

Cumberland Lakes
Property Owners Association
Annual Members Meeting
November 5, 2018

Board members and officers present:

Derek Savino – President
Karen Dunn – Vice President
Jerry Carty – Board Member
Jim Lanigan – Board Member
Connie McDonald – Board Member (Absent)
John Ziminski – Bookkeeper/Treasurer
Cindy Carty – Secretary

The meeting was called to order at 6:30 pm.

Derek Savino welcomed everyone in attendance and asked for all attendees to please reserve their questions and/or comments until the end of the meeting when the floor would then be opened. Derek asked Jerry Carty to lead us in the Pledge of Allegiance.

Derek then noted the **minutes from the Annual Meeting of October 2017** were approved by e-mail vote per Cindy Carty, Secretary.

The **Treasurer's report**, which covers the period of January 1, 2018 through October 1, 2018, was read by **John Ziminski**. John noted the balances of accounts are as follows:

POA Checking-\$319.18; POA Money Market-\$53,318.81; Capital Improvement Savings-\$10,634.46; and, Capital Improvement CD-\$30,158.76. The balance forwarded from 2017 was \$69,172.62. The balance forwarded through October 2018 is \$94,431.21.

Provided in a hardcopy handouts included:

- 2019 Proposed Budget, including line by line Expense Description; and,

The Proposed Budget for 2019 is \$82,500.00.

John noted the Financial Statements for December 31, 2017 and 2016 were prepared by Lansford & Stephens, CPAs and signed off on February 18, 2018. Copies of this report were made available for review at this meeting and will be distributed to Cumberland Lakes' residents electronically, with a hard-copy maintained in the Cumberland Lakes Community Center Office.

Derek asked that each Committee Chairperson give a report on what has been accomplished in the past year.

AECC- Architectural and Environmental Compliance Committee report was given by Jerry Carty.

AECC committee met 10 times to date in 2018. 28 AECC submissions were received during this time with all 28 approved. A synopsis of the approvals is as follows:

- Tree/brush clearing - 9
- Add shed/garage or garage mod - 7
- Install natural boat landings - 2
- Install a retaining wall - 2
- Install drainage culvert - 2
- Modify a boat dock - 2
- Install new roof on home - 1
- Install a fence/fence modification - 1
- Install/modify deck - 1
- Install a new block wall - 1

The AECC Committee signed the updated Architectural & Environmental Compliance Committee (AECC) Requirements and Restrictions dated 8 January 2018 as approved by the Cumberland Lakes POA Board of Directors at the January 2018 meeting. The new document was posted on the Cumberland Lakes website, www.cumberlandlakes.net.

The AECC working with the County Road Commissioner's Office arranged to have the county come out and clear all of the damaged/clogged culverts throughout the community. Thanks to the hard work of the county road crews all common culverts are operating as expected.

The County Road Commissioner's Office replaced numerous road and stop signs in the community over the course of the year. They also paved Cumberland Lakes Drive from CC Road to Jim Garrett Rd. The remaining area of Cumberland Lakes Drive from CC Road to the Cumberland County line just before Highway 62 will be paved in 2019 (date TBD).

The AECC Committee experienced the following changes in membership this year with Kevin Brady stepping down due to a work commitment and Joe Krupski volunteering to be a member of the committee. The committee would like to thank Kevin for his service and support and welcome Joe as our newest member.

The AECC Chairperson is very appreciative to Cumberland Lakes POA Board of Directors for their support and to the AECC committee members for their hard work, attention to detail, and dedication to their community in this very important voluntary position.

Activities report was given by Becky Krupski and Wendy Tyrrell:

- Oct 28 Coffee & Crafts - Mason Jar Candleholders lead by Becky Krupski/Wendy Tyrrell
- Dec 16 Christmas Party and Gift Exchange - Turkey and Ham served
- Jan 27 Coffee & Crafts - Teacup Flower Arrangement lead by Judy Babb
- Feb 4 Super bowl Party - appetizers and football squares and commercial bingo
- Mar 24 Coffee & Crafts - Card Making lead by Becky Krupski
- May 26 Memorial Day Cookout - Grilled Burgers and Hotdogs, BBQ & Lemonade Baskets raffled off, 50/50 raffle
- June 23 Essential Oils and Reflexology Guest speakers
- July 4 4th of July Cookout, Grilled Burgers and Hotdogs, Rootbeer Float baskets raffled off, 50/50 raffle, Group Bingo with waving flag as prizes
- July 21 Intro to Yoga & Pilates Michelle Savino (Resulted in ongoing weekly exercise group at the center)
- Sept 3 Labor Day and Lake Fun Potluck - Served Pulled Pork & Fried Chicken, Mums raffled off, Boat rides by Krupski's & Savino's, 50/50 raffle and game of Charades
- Oct 27 Chili Cook-off and Bonfire - \$5 entry fee for Chili contestants. Cash prize awarded to Winner.
- A special thank you went out to John and Deborah Ziminski for continuing to host our monthly recurring Saturday socials at the Center. All of which continue to be well attended.

Numerous Cumberland Lakes Activity events including **"Movie Night"**, tentatively slated for Friday, November 16, 2018; and, our December 15, 2018 **Christmas Party** are both still in the preplanning stages. More updates on those two events will be forthcoming by these Co-Chairs. In addition, 2019 Cumberland Lake Activities will be captured as "New Business for Activities" during the final BOD Meeting held in December 2018.

Meals to Heal: Over the past year Meals to Heal has delivered 15 dinners to our neighbors in need. There were 7 families that helped provide these dinners.

Beautification Committee reports provided by Karen Dunn: Karen reports a very successful year and our planters reflect all the efforts of this community. A community cleanup day was scheduled in late spring and there was a great turnout. Karen stated: "We all got to know each other a little better and enjoyed a delicious barbeque lunch. Many in the community volunteered to maintain the community center planter (watering and removing any new weeds)".

Karen stated that this community is exceptional and this is an example of what we can accomplish when we work together. She further thanked every one of those volunteers for their participation, noting, as a result, the recurring maintenance of the clubhouse park, Rock Slide Park and the gazebo area on Lazy Lake. Finally, Karen noted she is only a temporary chairperson; and, currently the only committee member. The Board is seeking a permanent chair and a few committee members. If anyone is interested please contact Karen or any of the current board members.

Welcoming Committee: - 5 new families moved into Cumberland Lakes community since October, 2017, they include:

- Carole Sturm & Ken San Pietro
- Clark & Teresa Annis
- Bobby & Channon Recchia
- Joe & Becky Krupski
- Louie & Julie Check

Fire Wise report was given by Tom Torbleau: Firewise Annual Report – 2018

- 12 Nov. 2017 Submitted renewal for Annual Firewise requirements. Total Full Time Residents=70, Total Community Dollars spent=\$13081.35, Total Resident Dollars spent=\$941.14, Total Hours spent= 805.9
- No fire activity.
- 10 May Attended Annual Firewise conference held in Knoxville.
- 19 May Held Community Day for cleanup of community center, parks and roads. 29 Residents attended with 186 hours of work. Many Thanks for the community participation.
- 23 Aug. Assisted forestry personnel performing a Community Risk Assessment of our area.

Lake Management & Critter report was given by Derek Savino: No report was provided by the Chair prior to this meeting.

Cumberland Lake – This Lake seems to be doing well. Certificate of Approval and Safety for the dam remains valid until March 15, 2020. This year efforts were made to survey the lake and remove many downed trees from the common areas. Clean up around the Center’s dock was completed by volunteers prior to the Board’s Realtor Open House.

Lazy Lake – This Lake is finally at full pool. The Dam is working great. The Certificate and Safety for the dam issued in 2017 remains valid and will not expire until March 15, 2020. The only issue noted was a concern with Lazy Lake looking ‘cloudy’ for a period of time. However, that issue remedied itself without any need of intervention.

Critter Control: Although there were some wild boar sightings in the early part of 2018 there seems to be no further issue with that at year’s end.

Neighborhood Watch report was given by Tom Torbleau: Patrol Area: 28 miles

	2010	2011	2012	2013	2014	2015	2016	2017	2018
Active Patrollers:	16	20	18	17	16	18	18	17	17
Burglary:	3	1	1	1	0	2	1	3	2
Arson Fires:	2	0	0	0	0	0	0	1*	0
Reports of Suspicious vehicle:	13	9	7	2	1	2	2	2	6
Report of Suspicious Activity:	2	6	0	2	1	2	3	3	4
Refuse Dumping:	2	2	1	1	4	1	2	3	5
Alarm calls:	0	5	2	2	2	0	0	0	1
Vandalism:	0	1	1	2	6	7	9	3	0

Animal Rescue (Dog/Cat)									12
*One property own.									

Note: Under the Refuse Dumping class the majority of the cases involved animal carcasses dumped on Chestnut Lane and Thistle Rd. Ongoing investigations are being conducted.
Special thanks to all Neighborhood watch personnel for a great job this past year.

Newsletter report was given by Judi Connors - Editor: Judi reports our community newsletter, "The Hook, Line & Sinker", goes out on a quarterly basis and has slowly evolved into a more "seasonal" newsletter. The Newsletter continues to appear online which has worked out very well. All it requires is gathering the articles from committee heads, putting them in an outline and proofreading on Judi's part. Judi Babb does the job of putting it in a newsletter form and doing the final distribution.

Judi further reported that we lost one of our main contributors last year when Bill and Betsy Hess moved from the neighborhood. For many years Bill had entertained us with his Nature Notes which gave us a great deal of knowledge about the Cumberland Plateau and the area in which we live. In its place we now have Neighborhood Notes which consists of comments from residents about various things.

We still have only two people who have requested a hard copy be mailed to them.

Judi thanked all the committee heads who provide their reports to her in a timely manner, and a reminder that their articles need not be lengthy but it's important to hear. Judi closed with a huge thanks to Judy Babb, Publisher and Webmaster, stating without whose help this would be an impossible task for her.

This Past Year's overall report by Derek Savino, 2018 President: Derek reported this last year includes:

- Thanking our property owners residence and all our volunteers that make this such a great community to live in;
- Numerous changes in the community with almost 20 (combined) properties and homes bought and sold since last annual meeting;
- AECC committee's diligent work with, all the improvements people made, was always timely met;
- Cumberland Lake Paving working with county reference potholes - POC was Jerry Carty to keep this effort moving & current;
- Community Clean-up and Volunteer Day, led by Karen Dunn - included the Community Center and common area projects such as having our community wooden signs restored and/or new ones put up by Mark McDonald;
- Realtor's open house, a board sponsored event, led by Connie McDonald, was no expense to community;
- Improvements and upgrades to our official website, with the expertise of Webmaster, Judi Babb,
- Jim and Connie Lanigan volunteering their time, resources and efforts to help many in the community with the issue of animals being dumped; or, temporarily lost in our community;
- Pot Luck recurring monthly Social, hosted by John and Deborah Ziminski, gave our community many opportunities to gather with friends and neighbors and share Cumberland Lakes' life experiences;
- The expertise of Michele Savino, voluntarily holding Yogi sessions on a recurring basis for our residents has been well received and attended; and,
- Numerous committees continue to be approved by the Board. However, there is a real need for more volunteers. New residents interested in serving any of the numerous committees, please

contact any active Board member for assistance to get started.

Election results report was given by Cindy Carty, Secretary: There was no vote needed for the Board of Directors approved for 2018. All five 2017 Board members requested consideration to serve the Board in 2018. During that time, no other resumes for consideration were submitted. On September 4, 2018, however, Joe Krupski resigned from the Board. Jim Lanigan, an active volunteer learned of the vacant, voluntary position and offered to submit his resume for consideration to serve the Board for the remaining 2018 calendar year and for Cumberland Lakes 2019 Board of Directors. Therefore, upon completion of the Board's approval, Jim Lanigan became the fifth member of the Board. The final 2019 Board is set as follows: **Jerry Carty; Karen Dunn; Jim Lanigan; Connie McDonald; and, Derek Savino**

The positions of President and Vice President were decided at the end of this event with **Derek Savino and Karen Dunn retaining the positions of President and Vice President respectfully.**

Comments from property owners: As is the custom, near the conclusion of our Annual BOD meeting the floor was opened to all resident attendees for questions and/or comments as follows:

1. Jerry Carty informed the attendees that we have **two Facebook sites**. One is a closed group for folks living in the community and a few public service professions like the Cumberland County Sheriff and Road Commissioner's office. This page is called the Cumberland Lakes Community Site and is by invitation only (email Jerry Carty for access). The second is an open site (anyone can view/comment) called Cumberland Lakes Property Owners Association – POA. The closed site is just for homeowners and is a place to allow us to share news and events about our community. The second site (POA) allows us to advertise our community to the Facebook world and to share the site with our friends to generate interest in our community. The rules for the sites are spelled out in the Description are on the main page of the sites but in general, the rules are to be nice in your comments to others and to avoid discussions/comments about sensitive subjects like politics and gun-control.
2. Joe Krupski provided the Board, for future Board approval a proposal for removal of downed trees in Cumberland Lakes. Derek thanked him for the document stating it will be further reviewed by to Board at the next Board Meeting;
3. Harlow Jahelka addressed his concern to recent sightings of a Coywolf. Harlow stated this particular critter looked much like a German Shepherd. However, for those unfamiliar with this wild creature residents can refer to:
<https://www.tn.gov/twra/wildlife/mammals/large/coyotes.html>
4. Jordan Correia inquired to any new updates of the Board's attempt to reach out to Frontier for better service. Members of the Board verified this much worked issue had basically hit a brick wall with little return from this company. But, that other companies are coming closer to our community and are being monitored as a future better source for our community.

Secretary's NOTE: For the ease of historical document capture for today, some of the minutes are captured within the 'subject area' vs in order of actual presentation.

Our next BOD meeting will take place on **December 3, 2018 at 9:00 am** at the Center.

Our tentative **2019 Calendar year of Cumberland Lakes BOD recurring meetings** include:

2019 BOD Recurring Meeting Dates:

- Jan 7, 2019 @ 9:00 am
- Feb 4, 2019 @ 9:00 am
- Apr 1, 2019 @ 9:00 am
- Jun 3, 2019 @ 9:00 am
- Aug 5, 2019 @ 9:00 am
- Oct 7, 2019 @ 9:00 am
- **NOV 4, 2019 @ 6:30 pm - POA Annual Mtg**
- Dec 2, 2019 @ 9:00 am

A motion was made to adjourn the meeting, seconded and passed unanimously at 7:30 pm.

Respectfully submitted,

Cindy Carty, Secretary

LIST OF ATTENDEES
NOVEMBER 5, 2018 ANNUAL POA MEETING
CUMBERLAND LAKES PROPERTY OWNERS
32 as of 11/5/2018

ATTENDEES:

1. BABB, Judy
2. CARTY, Jerry & Cindy
3. CHECK, Louie & Julie
4. CHOATE, Phillip & Sharon
5. CONNORS, Bob & Judi
6. CORREIA, Jordan & Diane
7. DUNN, Richard & Karen
8. JAHELKA, Harlowe
9. JOERGER, D
10. KRUPSKI, Joe & Becky
11. LANIGAN, Jim & Connie
12. NEGRON, John
13. RECCHIA, Bobby & Channon
14. SAN PIETO, Ken
15. SAVINO, Derek
16. SEISS, Ron
17. STRUM, Carole

18. TORBLEAU, Tom & Janine

19. TYRRELL, Wendy

20. WELKER, Ken

21. ZIMINSKI, John & Deborah