
Corrotoman-By-The Bay Association, Inc.
Board of Directors Meeting Minutes
9:00 am, Saturday, November 8, 2025

Call to Order the November BOD meeting: Cristian Shirilla President: Meeting called to order at 9:00 am. Board Members present in clubhouse were Cristian Shirilla, Claire Smith, Don Smith, Deb Beutel, Ken Beutel. Present via Zoom were Craig Adler and Nick Klaiber.

Secretary's Report: Deb Beutel – Minutes of September meeting were submitted for Board approval. Motion made by Don Smith and seconded by Cristian Shirilla, unanimously approved.

Treasurer's Report: Claire Smith – Treasurer presents the November Treasurer's Financial Report which included abbreviated financials for August and September for Board approval. Motion to approve made by Deb Beutel, seconded by Don Smith, unanimously approved.

Vice President's Report: Nick Klaiber – No report.

Committee Reports that were submitted are attached to this agenda

Architectural Review Committee Chair: Sam Longstreet - Committee Members: Nick Klaiber, Deb Beutel. See Committee reports.

Collections Committee Chair: Deb Beutel- Committee Members: Ed Krill, Claire Smith, Sam Longstreet – See updated Collections report in Committee reports.

Communications Committee Chair: Tara Linne No Report.

Dock Committee Dock Master: Don Smith - Asst Dock Master Mike Arthur
See report.

Finance Committee Chair: Craig Adler- Committee Members: Bill Ehlman, Ken Beutel, Scott Kellum, Lisa Adler, Beth Arthur and Claire Smith. See report in attached brief.

Capital Reserve sub-committee Chair: Ken Beutel – Committee Members; Deb Beutel, Claire Smith, Don Smith, Scott Kellum, Lisa Adler, Craig Adler and Maria Merkowitz. No report. Capital Reserve Report for 2026 was approved at last Board meeting, therefore this subcommittee will stand down.

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 Merkowitz, Barry Jackson, Craig Adler, Deb Beutel, Lisa Adler, Nick Klaiber, Carl Failmezger, Cristian Shirilla, Don Smith. See report.

Roads Committee Chair: Don Smith- Committee members: NEED VOLUNTEERS.
See Report.

Grounds Committee Chair: Don Smith - NEED VOLUNTEERS. See report.

Social Committee Chairs: Alisson Klaiber- Committee members: Kristy Shirilla, Lisa McNair, Hope Crabbe, Debbie Snellings, Susie Berry, Deb Beutel. See FOCBTB report.

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

Volunteer Legal Committee Chair: Ed Krill - See report.

Special Committees:

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

Committee to be established to review the best plan to communicate draft Declaration re-write to community members and the process to take to Community vote for approval.

“Friends of CBTB” Fundraising Committee Co-Chairs: Lisa Adler and Deb Beutel: Committee members, Susie Berry, Hope Crabbe, Laura Faul, Scott Kellam, Lisa Lindeman, Lisa MacNair, Bryan & Annette Sklar, Claire & Don Smith. See report.

Old Business:

1. Don Smith, Grounds Chairman provided an estimate for the replacement of the exterior bathroom doors and the door to the Pavillion shed in the amount of \$2,000.00 from Wayne Broadus. Ken Beutel, Pool Chairman, noted that the new pool would be built with a new electronic access control system that could include replacing the bathroom door locks to work with the new key fobs and cards. He stated that the overall pool budget was sufficient to include the costs of the new equipment and installation. This could also include adding key card access to the clubhouse front door and the two exterior bathroom doors. The existing combination door locks on the bathrooms and clubhouse front door could be reused on the pavilion and other doors. A motion was made by Deb Beutel, seconded by Cristian Shirilla, to approve the proposal for replacement of both exterior bathroom doors and the pavilion door not to exceed \$2,000.00 as long as subject repair is coordinated with Pool Chair and the installation of the new access control system for the pool and clubhouse.
2. Ken Beutel noted that the new pool security fence was scheduled to be installed in the week of December 1st and that the temporary orange construction fence would be removed at that time. He recommended that the construction fence and stakes could be sold back to the community and the funds used to support the FOCBTB effort to buy pool furniture. He also suggested that those materials could be used for a temporary dog park if the community was interested in testing the concept. The Board’s recommendation was to place any temporary fence away from the roads and playground equipment, likely behind the tennis courts.

New Business:

1. Craig Adler and Cristian Shirilla discussed sending the current Declaration to community members with an online survey to get community feedback on what if anything they believe should be changed. The survey will be sent via an on-line Google survey. Survey results will be reviewed for considered for the update.

Member Input: None

Announcements from Board: None

Next Meeting: Saturday, January 10th, 2025, 9am

Motion to adjourn Board meeting: Motion to adjourn meeting made by Don Smith and seconded by Cristian Shirilla, unanimously approved. Meeting adjourned at 9:52 am.

Board Member Terms

Craig Adler (2024-2027)	Deb Beutel (2023-2026)
Ken Beutel (2024-2027)	Matt Crabbe (2024-2027)
Nick Klaiber (2023-2026)	Sam Longstreet (2025-2028)
Cristian Shirilla (2025-2028)	Claire Smith (2023-2026)
Don Smith (2025-2028)	

SCHEDULE OF MEETINGS

Saturday, January 10th, 2026, 9am

Saturday, March 14th, 2026, 9 am

Annual Meeting & Election, Saturday May 3rd, 2026, 9 am

Saturday, July 11th, 2026, 9 am

Saturday, September 12th, 2026, 9 am

Saturday, November 14th, 2026, 9 am

Corrotoman-by-the-Bay Association

Balance Sheet as of 8/31/2025

Assets	Operating	Reserve	Total
Assets			
FCB OPERATING ACCOUNT	\$121,444.39		\$121,444.39
CHESAPEAKE BANK OPERATING	\$12,256.14		\$12,256.14
CHESAPEAKE BANK CAPITAL RESERVE 5065		\$262,308.63	\$262,308.63
A/R - ASSESSMENTS & FEES	\$83,936.18		\$83,936.18
ASSESSMENT A/R RESERVE	(\$36,222.72)		(\$36,222.72)
PREPAID EXPENSES - INSURANCE	\$1,271.06		\$1,271.06
INCOME TAX DEPOSIT	\$1,172.00		\$1,172.00
Total Assets	\$183,857.05	\$262,308.63	\$446,165.68
Total Assets	\$183,857.05	\$262,308.63	\$446,165.68
Liabilities / Equity			
Liabilities			
ACCOUNTS PAYABLE	\$794.40		\$794.40
A/P - ACS WEST INC	\$70.66		\$70.66
PREPAID ASSESSMENTS	\$7,462.49		\$7,462.49
KEY DEPOSITS (DOCK KEYS)	\$1,625.00		\$1,625.00
Total Liabilities	\$9,952.55		\$9,952.55
Equity			
RESERVES EQUITY - PRIOR		\$239,399.96	\$239,399.96
OPERATING EQUITY - PRIOR	\$74,741.23	\$56,307.87	\$131,049.10
CURRENT YEAR NET PROFIT / (LOSS)	\$99,163.27	(\$33,399.20)	\$65,764.07
Total Equity	\$173,904.50	\$262,308.63	\$436,213.13
Total Liabilities / Equity	\$183,857.05	\$262,308.63	\$446,165.68

Corrotoman-by-the-Bay Association

Statement of Revenues and Expenses 8/1/2025 - 8/31/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Income							
41000 - OPERATING ASSESSMENTS	(5,291.67)	13,216.67	(18,508.34)	127,421.98	79,300.02	48,121.96	158,600.00
43000 - INTEREST EARNED - OPERATING	5.42	-	5.42	34.59	-	34.59	-
44000 - INT ON DELINQUENT ASSESSMENTS	-	-	-	139.78	-	139.78	-
45000 - LATE FEES BILLED	-	-	-	357.58	-	357.58	-
45100 - FEES - DOCK / TENNIS / ETC	80.00	200.00	(120.00)	3,002.00	1,200.00	1,802.00	2,400.00
46000 - POOL INCOME	-	-	-	1,233.00	-	1,233.00	-
46100 - CLUBHOUSE INCOME	615.27	-	615.27	7,621.71	-	7,621.71	-
Total Operating Income	(4,590.98)	13,416.67	(18,007.65)	139,810.64	80,500.02	59,310.62	161,000.00
Total Income	(4,590.98)	13,416.67	(18,007.65)	139,810.64	80,500.02	59,310.62	161,000.00

Operating Expense

Operating Expenses							
51000 - GROUNDS MAINTENANCE	3,750.00	1,704.17	(2,045.83)	11,800.00	10,225.02	(1,574.98)	20,450.00
51106 - GENERAL MAINT & REPAIR	-	31.25	31.25	-	187.50	187.50	375.00
51110 - ROAD REPAIRS	57.36	208.33	150.97	57.36	1,249.98	1,192.62	2,500.00
51120 - DOCK MAINTENANCE	-	16.67	16.67	-	100.02	100.02	200.00
52000 - ELECTRICITY	471.24	291.67	(179.57)	2,233.76	1,750.02	(483.74)	3,500.00
52100 - GAS / FUELS	-	62.50	62.50	787.83	375.00	(412.83)	750.00
52200 - WATER & SEWER	513.24	333.33	(179.91)	1,160.94	1,999.98	839.04	4,000.00
52350 - INTERNET	-	200.00	200.00	1,050.05	1,200.00	149.95	2,400.00
54000 - GENERAL ADMINISTRATIVE	8.16	-	(8.16)	1,415.09	-	(1,415.09)	-
54008 - MISCELLANEOUS OPERATING	-	16.67	16.67	-	100.02	100.02	200.00
54100 - MANAGEMENT FEE	500.00	500.00	-	3,000.00	3,000.00	-	6,000.00
54110 - POSTAGE / COPIES / SUPPLIES	24.00	275.00	251.00	502.08	1,650.00	1,147.92	3,300.00
54130 - TAXES & FEES	-	219.17	219.17	130.00	1,315.02	1,185.02	2,630.00
54165 - CLOSING FEES	-	16.67	16.67	-	100.02	100.02	200.00
54180 - RESERVE STUDY	-	-	-	3,000.00	-	(3,000.00)	-
54900 - BAD DEBTS	-	625.00	625.00	-	3,750.00	3,750.00	7,500.00
55000 - INSURANCE	332.00	416.67	84.67	5,148.00	2,500.02	(2,647.98)	5,000.00
55100 - LEGAL FEES	-	416.67	416.67	-	2,500.02	2,500.02	5,000.00
55150 - LEGAL FEES-COLLECTIONS	-	333.33	333.33	346.00	1,999.98	1,653.98	4,000.00
55200 - AUDIT / TAX RETURNS	-	66.67	66.67	550.00	400.02	(149.98)	800.00
55250 - INCOME TAX	-	-	-	665.00	-	(665.00)	-
57000 - POOL OPERATIONS	-	772.50	772.50	1,628.11	4,635.00	3,006.89	9,270.00
57100 - POOL MAINTENANCE	198.44	112.92	(85.52)	3,554.92	677.52	(2,877.40)	1,355.00
58100 - CLUBHOUSE MAINTENANCE	315.00	333.33	18.33	3,571.27	1,999.98	(1,571.29)	4,000.00
58200 - CLUBHOUSE SUPPLIES	-	-	-	46.96	-	(46.96)	-
Total Operating Expenses	6,169.44	6,952.52	783.08	40,647.37	41,715.12	1,067.75	83,430.00
Total Expense	6,169.44	6,952.52	783.08	40,647.37	41,715.12	1,067.75	83,430.00

Corrotoman-by-the-Bay Association

Statement of Revenues and Expenses 8/1/2025 - 8/31/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Net Total	(10,760.42)	6,464.15	(17,224.57)	99,163.27	38,784.90	60,378.37	77,570.00

Corrotoman-by-the-Bay Association

Statement of Revenues and Expenses 8/1/2025 - 8/31/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Reserve Income							
Reserve Income							
71000 - RESERVE ASSESSMENTS - CAPITAL	5,291.67	5,291.67	-	31,750.02	31,750.02	-	63,500.00
73000 - INTEREST EARNED - CAP RESERVES	701.37	-	701.37	4,774.08	-	4,774.08	-
Total Reserve Income	5,993.04	5,291.67	701.37	36,524.10	31,750.02	4,774.08	63,500.00
Total Income	5,993.04	5,291.67	701.37	36,524.10	31,750.02	4,774.08	63,500.00
Reserve Expense							
Operating Expenses							
54000 - GENERAL ADMINISTRATIVE	(11.00)	-	11.00	(11.00)	-	11.00	-
Total Operating Expenses	(11.00)	-	11.00	(11.00)	-	11.00	-
Reserve Expenses							
75000 - CAP BANK S/C - RESERVES	-	-	-	11.00	-	(11.00)	-
76300 - CAP RESERVE EXPENSE	-	-	-	69,923.30	-	(69,923.30)	-
Total Reserve Expenses	-	-	-	69,934.30	-	(69,934.30)	-
Total Expense	(11.00)	-	11.00	69,923.30	-	(69,923.30)	-
Reserve Net Total	6,004.04	5,291.67	712.37	(33,399.20)	31,750.02	(65,149.22)	63,500.00
Net Total	(4,756.38)	11,755.82	(16,512.20)	65,764.07	70,534.92	(4,770.85)	141,070.00

Corrotoman-by-the-Bay Association

Cash Disbursement - 8/31/2025

Date	CheckNo	Description	Amount
11001 - FCB OPERATING *8308			
8/1/2025	ACH	ACS West Inv # 354142	500.00
		54100 - MANAGEMENT FEE - Association Community Services West - MANAGEMENT FEE	500.00
8/1/2025	Check 2102	Corrotoman Inv # 354132	5,291.67
		21250 - AP RESERVE TRANSFER - Corrotoman-by-the-Bay Association - RESERVE TRANSFER	5,291.67
8/5/2025	Avid 2103	Northern Neck Electric Cooperative Inv # 072525-13751001	645.48
		52000 - ELECTRICITY	645.48
8/5/2025	Check 2104	ACS West Inv # JULY25 P&C	33.76
		54000 - GENERAL ADMINISTRATIVE - Association Community Services West - JULY25 P&C	33.76
8/7/2025	Check 2105	Don Smith Inv # 080525DS	67.38
		57100 - POOL MAINTENANCE - REIMB PATIO UMBRELLAS	67.38
8/7/2025	Check 2106	Kenneth Beutel Inv # 080525KB	131.06
		57100 - POOL MAINTENANCE - REIMB POOL EXPENSES	131.06
8/7/2025	Avid 2107	JDO Pools & Spas Inv # 17068794	133.39
		57100 - POOL MAINTENANCE - NN Enterprises, LLC	133.39
8/7/2025	Avid 2108	JDO Pools & Spas Inv # 17020920	198.00
		57100 - POOL MAINTENANCE - NN Enterprises, LLC	198.00
8/7/2025	Avid 2109	JDO Pools & Spas Inv # 17136136	198.00
		57100 - POOL MAINTENANCE - NN Enterprises, LLC	198.00
8/7/2025	Avid 2110	Paradise Cleaning, LLC Inv # 256126	335.00
		58100 - CLUBHOUSE MAINTENANCE - JANITORIAL	335.00
8/18/2025	Avid 2111	Mo & J's Yardwork, LLC Inv # 1448	3,750.00
		51000 - GROUNDS MAINTENANCE	3,750.00
8/22/2025	Check 2112	Deborah Beutel Inv # 082125DB	24.00
		54110 - POSTAGE / COPIES / SUPPLIES - DOCKET FEES	24.00
8/22/2025	Check 2113	Don Smith Inv # 082225DS	57.36
		51110 - ROAD REPAIRS - POTHOLE PATCH REIMB	57.36
8/22/2025	Auto Draft ACH	IRS - 2025 FEDERAL TAX DEPOSIT	560.00
		14000 - INCOME TAX DEPOSIT - INTERNAL REVENUE SERVICE - 2025 FEDERAL TAX DEPOSIT	560.00
8/27/2025	Avid 2114	State Farm Insurance Inv # 081525-6-5967-9	332.00
		55000 - INSURANCE	332.00

Corrotoman-by-the-Bay Association

Cash Disbursement - 8/31/2025

Date	CheckNo	Description	Amount
8/28/2025	Avid 2115	Virginia American Water Inv # 081325-37207877	513.24
	52200 - WATER & SEWER		513.24
Total			12,770.34

11502 - BLUE RIDGE BANK RESERVE *5141

8/5/2025	Transfer Out	Transfer to CHESAPEAKE BANK CAPITAL RESERVE 5065 - FUND TRANSFER	738.45
	11505 - CHESAPEAKE BANK CAPITAL RESERVE 5065 - Transfer from BLUE RIDGE BANK RESERVE *5141 - FUND TRANSFER		738.45
Total			738.45

11505 - CHESAPEAKE BANK CAPITAL RESERVE 5065

8/1/2025	Transfer Out	Transfer to BLUE RIDGE BANK RESERVE *5141 - FUND TRANSFER	91.19
	11502 - BLUE RIDGE BANK RESERVES - Transfer from CHESAPEAKE BANK CAPITAL RESERVE 5065 - FUND TRANSFER		91.19
Total			91.19

Corrotoman-by-the-Bay Association

Balance Sheet as of 9/30/2025

Assets	Operating	Reserve	Total
Assets			
FCB OPERATING ACCOUNT	\$113,505.41		\$113,505.41
CHESAPEAKE BANK OPERATING	\$13,077.68		\$13,077.68
CHESAPEAKE BANK CAPITAL RESERVE 5065		\$250,635.62	\$250,635.62
CHESAPEAKE BANK ICS SWEEP ACCOUNT*065		\$15,012.91	\$15,012.91
A/R - ASSESSMENTS & FEES	\$83,699.38		\$83,699.38
ASSESSMENT A/R RESERVE	(\$36,222.72)		(\$36,222.72)
PREPAID EXPENSES - INSURANCE	\$1,271.06		\$1,271.06
INCOME TAX DEPOSIT	\$1,172.00		\$1,172.00
Total Assets	\$176,502.81	\$265,648.53	\$442,151.34
Total Assets	\$176,502.81	\$265,648.53	\$442,151.34
Liabilities / Equity			
Liabilities			
ACCOUNTS PAYABLE	\$5,391.15		\$5,391.15
A/P - ACS WEST INC	\$70.66		\$70.66
PREPAID ASSESSMENTS	\$7,606.49		\$7,606.49
KEY DEPOSITS (DOCK KEYS)	\$1,625.00		\$1,625.00
Total Liabilities	\$14,693.30		\$14,693.30
Equity			
RESERVES EQUITY - PRIOR		\$239,399.96	\$239,399.96
OPERATING EQUITY - PRIOR	\$74,741.23	\$56,307.87	\$131,049.10
CURRENT YEAR NET PROFIT / (LOSS)	\$87,068.28	(\$30,059.30)	\$57,008.98
Total Equity	\$161,809.51	\$265,648.53	\$427,458.04
Total Liabilities / Equity	\$176,502.81	\$265,648.53	\$442,151.34

Corrotoman-by-the-Bay Association

Statement of Revenues and Expenses 9/1/2025 - 9/30/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Income							
41000 - OPERATING ASSESSMENTS	(5,291.67)	13,216.67	(18,508.34)	122,130.31	92,516.69	29,613.62	158,600.00
43000 - INTEREST EARNED - OPERATING	4.84	-	4.84	39.43	-	39.43	-
44000 - INT ON DELINQUENT ASSESSMENTS	-	-	-	139.78	-	139.78	-
45000 - LATE FEES BILLED	(6.00)	-	(6.00)	351.58	-	351.58	-
45100 - FEES - DOCK / TENNIS / ETC	-	200.00	(200.00)	3,002.00	1,400.00	1,602.00	2,400.00
46000 - POOL INCOME	-	-	-	1,233.00	-	1,233.00	-
46100 - CLUBHOUSE INCOME	821.54	-	821.54	8,443.25	-	8,443.25	-
Total Operating Income	(4,471.29)	13,416.67	(17,887.96)	135,339.35	93,916.69	41,422.66	161,000.00
Total Income	(4,471.29)	13,416.67	(17,887.96)	135,339.35	93,916.69	41,422.66	161,000.00

Operating Expense

Operating Expenses							
51000 - GROUNDS MAINTENANCE	2,400.00	1,704.17	(695.83)	14,200.00	11,929.19	(2,270.81)	20,450.00
51106 - GENERAL MAINT & REPAIR	-	31.25	31.25	-	218.75	218.75	375.00
51110 - ROAD REPAIRS	55.28	208.33	153.05	112.64	1,458.31	1,345.67	2,500.00
51120 - DOCK MAINTENANCE	-	16.67	16.67	-	116.69	116.69	200.00
52000 - ELECTRICITY	420.95	291.67	(129.28)	2,654.71	2,041.69	(613.02)	3,500.00
52100 - GAS / FUELS	-	62.50	62.50	787.83	437.50	(350.33)	750.00
52200 - WATER & SEWER	418.08	333.33	(84.75)	1,579.02	2,333.31	754.29	4,000.00
52350 - INTERNET	318.04	200.00	(118.04)	1,368.09	1,400.00	31.91	2,400.00
54000 - GENERAL ADMINISTRATIVE	24.60	-	(24.60)	1,439.69	-	(1,439.69)	-
54008 - MISCELLANEOUS OPERATING	-	16.67	16.67	-	116.69	116.69	200.00
54100 - MANAGEMENT FEE	500.00	500.00	-	3,500.00	3,500.00	-	6,000.00
54110 - POSTAGE / COPIES / SUPPLIES	16.50	275.00	258.50	518.58	1,925.00	1,406.42	3,300.00
54130 - TAXES & FEES	-	219.17	219.17	130.00	1,534.19	1,404.19	2,630.00
54165 - CLOSING FEES	-	16.67	16.67	-	116.69	116.69	200.00
54180 - RESERVE STUDY	-	-	-	3,000.00	-	(3,000.00)	-
54900 - BAD DEBTS	-	625.00	625.00	-	4,375.00	4,375.00	7,500.00
55000 - INSURANCE	-	416.67	416.67	5,148.00	2,916.69	(2,231.31)	5,000.00
55100 - LEGAL FEES	2,545.60	416.67	(2,128.93)	2,545.60	2,916.69	371.09	5,000.00
55150 - LEGAL FEES-COLLECTIONS	60.14	333.33	273.19	406.14	2,333.31	1,927.17	4,000.00
55200 - AUDIT / TAX RETURNS	-	66.67	66.67	550.00	466.69	(83.31)	800.00
55250 - INCOME TAX	-	-	-	665.00	-	(665.00)	-
57000 - POOL OPERATIONS	-	772.50	772.50	1,628.11	5,407.50	3,779.39	9,270.00
57100 - POOL MAINTENANCE	914.51	112.92	(801.59)	4,469.43	790.44	(3,678.99)	1,355.00
58100 - CLUBHOUSE MAINTENANCE	(50.00)	333.33	383.33	3,521.27	2,333.31	(1,187.96)	4,000.00
58200 - CLUBHOUSE SUPPLIES	-	-	-	46.96	-	(46.96)	-
Total Operating Expenses	7,623.70	6,952.52	(671.18)	48,271.07	48,667.64	396.57	83,430.00
Total Expense	7,623.70	6,952.52	(671.18)	48,271.07	48,667.64	396.57	83,430.00

Corrotoman-by-the-Bay Association

Statement of Revenues and Expenses 9/1/2025 - 9/30/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Net Total	(12,094.99)	6,464.15	(18,559.14)	87,068.28	45,249.05	41,819.23	77,570.00

Corrotoman-by-the-Bay Association

Statement of Revenues and Expenses 9/1/2025 - 9/30/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Reserve Income							
Reserve Income							
71000 - RESERVE ASSESSMENTS - CAPITAL	5,291.67	5,291.67	-	37,041.69	37,041.69	-	63,500.00
73000 - INTEREST EARNED - CAP RESERVES	667.97	-	667.97	5,466.81	-	5,466.81	-
Total Reserve Income	5,959.64	5,291.67	667.97	42,508.50	37,041.69	5,466.81	63,500.00
Total Income	5,959.64	5,291.67	667.97	42,508.50	37,041.69	5,466.81	63,500.00
Reserve Expense							
Operating Expenses							
54000 - GENERAL ADMINISTRATIVE	-	-	-	(11.00)	-	11.00	-
Total Operating Expenses	-	-	-	(11.00)	-	11.00	-
Reserve Expenses							
75000 - CAP BANK S/C - RESERVES	-	-	-	11.00	-	(11.00)	-
76300 - CAP RESERVE EXPENSE	2,644.50	-	(2,644.50)	72,567.80	-	(72,567.80)	-
Total Reserve Expenses	2,644.50	-	(2,644.50)	72,578.80	-	(72,578.80)	-
Total Expense	2,644.50	-	(2,644.50)	72,567.80	-	(72,567.80)	-
Reserve Net Total	3,315.14	5,291.67	(1,976.53)	(30,059.30)	37,041.69	(67,100.99)	63,500.00
Net Total	(8,779.85)	11,755.82	(20,535.67)	57,008.98	82,290.74	(25,281.76)	141,070.00

Corrotoman-by-the-Bay Association

Cash Disbursement - 9/30/2025

Date	CheckNo	Description	Amount
11001 - FCB OPERATING *8308			
9/1/2025	ACH	ACS West Inv # 405246	500.00
		54100 - MANAGEMENT FEE - Association Community Services West - MANAGEMENT FEE	500.00
9/1/2025	Check 2116	Corrotoman Inv # 405217	5,291.67
		21250 - AP RESERVE TRANSFER - Corrotoman-by-the-Bay Association - RESERVE TRANSFER	5,291.67
9/3/2025	Check 2119	ACS West Inv # AUG25 P&C	8.16
		54000 - GENERAL ADMINISTRATIVE - Association Community Services West - AUG25 P&C	8.16
9/5/2025	Avid 2117	Northern Neck Electric Cooperative Inv # 082525-13751001	471.24
		52000 - ELECTRICITY	471.24
9/9/2025	Avid 2118	JDO Pools & Spas Inv # 090325-	914.51
		57100 - POOL MAINTENANCE - NN Enterprises, LLC	914.51
9/22/2025	Avid 2120	Virginia American Water Inv # 091225-37207877	418.08
		52200 - WATER & SEWER	418.08
9/26/2025	Avid 2121	Breezeline Inv # 091325-60029826	318.04
		52350 - INTERNET	318.04
9/26/2025	Avid 2122	Lafayette, Whitlock, Fischer, Hughes Inv # 091025-	137.00
		21075 - A/P - DUE FOR LEGAL FEES - COLLECTIONS FEES	137.00
9/26/2025	Avid 2123	Paradise Cleaning, LLC Inv # 256136	265.00
		58100 - CLUBHOUSE MAINTENANCE - JANITORIAL	265.00
9/26/2025	Check 2124	Don Smith Inv # 092325DS	55.28
		51110 - ROAD REPAIRS - REIMB POTHOLE REPAIR	55.28
9/26/2025	Check 2125	Deborah Beutel Inv # 092325DB	16.50
		54110 - POSTAGE / COPIES / SUPPLIES - REIMB COPIES	16.50
		Total	8,395.48

Corrotoman-by-the-Bay Association

Cash Disbursement - 9/30/2025

Date	CheckNo	Description	Amount
11505 - CHESAPEAKE BANK CAPITAL RESERVE 5065			
9/2/2025	Transfer Out	Transfer to CHESAPEAKE BANK ICS SWEEP ACCOUNT*065 - FUND TRANSFER	701.37
	11511 - CHESAPEAKE BANK ICS SWEEP ACCOUNT*065 - Transfer from CHESAPEAKE BANK CAPITAL RESERVE 5065 - FUND TRANSFER		701.37
9/4/2025	Auto Draft	Post Item - CHECKS NUMBER 1000	2,644.50
	76300 - CAP RESERVE EXPENSE - Post Item		2,644.50
9/17/2025	Transfer Out	Transfer to CHESAPEAKE BANK ICS SWEEP ACCOUNT*065 - RESERVE TRANSFER	5,291.67
	11511 - CHESAPEAKE BANK ICS SWEEP ACCOUNT*065 - Transfer from CHESAPEAKE BANK CAPITAL RESERVE 5065 - RESERVE TRANSFER		5,291.67
Total			8,637.54

11511 - CHESAPEAKE BANK ICS SWEEP ACCOUNT*065

9/5/2025	Transfer Out	Transfer to CHESAPEAKE BANK CAPITAL RESERVE 5065 - FUND TRANSFER	2,644.50
	11505 - CHESAPEAKE BANK CAPITAL RESERVE 5065 - Transfer from CHESAPEAKE BANK ICS SWEEP ACCOUNT*065 - FUND TRANSFER		2,644.50
Total			2,644.50

Corrotoman-by-the-Bay Association

GL Trial Balance For 9/1/2025 - 9/30/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
51000 - GROUNDS MAINTENANCE		11,800.00	2,400.00	-	14,200.00
Date	Ledger ID Description		Debit	Credit	Type
09/26/2025	1578 - Mo & J's Yardwork, LLC		2,400.00	-	Invoice
51110 - ROAD REPAIRS		57.36	55.28	-	112.64
Date	Ledger ID Description		Debit	Credit	Type
09/24/2025	092325DS - Don Smith - REIMB POTHOLE REPAIR		55.28	-	Invoice
52000 - ELECTRICITY		2,233.76	420.95	-	2,654.71
Date	Ledger ID Description		Debit	Credit	Type
09/25/2025	092525-13751001 - Northern Neck Electric Cooperative		420.95	-	Invoice
52100 - GAS / FUELS		787.83	-	-	787.83
Date	Ledger ID Description		Debit	Credit	Type
52200 - WATER & SEWER		1,160.94	418.08	-	1,579.02
Date	Ledger ID Description		Debit	Credit	Type
09/12/2025	091225-37207877 - Virginia American Water		418.08	-	Invoice
52350 - INTERNET		1,050.05	318.04	-	1,368.09
Date	Ledger ID Description		Debit	Credit	Type
09/13/2025	091325-60029826 - Breezeline		318.04	-	Invoice
54000 - GENERAL ADMINISTRATIVE		1,404.09	24.60	-	1,428.69
Date	Ledger ID Description		Debit	Credit	Type
09/30/2025	SEP25 P&C - Association Community Services West - SEP25 P&C		24.60	-	Invoice
54100 - MANAGEMENT FEE		3,000.00	500.00	-	3,500.00
Date	Ledger ID Description		Debit	Credit	Type
09/01/2025	405246 - Association Community Services West - MANAGEMENT FEE		500.00	-	Invoice
54110 - POSTAGE / COPIES / SUPPLIES		502.08	16.50	-	518.58
Date	Ledger ID Description		Debit	Credit	Type
09/24/2025	092325DB - Deborah Beutel - REIMB COPIES		16.50	-	Invoice

Corrotoman-by-the-Bay Association

GL Trial Balance For 9/1/2025 - 9/30/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
54130 - TAXES & FEES		130.00	-	-	130.00
Date	Ledger ID Description		Debit	Credit	Type
54180 - RESERVE STUDY		3,000.00	-	-	3,000.00
Date	Ledger ID Description		Debit	Credit	Type
55000 - INSURANCE		5,148.00	-	-	5,148.00
Date	Ledger ID Description		Debit	Credit	Type
55100 - LEGAL FEES		0.00	2,545.60	-	2,545.60
Date	Ledger ID Description		Debit	Credit	Type
09/01/2025	180 - Nguyen Ballato		2,545.60	-	Invoice
55150 - LEGAL FEES-COLLECTIONS		346.00	60.14	-	406.14
Date	Ledger ID Description		Debit	Credit	Type
09/08/2025	0 LOT218 Evergreen Drive Lot: 218: Writeoff W/o remaining bal 2025-2026		60.14	-	Writeoff
55200 - AUDIT / TAX RETURNS		550.00	-	-	550.00
Date	Ledger ID Description		Debit	Credit	Type
55250 - INCOME TAX		665.00	-	-	665.00
Date	Ledger ID Description		Debit	Credit	Type
57000 - POOL OPERATIONS		1,628.11	-	-	1,628.11
Date	Ledger ID Description		Debit	Credit	Type
57100 - POOL MAINTENANCE		3,554.92	914.51	-	4,469.43
Date	Ledger ID Description		Debit	Credit	Type
09/03/2025	090325- - NN Enterprises, LLC		914.51	-	Invoice
58100 - CLUBHOUSE MAINTENANCE		3,571.27	265.00	315.00	3,521.27
Date	Ledger ID Description		Debit	Credit	Type
09/03/2025	256131 - Paradise Cleaning, LLC - JANITORIAL		-	315.00	Invoice
09/22/2025	256136 - Paradise Cleaning, LLC - JANITORIAL		265.00	-	Invoice

Corrotoman-by-the-Bay Association

GL Trial Balance For 9/1/2025 - 9/30/2025

		Beginning Balance	Current		Ending Balance
			Debit	Credit	
58100 - CLUBHOUSE MAINTENANCE		3,571.27	265.00	315.00	3,521.27
Date	Ledger ID Description		Debit	Credit	Type
58200 - CLUBHOUSE SUPPLIES		46.96	-	-	46.96
Date	Ledger ID Description		Debit	Credit	Type
75000 - CAP BANK S/C - RESERVES		11.00	-	-	11.00
Date	Ledger ID Description		Debit	Credit	Type
76300 - CAP RESERVE EXPENSE		69,923.30	2,644.50	-	72,567.80
Date	Ledger ID Description		Debit	Credit	Type
09/04/2025	Post Item		2,644.50	-	Invoice
Net Total		110,570.67	10,583.20	315.00	120,838.87

Corrotoman-by-the-Bay Association

Bank Account Reconciliation for Period 9/30/2025

Reconciliation Summary

Bank Account	Bank Bal.	Uncleared Items	Adj. Balance	Book Balance	Status
FCB OPERATING *8308	113,577.19	-71.78	113,505.41	113,505.41	Balanced
CHESAPEAKE BANK OPERATING *2529	13,077.68	0.00	13,077.68	13,077.68	Balanced
CHESAPEAKE BANK CAPITAL RESERVE 5065	250,635.62	0.00	250,635.62	250,635.62	Balanced
CHESAPEAKE BANK ICS SWEEP ACCOUNT*065	15,012.91	0.00	15,012.91	15,012.91	Balanced

Unreconciled Items

Date	Description	Check No	Amount
FCB OPERATING *8308			
9/26/2025	Don Smith	2124	-55.28
9/26/2025	Deborah Beutel	2125	-16.50
Total FCB OPERATING *8308			-71.78

Reconciled Items

Date	Description	Check No	Amount
FCB OPERATING *8308			
9/5/2025	Lockbox Deposit - First Citizens Bank (FCB)		65.00
9/8/2025	Acct: CBB491859 Check #10551-ATTY		311.66
9/16/2025	Lockbox Deposit - First Citizens Bank (FCB)		50.00
9/30/2025	September Interest		4.84
9/30/2025	Lockbox Deposit - First Citizens Bank (FCB)		25.00
8/22/2025	Deborah Beutel	2112	-24.00
8/22/2025	Don Smith	2113	-57.36
9/1/2025	Corrotoman	2116	-5,291.67
9/1/2025	ACS West	ACH	-500.00
9/3/2025	ACS West	2119	-8.16
9/5/2025	Northern Neck Electric Cooperative	2117	-471.24
9/9/2025	JDO Pools & Spas	2118	-914.51
9/22/2025	Virginia American Water	2120	-418.08
9/26/2025	Breezeline	2121	-318.04
9/26/2025	Lafayette, Whitlock, Fischer, Hughes	2122	-137.00
9/26/2025	Paradise Cleaning, LLC	2123	-265.00

Corrotoman-by-the-Bay Association

Bank Account Reconciliation for Period 9/30/2025

Date	Description	Check No	Amount
Total FCB OPERATING *8308			-7,948.56
CHESAPEAKE BANK CAPITAL RESERVE 5065			
9/1/2025	September Interest		635.62
9/5/2025	Transfer from CHESAPEAKE BANK ICS SWEEP ACCOUNT*065 - FUND TRANSFER		2,644.50
9/17/2025	RESERVE TRANSFER		5,291.67
9/2/2025	Transfer to CHESAPEAKE BANK ICS SWEEP ACCOUNT*065 - FUND TRANSFER		-701.37
9/4/2025	Post Item - CHECKS NUMBER 1000		-2,644.50
9/17/2025	Transfer to CHESAPEAKE BANK ICS SWEEP ACCOUNT*065 - RESERVE TRANSFER		-5,291.67
Total CHESAPEAKE BANK CAPITAL RESERVE 5065			-65.75
CHESAPEAKE BANK ICS SWEEP ACCOUNT*065			
9/1/2025	September Interest		32.35
9/2/2025	Transfer from CHESAPEAKE BANK CAPITAL RESERVE 5065 - FUND TRANSFER		701.37
9/17/2025	Transfer from CHESAPEAKE BANK CAPITAL RESERVE 5065 - RESERVE TRANSFER		5,291.67
9/5/2025	Transfer to CHESAPEAKE BANK CAPITAL RESERVE 5065 - FUND TRANSFER		-2,644.50
Total CHESAPEAKE BANK ICS SWEEP ACCOUNT*065			3,380.89
CHESAPEAKE BANK OPERATING *2529			
9/8/2025	Clubhouse		107.04
9/9/2025	Clubhouse		48.50
9/11/2025	Clubhouse		666.00
Total CHESAPEAKE BANK OPERATING *2529			821.54

Committee Reports November 8th 2025 Meeting

Architecture Committee Report

A Local Realtor sent a question to the CBTB Gmail account and state the following: “I reviewed the declarations, but I still have one question about residences and garages being built on a property. I have driven through the community and have seen that garages are the only structure on some individual lots. I have a client that will potentially purchase in CBTB and would like to have only a garage built on the property.”

We responded to his inquiry with the following:

“In response to your question, Article VII, Section 1. of the Declaration states that, “No building shall be erected, altered, placed or permitted to remain on any residential lot other than one or two family dwelling and private garages or out buildings incidental thereto.” All garages on standalone lots with the community are on lots adjacent to or across the street from the residential dwelling.”

Collections Committee Report

We continue to make progress on Collections and on updating ownership and member records for billing of assessments to ALL CBTB Lots. We corrected a billing error that was created several years ago after five CBTB Lots were auctioned for past due assessments and were re-parceled without notification to CBTB. After much research and legal review we now are correctly billing all five of those original CBTB Lots.

The three Lots that were auctioned for back taxes by Lancaster County on October 2nd were all in Collections and had judgements in place. We should be receiving past due balances on those Lots very soon, and we now have new community owners that want to be here and will be paying annual assessments. Reminder for those selling CBTB properties, please forward deed of sale to ACS-West and the Association and ensure new owner purchase a disclosure package so that we can send assessment bills to rightful owners.

Dock Committee Report

Don purchased 10 dock keys. We have a lot more people moving in here at CBTB and we had no more keys to give out. Cost was \$150.

Finance Committee Report – See attached Update Brief

Friends of CBTB Committee Report - We have received several estimates for new pool furniture and for the Ledge Loungers for the sun shelf. We opened a Commercial Account with Polywood in order to get best pricing and are still negotiating quotes with other local vendors to see if they will match the commercial discount. We hope to sponsor future events and fundraisers now that the water is back on to the clubhouse. Our next Committee Meeting is Monday November 10th at 7:00 pm in Clubhouse and via Zoom and all are welcome to participate. If you would like to make a donation for pool furniture or ledge loungers in honor or memory of someone special, please send an email to the CBTBay@gmail.com email and we will assist you. Thanks for everyone's participation and generosity. An impromptu Halloween Potluck Party was held and it was great to meet new and old neighbors. We hope to see all our neighbors at future events and if you have an idea for an event we would love to hear your ideas!

Golf Committee Report – No Report

Grounds' Committee Report

The Ladies Restroom door has been replaced and the Men's stall door also replaced. The Ladies Door cost \$850, all the trim had to be replaced so the new door would fit. The Contractor also fixed the ladies outside door that had rotted wood at the bottom of the door at no cost. The men's stall door cost \$500. With the work that Toy did and the other work still came in under the \$3500 the board authorized. Got estimates to replace the Ladies, Men's and the Pavillion outside doors, it came to \$2000.

I have not looked for other vendors regarding the lawn care and snow removal. I clearly remember a discussion in a meeting a few months ago where it was determined if we were satisfied with a current vendor we should not have to shop for another. Moe's service to our community has been excellent and I am strongly recommending we renew the lawn care contract with Moe's.

Legal Committee Report - Attended and reported on Court auction of CBTB properties; advised on abandoned vehicle removal on Wishing Well and on owner's responsibility for dues re: re-parceled Lots on Wishing Well Lot's 179- 183.

Pool Committee Report

Current Status: All major structural work is now complete. The pool shell, coping, and tile are finished, and the project remains on track for late 2025/early 2026 completion.

Summary of Construction Activity:

October 2025

- **Demolition & Site Preparation:**

Demolition of the old pool structure was completed early in October, including removal of all decking, plumbing, and obsolete equipment. The crew then graded the sub-base and placed more than 50 tons of gravel inside and around the old pool to establish the foundation for the new pool.

- **Layout, Plumbing, and Steel:**

With the foundation in place, the pool layout was marked and plumbing lines for circulation and returns were installed. Structural steel reinforcing (rebar) was then tied in place throughout the pool shell in preparation for the gunite phase.

- **Gunite Application:**

On **October 29**, Douglas Aquatics completed the gunite shoot, forming the permanent structural shell of the new 29' x 74' pool.

November 2025

- **Coping and Tile Installation:**

After a brief curing period, the crew returned to set the perimeter tile band and install the precast coping stones. This work was completed by **November 7**, well ahead of schedule.

- **Upcoming Work – Decking Phase:**

Weather permitting, **concrete deck installation is scheduled to begin the week of November 10**. The fence will be installed as soon as the deck is cured (**no later than December 1**) and then the plastering on the interior can begin. The pool will be filled immediately after. Once completed, the site will be ready for final grading, shelter work, access control, and landscaping during the winter and spring months.

Roads Report

The Culvert work is scheduled to start next week. Cost will be \$2250,00 which is under the amount the board approved.

Tennis Report – No Report

CBTB POOL CONSTRUCTION PROJECT				
BOARD STATUS REPORT 11/8/25				
1	Project is on cost and schedule with a positive estimate at completion of \$24k			
2	Executed two change orders of \$11,755 value (out of reserves) that improve water flow on sun shelf			
	and expand deck to accomodate sunshade structures			
3	Estimate to complete has remaining reserves built in at \$20k for unknowns			
4	Contracts are in place for all major remaining work (fence & equipment room, security access in process)			
5	Milestones 1-4 are completed with a value of \$310k from original contract value of \$477k or 65%			
6	Milestones 1-3 have been paid through CBTB reserves of \$143k			
7	Milestone 4 is requested to be paid through the first bank draw of \$167k			
8	Bank was on site 10/31/25 to take pictures and document progress			
9	Partial lien waiver has been executed from Douglas Aquatics as best practice to minimize exposure			
10	Forecasted reserve balance at 2/28/26 is at \$16k consistent with Board briefing on Feb 2025			
11	Most contracted items scheduled to complete in 2025; pool on plan to complete before 2026 season			

Douglas Aquatics (3-5-2025)	Price	Actual Incurred thru 10/30/25	ETC 10/30/25	EAC	Completed?
Base Contract with approved options					
#1. Down Payment at contract signing	\$ 23,854	\$ 23,854	\$ -	\$ 23,854	Yes
#2. Due upon Demolition and Debris removal	\$ 47,707	\$ 47,707	\$ -	\$ 47,707	Yes
#3. Due upon placement of Steel	\$ 71,561	\$ 71,561	\$ -	\$ 71,561	Yes
#4. Due upon placement of Gunite shell	\$ 166,975	\$ 166,975	\$ -	\$ 166,975	Yes
#5. Due upon completion of Tile and Coping	\$ 47,707	\$ -	\$ 47,707	\$ 47,707	
#6. Due upon completion of Concrete Deck	\$ 71,561	\$ -	\$ 71,561	\$ 71,561	
#7. Due upon installation of Filter System	\$ 33,395	\$ -	\$ 33,395	\$ 33,395	
#8. Due upon installation of Interior Finish	\$ 14,312	\$ -	\$ 14,312	\$ 14,312	
Subtotal	\$ 477,072	\$ 310,097	\$ 166,975	\$ 477,072	
Change Orders (Reserve) Bubblers + deck extension					
C.O. #1 Sand to Cartridge Filters	\$ -	\$ -	\$ -	\$ -	Yes
C.O. #2 Bubblers	\$ 2,455	\$ 2,455	\$ -	\$ 2,455	Yes
C.O. #3 Expand deck for sunshade	\$ 9,300	\$ -	\$ 9,300	\$ 9,300	
RESERVE	\$ 12,245	\$ -	\$ 12,245	\$ 12,245	
Subtotal	\$ 24,000	\$ 2,455	\$ 21,545	\$ 24,000	
NTE Total	\$ 501,072	\$ 312,552	\$ 188,520	\$ 501,072	

CBTB Provided	Price	Actual Incurred thru 10/30/25	ETC 10/30/25	EAC	Completed?
Fence	\$15,610	\$ -	\$ 12,300	\$ 12,300	
Access Control for gate	\$5,000	\$ -	\$ 12,000	\$ 12,000	
Boring & geo tech report	\$14,000	\$ 1,000	\$ -	\$ 1,000	Yes
Pump and Equipment Room (12x15)	\$30,000	\$ 4,861	\$ 11,882	\$ 16,742	
Electrical subcontractor	\$15,000	\$ -	\$ 15,000	\$ 15,000	
Water	\$6,000	\$ -	\$ 6,000	\$ 6,000	
Grading, seeding, landscaping	\$3,000	\$ -	\$ 3,000	\$ 3,000	
Plat and county approved site plan	\$500	\$ -	\$ -	\$ -	Yes
Plumb 2" water with backflow preventer	\$2,000	\$ -	\$ 3,000	\$ 3,000	
Temporary construction site and silt fencing	\$2,000	\$ 477	\$ -	\$ 477	Yes
Other owner requirements	\$8,000	\$ -	\$ 8,000	\$ 8,000	
NTE Total	\$101,110	\$6,338	\$71,182	\$77,519	
Grand Total	\$602,182	\$318,890	\$259,702	\$578,591	