built rolling cart for the old TV alcove.

REI to follow up on the annual audit and income tax return preparation.

REI to follow up on annual lease audit.

REI to follow up on pool opening and the hiring of pool attendant(s). The board did approve the re-hiring of last year's attendant.

REI to put on the agenda for the March meeting – do we pre-pay for 2009 TruGreen services in order to take the related discount?

New Business –

It was determined that a committee will not be formed to review pool rules and other related pool issues. REI will evaluate current signage, association rules and state health code and make a signage recommendation to the board. Anyone interested in pool physical plant issues will be asked to join the Maintenance Committee.

REI to follow up on the annual dunk program to fight the mosquito population.

REI to make arrangements for the spring (April) clubhouse carpet and window cleaning.

REI to set up the spring dumpster day. The date selected is Saturday May 16th. The program will be run the same as it was in the fall with REI staffing the day to prevent abuses from residents and non-residents alike.

Stan Kishner made a motion to adjourn. Joe Wielock seconded the motion. All present voted in favor of the motion.