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**Corrotoman-By-The Bay Association, Inc.**  
**Minutes of Board of Directors Meeting**  
**9:00 am, Saturday, February 10, 2024**

**Call to Order the March BOD meeting: Cristian Shirilla President:** Called meeting to order at 9:00 am. Board members present include Cristian Shirilla, Deb Beutel, Claire Smith and Nick Klaiber. Board members present via Zoom include Lisa Adler, Matt Crabbe, Travis Gibbons and Sam Longstreet.

**Secretary's Report: Deb Beutel** - Minutes of December 9th meeting were presented to the Board for approval. A motion was made by Lisa Adler and seconded by Sam Longstreet to approve the December Board meeting minutes. They were unanimously approved.

**Treasurer's Report: Claire Smith** – Treasurers Report was presented for Board Approval. A motion was made by Deb Beutel and seconded by Cristian Shirilla to approve the December Board meeting minutes. They were unanimously approved.  
Cristian Shirilla made a motion seconded by Nick Klaiber to approve payment of invoices for Roads and Grounds repair to Pine Place and Wishing Well Lane for a total of \$3,870.00 from Capital Reserve Account. It was unanimously approved.

**Vice President's Report: Travis Gibbons** – no Report

**Committee Reports that have been submitted are attached to this agenda**

**Architectural Review Committee Chair: Nick Klaiber** - Committee Members: Dexter Lewis, Cristian Shirilla See old business item #1

**Collections Committee Chair: Deb Beutel-** Committee Members: Ed Krill, Claire Smith, Sam Longstreet No report this month. Update to be provided at April Board Meeting.

**Communications Committee Chair: Tara Linne**  
No report.

**Dock Committee Dock Master: Don Smith**  
See old business item #2

**Finance Committee Chair: Lisa Adler-** Committee Members: Craig Adler, Bill Ehlman, Lea Gallogly, Scott Kellum and Beth Allen  
See New Business item #3

**Golf Committee Chair: Jean Ehlman-** Landon and Parker Shirilla, Penny Davenport, David Hamer  
No report.

**Pool Committee Chair: Ken Beutel-** Committee members: Bill Ehlman, Maria Merkwitz, Barry Jackson, Craig Adler, Chip Royer, Nick Klaiber, Carl Failmezger, Cristian Shirilla, Don Smith. See Old Business item #3

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**Roads & Grounds Committee Chair: Matt Crabbe-** Committee members: Dexter Lewis, NEED VOLUNTEERS

Updates on Roads and Grounds:

**Roads:**

1. Work was completed on Pine Place and Wishing Well Lane. Wishing Well Lane will need additional work due to volume of traffic and potentially a 10 MPH speed limit.
2. Dock Rd and Lands End East will require asphalt repairs, will get estimates.
3. Sandy Lane needs an assessment and estimate for repairs/maintenance.

**Grounds:**

1. Clubhouse storm doors to be moved.
2. Branches from storms removed for golf course.
3. Will continue trying to get an estimate for Clubhouse Roof repair.
- 4.

**Social Committee Chairs: Alisson Klaiber-** Committee members: Kristy Shirilla, Lisa McNair, Hope Crabbe, Debbie Snellings. No report.

**Tennis Committee Chair: Jean Ehlman** Committee member Glenn Bryant. No report.

**Volunteer Legal Committee Chair: Ed Krill**

**Special Committees:**

**Documentation Rewrite Committee Chair: Kathy Craven-** Committee members, Jean Ehlman, Bob Burrus, Carol Greenwalt, Ed Krill, Travis Gibbons.

**DOCUMENT REWRITE COMMITTEE MEETING 12/13/2023**

Members in attendance:

Bob Burrus  
Kathy Craven  
Jean Ehlman  
Carol Greenwalt  
Ed Krill

Discussed providing for arbitration or mediation as possible avenues for resolution of disputes. Ed Krill agreed to draft language.

Also discussed steps to take if the association were to become dissolved.

**DOCUMENT REWRITE COMMITTEE MEETING 1/31/2024**

Members in attendance

Bob Burrus  
Kathy Craven  
Jean Ehlman  
Ed Krill

We completed our re-review of the Administrative Policy Manual. Discussed presenting to Board at Saturday, 2.10.2024 meeting if Ed's Assistant can make all the editorial changes.

Thanked everyone for their tireless efforts in this endeavor. We began the process in June, 2022!

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Copies of the updated drafts of CBTB Association documentation will be forwarded to card members for review and presented to community members at the April Board meeting. An email notice will be sent out with a link to draft documents, (and posted to CBTB Website), to allow community members to review. Initial plan is to include voting to accept changes to the Declaration during Annual Meeting in May, or at a future announced Special meeting.

### **Old Business:**

#### **1. Architecture Committee Update:**

- a. Handicap Ramp Approved at 271 Corrotoman
- b. Updates on discussions with property owners regarding previous issues:
  - i. Complaint # 1 (272 Marina Dr.) Owner is getting a new contractor to cleanup overgrowth.
  - ii. Complaint # 2 (72 Wishing Well Lane) work with Attorney to identify status of ownership of property.
  - iii. Complaint # 3 (Lots 570 & 609) Overgrown yard at W Highview and Corrotoman Dr. (Allow lots to return to natural state)
  - iv. Complaint #4 Culvert on 129 E Highview (Gravel Stored in culvert) Send another letter to owner giving 30 days to rectify.
  - v. Complaint #6 Camper/Trailer located on Lot 579 (East Highview) Nick Klaiber made a motion, seconded by Lisa Adler to send a letter to all interested parties notifying them is the trailer in not removed within 30 days of letter, the Association will have it removed and assess owner a bill for removal. It was unanimously approved.

#### **2. Update on the Community Docks/Slips:**

- a. **Repairs to the community dock** will be starting circa 1 April. A notice will be sent out to the community with updates on exact dates of Marina/Boat ramp and docks closures.
- b. Slip Assignments for FY 24/25 will be made after 15 March to members verified to be in good standing.

#### **3. Update on Pool Repairs:**

Activity since the last Board meeting (where repairs for the motor and filter were approved):

- a. Filled out 2024 Maintenance Contract with JDO (formerly Sevarg), Pools, obtained CBTB President signature and returned to JDO Pools.
- b. 2024 Pool Schedule
  - i. (Soft) open: Week of May 6<sup>th</sup> (to complete pool repairs)
  - ii. Estimated availability: May 20<sup>th</sup> (Repairs complete)
  - iii. Close: Week of September 9<sup>th</sup>
- c. JDO Pools (formerly SVARG Pools) came out to install the pool winter cover and discussed work on the pool. They recommended:
  - i. Installing conduit for the existing electrical as exposed wiring is not to code.
  - ii. Immediate removal of the diving board as it is unsafe. (The Board has been put on notice by a Professional Pool Company that the diving board should be removed as it is a safety hazard.)
  - iii. Parts are on order to complete pool repairs in the next month.
- d. Next Pool Committee meeting in late March; new members volunteers always welcome.

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### **New Business:**

1. Cristian Shirilla made a motion, seconded by Nick Klaiber to approve the FY24-25 Budget & Amenities' form. It was unanimously approved.
2. An announcement email with go out to community members soliciting nominees for Board of Directors for to be election at the May Annual Meeting. Interested parties should send a short Bio and reasons they desire to be elected to the Board of Directors to [CBTBay@gmail.com](mailto:CBTBay@gmail.com) no later than March 1<sup>st</sup> so the Ballot can be prepared and mailed with the announcement for Annual Meeting in May.

3. The Finance Committee provided a report on: CBTB cash reserves & FDIC insurance:

#### **CBTB reserve balances are growing nicely and we need a solution to keep CBTB cash reserves 100% FDIC insured**

- a. CBTBs cash reserve balance cannot exceed \$250K for FDIC insurance purposes
- b. Current balance at January 31, 2024 is \$225,432
- c. Current Interest rate is 4.65% in a Signature money market account
- d. BRB has a treasury product call Insured Cash Sweep (ICS)
- e. This allows for BRB to automatically move CBTB funds over \$250K to any other banks in the ICS program (it will be bank that we don't have excess fund at)
- f. This will allow the additional funds over \$250k to be fully FDIC insured
- g. The interest rates is slightly lower at 4.5% as of January 31, 2024 (still attractive)
- h. The interest rates are steady but change once in a while and CBTB would be notified of any change in advance
- i. CBTB can access the balance through the banks online portal but funds can only be accessed through your BRB account
- j. Any cash reserves CBTB requires use of will automatically be transferred back to BRB if the BRB balance goes below \$250K

Lisa Adler made the motion, seconded by Claire Smith to approve this BRB ICS arrangement to keep the CBTB cash reserves 100% FDIC insured. BRB will require an authorized signatory to execute the documents. Motion was unanimously approved.

4. Virginia Department of Health - Division of Shellfish Safety and Waterborne Hazards request to use CBTB Boat Ramp. Cristian Shirilla made a motion, seconded by Lisa Adler to approve giving a key to the Marina/Boat ramp area to Virginia Department of Health - Division of Shellfish Safety and Waterborne Hazards and waiving the \$20.00 fee. They will need to sign amenities form for the record.
5. Requirement to initiate updated Reserve Study every five years. Deferred to April Board Meeting.

**Member Input:** Nothing to Report

**Announcements from Board:** Nothing to Report

**BOD meetings beginning June 2023, are now being held every other month.**

Check the schedule below for dates and times.

**Next Meeting:** Saturday, April 13, 2024, 9 am

**Motion to adjourn Board meeting:** Motion was made by Claire Smith, seconded by Nick Klaiber to adjourn meeting. It was unanimously approved. Meeting was adjourned at 10:34 am

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**Board Member Terms**

Lisa Adler (2021-2024)	Nick Klaiber (2023-2026)
Deb Beutel (2023-2026)	Matt Crabbe (2021-2024)
Travis Gibbons (2021-2024)	Sam Longstreet (2022-2025)
Dexter Lewis (2022-2025)	Cristian Shirilla (2022-2025)
Claire Smith (2023-2026)	

**SCHEDULE OF MEETINGS**

**Saturday, April 13, 2024, 9 am**

**Annual Meeting, Saturday, May 4<sup>th</sup>, 9am**

2/10/2024 meeting

**Treasurer's Report**

11/30/- 12/31/2023

Bi-monthly meetings

**Documents Attached**

-	Balance Sheet	Nov & Dec
-	Revenue and Expense Report	Nov & Dec
-	Accounts Payable	Nov & Dec

**General:**

Property owners are reminded to contact Amber Chadil for all inquiries - she is their CBTB Community Manager at ACS West. Her phone number is 804-282-7451 and her email is [Amber@acswest.org](mailto:Amber@acswest.org)

**Fiscal Year 2022-2023 Amenity Payments:**

Status of Payments received as of 10/1/23

Dock:	2,200	1 slip remains open
Kayak:	50	
Total:	2,050	

**Reminders:**

If you are selling or buying property within Corrotoman by the Bay, please remember it is the **Seller's** responsibility to order Financial Disclosure Packet for the property you are selling. This ensures your name is deleted and new owners added to the Homeowners Association records. Failure to do so could leave you liable for future assessment billings until resolved.

**Notes:**

**Ongoing Business:**

Assessments totaling \$159,354 were billed with \$142,843 collected leaving a balance of just over \$66,584, of which \$22K is for 2023. Collections Chair will discuss in her report.

**New Business:**

Our Cap/Res account will be reaching the maximum amount that the FDIC will insure however, we have looked into options and the Finance Chair will address in her report.

Our budget needs to be approved today in order to have it mailed with the assessment billings on March 1.



## CORROTOMAN-BY-THE-BAY ASSOCIATION

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Balance Sheet  
As of 12/31/23

Account Description	Operating	Reserves	Other	Totals
<b>ASSETS</b>				
CIT - OPERATING ACCOUNT	54,782.08			54,782.08
CHESAPEAKE BANK OPERATING	3,171.82			3,171.82
BLUE RIDGE BANK RESERVES		220,140.64		220,140.64
A/R - ASSESSMENTS & FEES	69,924.33			69,924.33
ASSESSMENT A/R RESERVE	(36,094.00)			(36,094.00)
A/R - FROM OP / (FROM RES)		6,965.91		6,965.91
PREPAID EXPENSES - INSURANCE	1,271.06			1,271.06
<b>TOTAL ASSETS</b>	<b>93,055.29</b>	<b>227,106.55</b>	<b>.00</b>	<b>320,161.84</b>
<b>LIABILITIES &amp; EQUITY</b>				
ACCOUNTS PAYABLE	20.89			20.89
A/P - ACS WEST INC	35.00			35.00
A/P - TO RES / (TO OP)	6,965.91			6,965.91
PREPAID ASSESSMENTS	5,240.93			5,240.93
KEY DEPOSITS (DOCK KEYS)	1,460.00			1,460.00
<b>TOTAL CURRENT LIABILITIES</b>	<b>13,722.73</b>	<b>.00</b>	<b>.00</b>	<b>13,722.73</b>
RESERVES EQUITY - PRIOR		178,952.57		178,952.57
<b>TOTAL RESERVES</b>	<b>.00</b>	<b>178,952.57</b>	<b>.00</b>	<b>178,952.57</b>
OPERATING EQUITY - PRIOR	26,376.64			26,376.64
CURRENT YR NET PROFIT / (LOSS)	52,955.92	48,153.98	.00	101,109.90
<b>TOTAL OPERATING</b>	<b>79,332.56</b>	<b>48,153.98</b>	<b>.00</b>	<b>127,486.54</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>93,055.29</b>	<b>227,106.55</b>	<b>.00</b>	<b>320,161.84</b>





CASH DISBURSEMENTS

Starting Check Date: 12/01/23 Cash account #: "All"  
 Ending Check Date: 12/31/23

Check date	Check #	Vend #	Vendor Name	Check amount	Reference
Cash account #:		11001	CIT - OPERATING ACCOUNT		
12/01/23	1118	1	ACS WEST, INC.	500.00	MANAGEMENT FEE
12/06/23	1119	702291	CORROTOMAN BY THE BAY	5,291.67	RESERVE TRANSFER
12/07/23	1120	2	ACS WEST, INC.	25.28	NOV23 P&C
12/13/23	100158	702774	NORTHERN NECK ELECTRIC COOP.	111.30	113751001
12/13/23	100159	703071	BREEZELINE	150.49	8282 15 116 0029826
12/14/23	1121	667294	CAROLYN EHLMAN	166.76	GOLF STICKS
12/14/23	100160	384	LAFAYETTE, AYERS & WHITLOCK	3,998.50	LEGAL SERVICES
12/14/23	100161	703187	PARADISE CLEANING, LLC	230.00	JANITORIAL
12/26/23	100143	(M)669049	CLAIRE SMITH	315.00	PLVoid: Check #100143
12/26/23	100162	384	LAFAYETTE, AYERS & WHITLOCK	165.00	COLLECTION FEES
12/26/23	100163	701913	VIRGINIA AMERICAN WATER	37.50	WATER & SEWER
Totals:				10,361.50	

**Corrotoman By The Bay Association**

**Working FY 2024-25 Budget**

**Beginning 03/01/2024 and ending 02/28/2025**

**Budget 2/28/23**

**Amended  
Budget**

**2/28/2024**

**Actual  
Expenses**

**2/28/2024**

**INCOME**

41000 Yearly Assessments	\$	109,350	\$	158,860	\$	145,450
45100 Fees, Dock (1,400 prior year)	\$	2,400	\$	2,400	\$	800
46000 Fees, Pool (prior year)	\$	9,750			\$	(150)
46100 Hospitality Income	\$	-	\$	-	\$	350
45000 Late Fees	\$	-	\$	-	\$	-
43000 Interest Income	\$	100	\$	100		
<b>TOTAL INCOME</b>	<b>\$</b>	<b>121,600</b>	<b>\$</b>	<b>161,360</b>	<b>\$</b>	<b>146,450</b>

**EXPENSES**

**MAINTENANCE**

51110 Road Repairs	\$	5,350	\$	5,350		
51000 Golf Course Maintenance	\$	435	\$	435		
51120 Dock Maintenance	\$	500	\$	500	\$	179
51106 Repairs & Maintenance	\$	545	\$	545	\$	340
51000 Grounds Maintenance	\$	17,900	\$	17,900	\$	18,936
58100 Clubhouse Maintenance	\$	2,200	\$	2,200	\$	2,060
<b>TOTAL MAINTENANCE</b>	<b>\$</b>	<b>24,730</b>	<b>\$</b>	<b>26,930</b>	<b>\$</b>	<b>19,455</b>

**POOL**

57000 Pool Operations	\$	8,650	\$	10,025	\$	10,355
57100 Repairs	\$	-	\$	-		
<b>TOTAL POOL</b>	<b>\$</b>	<b>8,650</b>	<b>\$</b>	<b>10,025</b>	<b>\$</b>	<b>10,355</b>

**UTILITIES**

52350 Internet Subscriptions	\$	2,332	\$	760	\$	700
52000 Electric	\$	2,750	\$	2,750	\$	2,380
52200 Water	\$	1,900	\$	1,900	\$	2,890
52350 Internet Provider	\$	1,572	\$	1,572	\$	1,815
52100 Gas & Fuels	\$	700	\$	700	\$	707
<b>TOTAL UTILITIES</b>	<b>\$</b>	<b>9,254</b>	<b>\$</b>	<b>7,682</b>	<b>\$</b>	<b>8,492</b>

**ADMINISTRATIVE**

54100 Management Fee	\$	6,000	\$	6,000	\$	6,000
54110 Postage	\$	4,731	\$	2,491	\$	20
54110 Copies/Printing Supplies	\$	-	\$	2,040	\$	1,252
54110 Office Supplies	\$	200	\$	200	\$	237
54170 Service Charges (Bank)	\$	-	\$	-	\$	18
55200 CPA Services	\$	550	\$	550	\$	750
55100 Legal Expense	\$	4,000	\$	4,000	\$	7,288
55150 Legal Expense - Collection	\$	3,000	\$	3,000	\$	3,000
55000 Insurance	\$	4,850	\$	4,850	\$	4,667

54130 Permits/Licenses	\$	280	\$	280	\$	130
Closing Fees	\$	-	\$	-	\$	196
Corrotoman Extension Project	\$	-	\$	-		
Bad debts	\$	11,851	\$	16,000	\$	580
54008 Miscellaneous	\$	200	\$	200		
76300 CAPITAL RESERVE Report	\$	-	\$	-		
<b>TOTAL ADMINISTRATIVE</b>	<b>\$</b>	<b>35,662</b>	<b>\$</b>	<b>39,611</b>	<b>\$</b>	<b>24,138</b>
57100 POOLED RESERVES	\$	41,982	\$	63,500		63,500
<b>TOTAL POOLED RESERVES</b>	<b>\$</b>	<b>41,982</b>	<b>\$</b>	<b>63,500</b>	<b>\$</b>	<b>63,500</b>
<b>TOTAL INCOME:</b>	<b>\$</b>	<b>121,600</b>	<b>\$</b>	<b>161,360</b>	<b>\$</b>	<b>146,450</b>
<b>TOTAL EXPENSE:</b>	<b>\$</b>	<b>120,278</b>	<b>\$</b>	<b>147,748</b>	<b>\$</b>	<b>125,940</b>
<b>Net Operating Profit (Loss)</b>	<b>\$</b>	<b>1,323</b>	<b>\$</b>	<b>13,612</b>	<b>\$</b>	<b>20,510</b>

		Lots		
	\$260.00	604	157,040.00	Yearly Assessments = \$240
	\$130.00	12	1,560.00	Approved December, 2022
<b>Budget 2/28/25</b>	\$86.67	3	260.01	
\$	145,450		<u>158,860.01</u>	
\$	2,400		135,031.01	85% collection rate
			127,088.01	80% collection rate

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**\$ 147,850**

\$	10,000	Requested more details CAP/RES
\$	500	From Jean report
\$	5,000	Clubhouse repairs ? CAP/RES
\$	20,000	
\$	2,500	Minor repairs and
<b>\$</b>	<b>38,000</b>	Cleaning moved to monthly all year

\$	9,100	
\$	1,100	Replace some chairs and umbrellas
<b>\$</b>	<b>10,200</b>	

\$	800	190 Zoom	Breezeline
\$	2,500		
\$	3,000		Increased for possible problems
\$	2,000		
\$	750		
<b>\$</b>	<b>9,050</b>		

\$	6,000	
\$	30	
	1300	
\$	200	Router - Clubhouse

\$	750
\$	5,000
\$	4,000
\$	4,800

\$ 280  
\$ 200



\$ 200

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\$ 22,760

63,500  

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\$ 63,500

\$ 147,850

\$ 143,510

\$ 4,340