



Farmington Hills Homeowners Association Inc.

BOARD OF DIRECTORS

Meeting Minutes

January 23, 2010

President: Randy Peppers
randyp171@sbcglobal.net

Vice President: Bill Slater
wslater@rocketmail.com

Facilities: Aaron Laskowski
AaronLaskowski@hotmail.com

Treasurer: Fred Harris Jr.
fch18102@sbcglobal.net

Secretary: Tom Nieter
tanieter@att.net

Opening:

The regular meeting of the Farmington Hills Home Owners Association was called to order at 12:23 PM on January 23, 2010 at the pasture conference room at the Francis branch of the St. Joe County Public Library in South Bend.

Present:

Board Members:

Fred Harris –Treasurer
Aaron Laskowski – Facilities
Tom Nieter - Secretary
Randy Peppers - President
William Slater – Vice President

Others:

None

A. Approval of Minutes

The meeting minutes from the meeting held on January 16, 2010 were distributed and reviewed. Tom made a motion to approve the minutes and Randy seconded the motion. All present agreed and the motion carried.

B. Approval of Agenda

The agenda contained on the minutes of the previous meeting was reviewed and agreed to and used for this meeting.

C. Open Issues

Billing – Aaron made a motion to approve the introductory letter and the survey card with the following changes; 1, add email contact information for each board member and 2, move the board members info to the left margin, and Randy seconded the motion. All present agreed and the motion carried.



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Methods of creating bills - The board then discussed different methods of billing and creating personalized bills. Fred provided the electronic files from Weiss to Tom for use in creating the bills as there is an excel spreadsheet with address on it. The board discussed that quick books was used by Weiss and that we may be able to use this as well. Tom and Aaron will review and see if they have the software. Fred mentioned that there may be a way to use MSOffice to accomplish the billing as well. Tom will review.

Bank Account Established - Fred reported that the new account is now active and that there is 25,000 in savings and 2,272.04 in checking. Checks are also ordered along with a starter pack for the account (\$95.74) and \$38 to open the new PO box.

D. New Business

Not for Profit Postage – Bill mentioned that we would be able to obtain reduced postage rate due to our status as a non for profit organization. Bill will review and discuss at the next meeting.

Past Due Payments – The board discussed how past due payment might be handled in the future. The discussion centered on placement of liens and how hard or expensive that might be as well as how effective this might be in recouping funds. The board decided to table this topic until the bills for this year are send out and payments are received.

Business Entity Report – Fred reported that he had completed the required paperwork and filed it with the state to change the business entity report to show the current address and officers (~\$7.00).

Address to Lot Number Cross Reference – Fred and Tom agreed to team to travel the subdivision and create an address to lot number cross reference. Fred and Tom will coordinate on this activity outside of the board meeting and report results at next meeting.

Landscaping Review – Aaron reported that he had met with Advanced Properties and that the 2009 total bill for their services was ~\$6565. They expect a 5% decrease in costs this year giving and estimated 2010 budget of ~\$6236. Aaron has also completed the same review with Aquatic Weed Control and found that the 2009 total bill was ~\$1,089 and they are anticipation a 3%-5% increase this year. Thus the estimated budget for this year is ~\$1121 – \$1143.



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Pond Usage – Randy reported that he had been contacted by a homeowner that was upset with HOA funds going to maintain the ponds when there is a sign posted stating no fishing or swimming on the pond. Aaron also mentioned that the homeowners around the ponds have a concern that when it rains, any items in the roads ultimately end up in the ponds. Thus, after rain, grass clippings, leaves, etc. are found in the ponds. The board discussed the primary role of the pond being water retention for the storm sewers thus they need to be maintained and expected to be used to protect the functionality of the drainage system first.

Insurance – Fred provided the attached quote for liability insurance for the common areas (\$997). Fred will obtain another quote and try to gain more insight into the definition of common areas.

Past Checks – The board discussed the checks that were received some time ago and Randy made a motion to cash the checks if possible and settle the account for this amount. The motion was seconded by Aaron and all present agreed and the motion carried.

Expenses – Bill made a motion that those incurring expenses for HOA items such as paper, ink, etc., should be reimbursed by the HOA and Aaron seconded the motion. All present agreed and the motion carried. Receipts will be required for reimbursement.

E. Decisions/Approvals

1. Decision was made to approve the minutes from the previous meeting.
2. Decision was made to approve the of introduction, bills, and directory card.
3. Decision was made to attempt to cash the checks on file and settle the account from Shields.
4. Decision was made to purchase office supplies etc. for board members as needed.

F. Agenda for Next Meeting

Agenda will be:

1. Approve previous meeting minutes
2. Review any old business



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3. Review the status of the bank account(s)
4. Discuss any new business

Adjournment:

Meeting was adjourned at 1:48 PM. The timing and date of the next general meeting was not set at this meeting and will be coordinated via the members outside of the official board meeting.

Minutes submitted by: Thomas A. Nieter, Secretary



Anet Ohanessian
Kevin Davis Insurance Services
P.O. Box 55012 - CA License # 0C97532
LOS ANGELES, CA 90055
Phone: (213) 833-6183
Fax: (213) 626-1060
Email: AOHANESS@Travelers.com

1/21/2010

CINDY BERG
CASSADY-NEESER-BRASSEUR
PO BOX 778,
SOUTH BEND, IN 46624

RE: FARMINGTON HILLS HOMEOWNERS ASSOCIATION
Non-Profit Management and Organization Liability Policy- Quotation
72001 (06-98)

On behalf of Travelers Casualty and Surety Company of America we are pleased to offer this quotation for Non-Profit Management and Organization Liability.

This quotation is conditioned upon there being no material change in risk between the date of this letter and the inception date of the proposed coverage. In the event of such change, the Insurer may, at its sole discretion, modify or withdraw this quotation. The coverage offered hereunder may not be accepted after 30 days from the date of this letter.

Thank you for the opportunity to offer this insurance proposal. We look forward to discussing this opportunity with you further.

Sincerely,

Anet Ohanessian

1/21/2010
FARMINGTON HILLS HOMEOWNERS ASSOCIATION
Non-Profit Management and Organization Liability

No.	Limit of Liability	Retentions			Premium
		(Exclusive of Defense Expenses)	Total Retention Non-Insured/Retained Loss	Total Retention Insured/Retained Loss	
1		\$1,000,000.00	\$0.00	\$1,000.00	
	Total Premium (Annual)				\$997.00

Pending and Prior Litigation Date: Inception date of this Policy

Discovery Period: 365 days optional at 75%

Commission: 12.50 %

NOTES:

ENDORSEMENTS (The titles and headings are for convenience only. Please refer to the policy and endorsements for a description of coverage):

Also Applicable to Option #1:

<u>End No.</u>	<u>Edition Date</u>	<u>Endorsement Name</u>	<u>End. Notes</u>
70007	02-02	Amended BI/PD Exclusion	
72047	08-96	Nuclear Broad Form Exclusion	
70004	04-00	Non-Profit Change Endorsement	
70008	12-02	Claims Against Builder/Developer	
72023	01-03	Deletion of Amended Operation of Retention Wording	
ILT-1018	01-08	Terrorism Disclosure Notice	
ILT-1067	01-08	Cap on Losses from Certified Acts of Terrorism Endorsement	

1/21/2010
FARMINGTON HILLS HOMEOWNERS ASSOCIATION
Non-Profit Management and Organization Liability

CONTINGENCIES (This quote is subject to the underwriter's receipt and satisfactory review of the following prior to 30 days from the date of this letter.):

1. Most Recent Balance Sheet and Income Statement or budget for the Association
 2. Copy of Schedule of Insurance
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NP-QL001 (06-04)

THE PRECEDING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS PROPOSAL/QUOTE. ANY POLICY COVERAGES, LIMITS OF INSURANCE, POLICY ENDORSEMENTS, COVERAGE SPECIFICATIONS, OR OTHER TERMS AND CONDITIONS THAT YOU HAVE REQUESTED THAT ARE NOT INCLUDED IN THIS PROPOSAL/QUOTE HAVE NOT BEEN AGREED TO BY TRAVELERS. PLEASE REVIEW THIS PROPOSAL/QUOTE CAREFULLY AND IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR TRAVELERS REPRESENTATIVE.

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If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Travelers, Enterprise Development, One Tower Square, Hartford, CT 06183.



**IMPORTANT NOTICE TO AGENTS OR BROKERS -
NOTIFICATION REQUIREMENTS UNDER THE
TERRORISM RISK INSURANCE ACT OF 2002**

Dear Agent or Broker:

In order that Travelers may fulfill its requirements under the Terrorism Risk Insurance Act of 2002, as amended, and to protect you from any errors or omissions exposure, it is important that the attached "Disclosure Notice - Terrorism Risk Insurance Act of 2002" (ILT-1066 Ed. 1-08) is delivered with the new or renewal quote for this account.

Delivery may be accomplished in a variety of ways, including U.S. Mail, express mail, fax, or in person.

We appreciate your cooperation.

Sincerely,

The Travelers Companies, Inc.

DISCLOSURE NOTICE - TERRORISM RISK INSURANCE ACT OF 2002

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean any act that is certified by the Secretary of the Treasury - in concurrence with the Secretary of State and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the Federal Government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

Please note that no separate additional premium charge has been made for the terrorism coverage required by the Act. The premium charge that is allocable to such coverage is inseparable from and imbedded in your overall premium, and does not include any charge for the portion of losses covered by the Federal Government under the Act. The charge is no more than one percent of your premium.