
Corrotoman-By-The Bay Association, Inc.
Board of Directors Meeting Draft Minutes
9:00 am, Saturday, September 13, 2025

Call to Order the September BOD meeting: Cristian Shirilla President called meeting to order at 9:02 a.m. BOARD Members present: Cristian Shirilla, Sam Longstreet, Don Smith & Claire Smith
Board Members Present via Zoom: Deb Beutel, Ken Beutel, Nick Klaiber & Craig Adler

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

Treasurer's Report: Claire Smith – Treasurer presented July and August Financials. Motion to approve September Treasurer's report made by Don Smith and seconded by Sam Longstreet. Treasurer's Report was unanimously approved.

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

Committee Reports that were submitted are attached to the meeting packet

Architectural Review Committee Chair: Sam Longstreet - Committee Members: Nick Klaiber, Deb Beutel. NEED VOLUNTEERS. No report.

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

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. No report.

Capital Reserve sub-committee Chair: Ken Beutel – Committee Members; Deb Beutel, Claire Smith, Don Smith, Scott Kellum, Lisa Adler, Craig Adler and Maria Merkowitz. Draft Capital Reserve Study submitted for Board Approval.

Golf Committee Chair: Jean Ehlman- Landon and Parker Shirilla, Penny Davenport, David Hamer
See 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 report.

Tennis Committee Chair: Jean Ehlman Committee member Glenn Bryant. See report.

Volunteer Legal Committee Chair: Ed Krill - No report.

Special Committees:

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

Board to review draft Declaration re-write and approve 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. **Board Review and Approve submitting Draft Declaration rewrite** to Community for socializing and for a community vote of approval.
 - a. Motion to approve release of draft Declaration rewrite to Community for socializing and for a community vote of approval made by Don Smith, seconded by Cristian Shirilla. Motion Approved. After much discussion, motion to rescind was made by Cristian Shirilla and seconded by Don Smith. Motion Rescinded. The final discussion suggested creating a committee to discuss plans for socializing and communicating the proposed changes to the Declaration to the community PRIOR to scheduling a Community Vote.
2. **Capital Reserve Sub-committee presents Capital Reserve Study** to Board for review and approval. Motion to approve Capital Reserve Study as provided made by Craig Adler, seconded by Cristian Shirilla. Motion Approved.
3. **Collections Committee update provided.** Collections Committee presented proposed write-off of uncollectible debt from 2020 and prior, which is not currently supported by a Lien or Judgement as recommended by counsel. There is currently \$15,102.04 balance of 2020 and prior year debt supported by liens and judgments which will not be written off. Motion to approve write-off of \$3,276.00 in uncollectible bad debt from 2020 and prior, made by Claire Smith, seconded by Don Smith. Motion Approved.

New Business:

1. Don Smith proposed meeting monthly because some committees have contracts to be approved and the longer waits cause our prices to increase. Cristian Shirilla suggested the board should meet virtually whenever needed for contract approvals.
2. The bus on Pine Place was again discussed because it is creating a problem with the culverts on the opposite side of the road. A letter will be sent to the homeowner about moving the bus to a different location. Nick Klaiber motioned to have the bus moved since it is detrimental to the community. Cristian Shirilla seconded. Motion approved.
3. Tiny Place homeowner requested the lawn cutters only trim the grass. He also requested a \$3,500 reimbursement for adding a drain pipe at his driveway which he claims the road repairs created the

problem. It was deemed by the board that the owner is responsible for the total cost. Christian Shirilla will communicate with the homeowner.

Member Input:

Announcements from Board:

Next Meeting: Saturday, November 8th, 2025, 9am

Motion to adjourn Board meeting at 10:45, made by Don Smith, seconded by Sam Longstreet. Unanimously approved. Meeting adjourned.

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, November 8th, 9am
Saturday, January 10th, 2026 9am

Corrotoman-by-the-Bay Association

Balance Sheet as of 7/31/2025

Assets	Operating	Reserve	Total
Assets			
FCB OPERATING ACCOUNT	\$133,889.31		\$133,889.31
CHESAPEAKE BANK OPERATING	\$11,560.87		\$11,560.87
BLUE RIDGE BANK RESERVES		\$636.26	\$636.26
CHESAPEAKE BANK CAPITAL RESERVE 5065		\$255,668.33	\$255,668.33
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	\$612.00		\$612.00
Total Assets	\$195,046.70	\$256,304.59	\$451,351.29
Total Assets	\$195,046.70	\$256,304.59	\$451,351.29
Liabilities / Equity			
Liabilities			
ACCOUNTS PAYABLE	\$1,543.63		\$1,543.63
A/P - ACS WEST INC	\$70.66		\$70.66
PREPAID ASSESSMENTS	\$7,142.49		\$7,142.49
KEY DEPOSITS (DOCK KEYS)	\$1,625.00		\$1,625.00
Total Liabilities	\$10,381.78		\$10,381.78
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)	\$109,923.69	(\$39,403.24)	\$70,520.45
Total Equity	\$184,664.92	\$256,304.59	\$440,969.51
Total Liabilities / Equity	\$195,046.70	\$256,304.59	\$451,351.29

Corrotoman-by-the-Bay Association

Statement of Revenues and Expenses 7/1/2025 - 7/31/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Income							
41000 - OPERATING ASSESSMENTS	(4,199.67)	13,216.67	(17,416.34)	132,713.65	66,083.35	66,630.30	158,600.00
43000 - INTEREST EARNED - OPERATING	6.02	-	6.02	29.17	-	29.17	-
44000 - INT ON DELINQUENT ASSESSMENTS	139.78	-	139.78	139.78	-	139.78	-
45000 - LATE FEES BILLED	2.00	-	2.00	357.58	-	357.58	-
45100 - FEES - DOCK / TENNIS / ETC	-	200.00	(200.00)	2,922.00	1,000.00	1,922.00	2,400.00
46000 - POOL INCOME	-	-	-	1,233.00	-	1,233.00	-
46100 - CLUBHOUSE INCOME	1,035.00	-	1,035.00	7,006.44	-	7,006.44	-
Total Operating Income	(3,016.87)	13,416.67	(16,433.54)	144,401.62	67,083.35	77,318.27	161,000.00
Total Income	(3,016.87)	13,416.67	(16,433.54)	144,401.62	67,083.35	77,318.27	161,000.00

Operating Expense

Operating Expenses							
51000 - GROUNDS MAINTENANCE	2,550.00	1,704.17	(845.83)	8,050.00	8,520.85	470.85	20,450.00
51106 - GENERAL MAINT & REPAIR	-	31.25	31.25	-	156.25	156.25	375.00
51110 - ROAD REPAIRS	-	208.33	208.33	-	1,041.65	1,041.65	2,500.00
51120 - DOCK MAINTENANCE	-	16.67	16.67	-	83.35	83.35	200.00
52000 - ELECTRICITY	645.48	291.67	(353.81)	1,762.52	1,458.35	(304.17)	3,500.00
52100 - GAS / FUELS	-	62.50	62.50	787.83	312.50	(475.33)	750.00
52200 - WATER & SEWER	370.51	333.33	(37.18)	647.70	1,666.65	1,018.95	4,000.00
52350 - INTERNET	162.51	200.00	37.49	1,050.05	1,000.00	(50.05)	2,400.00
54000 - GENERAL ADMINISTRATIVE	33.76	-	(33.76)	1,406.93	-	(1,406.93)	-
54008 - MISCELLANEOUS OPERATING	-	16.67	16.67	-	83.35	83.35	200.00
54100 - MANAGEMENT FEE	500.00	500.00	-	2,500.00	2,500.00	-	6,000.00
54110 - POSTAGE / COPIES / SUPPLIES	63.83	275.00	211.17	478.08	1,375.00	896.92	3,300.00
54130 - TAXES & FEES	-	219.17	219.17	130.00	1,095.85	965.85	2,630.00
54165 - CLOSING FEES	-	16.67	16.67	-	83.35	83.35	200.00
54180 - RESERVE STUDY	-	-	-	3,000.00	-	(3,000.00)	-
54900 - BAD DEBTS	-	625.00	625.00	-	3,125.00	3,125.00	7,500.00
55000 - INSURANCE	-	416.67	416.67	4,816.00	2,083.35	(2,732.65)	5,000.00
55100 - LEGAL FEES	-	416.67	416.67	-	2,083.35	2,083.35	5,000.00
55150 - LEGAL FEES-COLLECTIONS	-	333.33	333.33	346.00	1,666.65	1,320.65	4,000.00
55200 - AUDIT / TAX RETURNS	-	66.67	66.67	550.00	333.35	(216.65)	800.00
55250 - INCOME TAX	-	-	-	665.00	-	(665.00)	-
57000 - POOL OPERATIONS	-	772.50	772.50	1,628.11	3,862.50	2,234.39	9,270.00
57100 - POOL MAINTENANCE	1,631.51	112.92	(1,518.59)	3,356.48	564.60	(2,791.88)	1,355.00
58100 - CLUBHOUSE MAINTENANCE	120.88	333.33	212.45	3,256.27	1,666.65	(1,589.62)	4,000.00
58200 - CLUBHOUSE SUPPLIES	-	-	-	46.96	-	(46.96)	-
Total Operating Expenses	6,078.48	6,952.52	874.04	34,477.93	34,762.60	284.67	83,430.00
Total Expense	6,078.48	6,952.52	874.04	34,477.93	34,762.60	284.67	83,430.00

Corrotoman-by-the-Bay Association

Statement of Revenues and Expenses 7/1/2025 - 7/31/2025

	Current Period			Year To Date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
Operating Net Total	(9,095.35)	6,464.15	(15,559.50)	109,923.69	32,320.75	77,602.94	77,570.00

Corrotoman-by-the-Bay Association

Statement of Revenues and Expenses 7/1/2025 - 7/31/2025

	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	-	26,458.35	26,458.35	-	63,500.00
73000 - INTEREST EARNED - CAP RESERVES	760.39	-	760.39	4,072.71	-	4,072.71	-
Total Reserve Income	6,052.06	5,291.67	760.39	30,531.06	26,458.35	4,072.71	63,500.00
Total Income	6,052.06	5,291.67	760.39	30,531.06	26,458.35	4,072.71	63,500.00
Reserve Expense							
Reserve Expenses							
75000 - CAP BANK S/C - RESERVES	11.00	-	(11.00)	11.00	-	(11.00)	-
76300 - CAP RESERVE EXPENSE	30,955.30	-	(30,955.30)	69,923.30	-	(69,923.30)	-
Total Reserve Expenses	30,966.30	-	(30,966.30)	69,934.30	-	(69,934.30)	-
Total Expense	30,966.30	-	(30,966.30)	69,934.30	-	(69,934.30)	-
Reserve Net Total	(24,914.24)	5,291.67	(30,205.91)	(39,403.24)	26,458.35	(65,861.59)	63,500.00
Net Total	(34,009.59)	11,755.82	(45,765.41)	70,520.45	58,779.10	11,741.35	141,070.00

Corrotoman-by-the-Bay Association

Cash Disbursement - 7/31/2025

Date	CheckNo	Description	Amount
11001 - FCB OPERATING *8308			
7/1/2025	ACH	ACS West Inv # 313072	500.00
		54100 - MANAGEMENT FEE - Association Community Services West - MANAGEMENT FEE	500.00
7/1/2025	Check 2087	Corrotoman Inv # 313042	5,291.67
		21250 - AP RESERVE TRANSFER - Corrotoman-by-the-Bay Association - RESERVE TRANSFER	5,291.67
7/2/2025	Avid 2088	Northern Neck Electric Cooperative Inv # 062525-13751001	621.69
		52000 - ELECTRICITY	621.69
7/3/2025	Avid 2089	JDO Pools & Spas Inv # 16763896	29.40
		57000 - POOL OPERATIONS - NN Enterprises, LLC	29.40
7/3/2025	Avid 2090	JDO Pools & Spas Inv # 16764793	29.40
		57000 - POOL OPERATIONS - NN Enterprises, LLC	29.40
7/3/2025	Avid 2091	JDO Pools & Spas Inv # 16734461	198.00
		57000 - POOL OPERATIONS - NN Enterprises, LLC	198.00
7/7/2025	Avid 2092	Lafayette, Whitlock, Fischer, Hughes Inv # July 1, 2025	30.00
		21075 - A/P - DUE FOR LEGAL FEES - COLLECTIONS FEES	30.00
7/7/2025	Check 2093	ACS West Inv # JUNE25 P&C	46.00
		54000 - GENERAL ADMINISTRATIVE - Association Community Services West - JUNE25 P&C	46.00
7/15/2025	Check 2094	Deborah Beutel Inv # 070925DB	63.83
		54110 - POSTAGE / COPIES / SUPPLIES - DEEDS	63.83
7/21/2025	Avid 2095	JDO Pools & Spas Inv # 16805240	198.00
		57100 - POOL MAINTENANCE - NN Enterprises, LLC	198.00
7/21/2025	Avid 2096	JDO Pools & Spas Inv # 16875647	198.00
		57100 - POOL MAINTENANCE - NN Enterprises, LLC	198.00
7/21/2025	Avid 2097	JDO Pools & Spas Inv # 16958884	198.00
		57100 - POOL MAINTENANCE - NN Enterprises, LLC	198.00
7/21/2025	Avid 2098	Breezeline Inv # 071325-60029826	162.51
		52350 - INTERNET	162.51
7/23/2025	Avid 2099	Virginia American Water Inv # 071125-37207877	370.51
		52200 - WATER & SEWER	370.51
7/23/2025	Avid 2100	JDO Pools & Spas Inv # 16316032	294.00
		57100 - POOL MAINTENANCE - NN Enterprises, LLC	294.00

Corrotoman-by-the-Bay Association

Cash Disbursement - 7/31/2025

Date	CheckNo	Description	Amount
7/23/2025	Avid 2101	Mo & J's Yardwork, LLC Inv # 1368	2,550.00
	51000 - GROUNDS MAINTENANCE		2,550.00
Total			10,781.01

11502 - BLUE RIDGE BANK RESERVE *5141

7/1/2025	Bank Fees	July Bank Fees	11.00
	75000 - CAP BANK S/C - RESERVES		11.00
7/1/2025	Transfer Out	Transfer to BLUE RIDGE ICS RESERVE ACCOUNT *141	647.32
	11504 - BLUE RIDGE ICS 0163-D - Transfer from BLUE RIDGE BANK RESERVE *5141		647.32
7/31/2025	Transfer Out	Transfer to CHESAPEAKE BANK CAPITAL RESERVE 5065	250,000.00
	11505 - CHESAPEAKE BANK CAPITAL RESERVE 5065 - Transfer from BLUE RIDGE BANK RESERVE *5141		250,000.00
7/31/2025	Auto Draft 1013	Post Item - Chesapeake Bank	5,213.17
	76300 - CAP RESERVE EXPENSE - Post Item - CHESAPEAKE BAK		5,213.17
7/31/2025	Auto Draft 1014	Post Item - DAVENPORT & SONS	1,888.13
	76300 - CAP RESERVE EXPENSE		1,888.13
7/31/2025	Auto Draft 1015	Douglas Aquatics - DOUGLAS AQUATICS	23,854.00
	76300 - CAP RESERVE EXPENSE - Douglas Aquatics - DOUGLAD AQUATICS		23,854.00
Total			281,613.62

11504 - BLUE RIDGE ICS RESERVE ACCOUNT *141

7/31/2025	Transfer Out	Transfer to CHESAPEAKE BANK CAPITAL RESERVE 5065 - FUND TRANSFER	354.72
	11505 - CHESAPEAKE BANK CAPITAL RESERVE 5065 - Transfer from BLUE RIDGE ICS RESERVE ACCOUNT *141 - FUND TRANSFER		354.72
7/31/2025	Transfer Out	Transfer to BLUE RIDGE BANK RESERVE *5141 - SHOW ICS SWEEPS	30,955.30
	11502 - BLUE RIDGE BANK RESERVES - Transfer from BLUE RIDGE ICS RESERVE ACCOUNT *141 - SHOW ICS SWEEPS		30,955.30
Total			31,310.02

Corrotoman-by-the-Bay Association

Balance Sheet as of 6/30/2025

Assets	Operating	Reserve	Total
Assets			
FCB OPERATING ACCOUNT	\$142,867.78		\$142,867.78
CHESAPEAKE BANK OPERATING	\$10,525.87		\$10,525.87
BLUE RIDGE BANK RESERVES		\$250,647.32	\$250,647.32
BLUE RIDGE ICS 0163-D		\$30,571.51	\$30,571.51
A/R - ASSESSMENTS & FEES	\$84,325.92		\$84,325.92
ASSESSMENT A/R RESERVE	(\$36,222.72)		(\$36,222.72)
PREPAID EXPENSES - INSURANCE	\$1,271.06		\$1,271.06
INCOME TAX DEPOSIT	\$612.00		\$612.00
Total Assets	\$203,379.91	\$281,218.83	\$484,598.74
Total Assets	\$203,379.91	\$281,218.83	\$484,598.74
Liabilities / Equity			
Liabilities			
ACCOUNTS PAYABLE	\$924.49		\$924.49
A/P - ACS WEST INC	\$70.66		\$70.66
PREPAID ASSESSMENTS	\$6,999.49		\$6,999.49
KEY DEPOSITS (DOCK KEYS)	\$1,625.00		\$1,625.00
Total Liabilities	\$9,619.64		\$9,619.64
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)	\$119,019.04	(\$14,489.00)	\$104,530.04
Total Equity	\$193,760.27	\$281,218.83	\$474,979.10
Total Liabilities / Equity	\$203,379.91	\$281,218.83	\$484,598.74

Corrotoman-by-the-Bay Association

Statement of Revenues and Expenses 6/1/2025 - 6/30/2025

	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)	136,913.32	52,866.68	84,046.64	158,600.00
43000 - INTEREST EARNED - OPERATING	6.13	-	6.13	23.15	-	23.15	-
45000 - LATE FEES BILLED	2.00	-	2.00	355.58	-	355.58	-
45100 - FEES - DOCK / TENNIS / ETC	-	200.00	(200.00)	2,922.00	800.00	2,122.00	2,400.00
46000 - POOL INCOME	-	-	-	1,233.00	-	1,233.00	-
46100 - CLUBHOUSE INCOME	4,813.90	-	4,813.90	5,971.44	-	5,971.44	-
Total Operating Income	(469.64)	13,416.67	(13,886.31)	147,418.49	53,666.68	93,751.81	161,000.00
Total Income	(469.64)	13,416.67	(13,886.31)	147,418.49	53,666.68	93,751.81	161,000.00
Operating Expense							
Operating Expenses							
51000 - GROUNDS MAINTENANCE	3,550.00	1,704.17	(1,845.83)	5,500.00	6,816.68	1,316.68	20,450.00
51106 - GENERAL MAINT & REPAIR	-	31.25	31.25	-	125.00	125.00	375.00
51110 - ROAD REPAIRS	-	208.33	208.33	-	833.32	833.32	2,500.00
51120 - DOCK MAINTENANCE	-	16.67	16.67	-	66.68	66.68	200.00
52000 - ELECTRICITY	621.69	291.67	(330.02)	1,117.04	1,166.68	49.64	3,500.00
52100 - GAS / FUELS	-	62.50	62.50	787.83	250.00	(537.83)	750.00
52200 - WATER & SEWER	277.19	333.33	56.14	277.19	1,333.32	1,056.13	4,000.00
52350 - INTERNET	-	200.00	200.00	887.54	800.00	(87.54)	2,400.00
54000 - GENERAL ADMINISTRATIVE	46.00	-	(46.00)	1,373.17	-	(1,373.17)	-
54008 - MISCELLANEOUS OPERATING	-	16.67	16.67	-	66.68	66.68	200.00
54100 - MANAGEMENT FEE	500.00	500.00	-	2,000.00	2,000.00	-	6,000.00
54110 - POSTAGE / COPIES / SUPPLIES	184.00	275.00	91.00	414.25	1,100.00	685.75	3,300.00
54130 - TAXES & FEES	-	219.17	219.17	130.00	876.68	746.68	2,630.00
54165 - CLOSING FEES	-	16.67	16.67	-	66.68	66.68	200.00
54180 - RESERVE STUDY	-	-	-	3,000.00	-	(3,000.00)	-
54900 - BAD DEBTS	-	625.00	625.00	-	2,500.00	2,500.00	7,500.00
55000 - INSURANCE	-	416.67	416.67	4,816.00	1,666.68	(3,149.32)	5,000.00
55100 - LEGAL FEES	-	416.67	416.67	-	1,666.68	1,666.68	5,000.00
55150 - LEGAL FEES-COLLECTIONS	-	333.33	333.33	346.00	1,333.32	987.32	4,000.00
55200 - AUDIT / TAX RETURNS	-	66.67	66.67	550.00	266.68	(283.32)	800.00
55250 - INCOME TAX	-	-	-	665.00	-	(665.00)	-
57000 - POOL OPERATIONS	964.14	772.50	(191.64)	1,628.11	3,090.00	1,461.89	9,270.00
57100 - POOL MAINTENANCE	27.77	112.92	85.15	1,724.97	451.68	(1,273.29)	1,355.00
58100 - CLUBHOUSE MAINTENANCE	556.35	333.33	(223.02)	3,135.39	1,333.32	(1,802.07)	4,000.00
58200 - CLUBHOUSE SUPPLIES	46.96	-	(46.96)	46.96	-	(46.96)	-
Total Operating Expenses	6,774.10	6,952.52	178.42	28,399.45	27,810.08	(589.37)	83,430.00
Total Expense	6,774.10	6,952.52	178.42	28,399.45	27,810.08	(589.37)	83,430.00
Operating Net Total	(7,243.74)	6,464.15	(13,707.89)	119,019.04	25,856.60	93,162.44	77,570.00

Corrotoman-by-the-Bay Association

Statement of Revenues and Expenses 6/1/2025 - 6/30/2025

	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	-	21,166.68	21,166.68	-	63,500.00
73000 - INTEREST EARNED - CAP RESERVES	781.17	-	781.17	3,312.32	-	3,312.32	-
Total Reserve Income	6,072.84	5,291.67	781.17	24,479.00	21,166.68	3,312.32	63,500.00
Total Income	6,072.84	5,291.67	781.17	24,479.00	21,166.68	3,312.32	63,500.00
Reserve Expense							
Reserve Expenses							
76300 - CAP RESERVE EXPENSE	38,968.00	-	(38,968.00)	38,968.00	-	(38,968.00)	-
Total Reserve Expenses	38,968.00	-	(38,968.00)	38,968.00	-	(38,968.00)	-
Total Expense	38,968.00	-	(38,968.00)	38,968.00	-	(38,968.00)	-
Reserve Net Total	(32,895.16)	5,291.67	(38,186.83)	(14,489.00)	21,166.68	(35,655.68)	63,500.00
Net Total	(40,138.90)	11,755.82	(51,894.72)	104,530.04	47,023.28	57,506.76	141,070.00

Corrotoman-by-the-Bay Association

Cash Disbursement - 6/30/2025

Date	CheckNo	Description	Amount
11001 - FCB OPERATING *8308			
6/1/2025	ACH	ACS West Inv # 271083	500.00
		54100 - MANAGEMENT FEE - Association Community Services West - MANAGEMENT FEE	500.00
6/1/2025	Check 2068	Corrotoman Inv # 271068	5,291.67
		21250 - AP RESERVE TRANSFER - Corrotoman-by-the-Bay Association - RESERVE TRANSFER	5,291.67
6/2/2025	Avid 2067	JDO Pools & Spas Inv # 16344091	198.00
		57000 - POOL OPERATIONS - NN Enterprises, LLC	198.00
6/3/2025	Check 2069	ACS West Inv # MAY25 P&C	29.76
		54000 - GENERAL ADMINISTRATIVE - Association Community Services West - MAY25 P&C	29.76
6/4/2025	Avid 2070	Mo & J's Yardwork, LLC Inv # 1797	1,950.00
		51000 - GROUNDS MAINTENANCE	1,950.00
6/4/2025	Avid 2071	Northern Neck Electric Cooperative Inv # 052725-13751001	270.46
		52000 - ELECTRICITY	270.46
6/6/2025	Check 2072	Deborah Beutel Inv # 060225DB	30.00
		54110 - POSTAGE / COPIES / SUPPLIES - DEEDS	30.00
6/6/2025	Check 2073	Don Smith Inv # 060225DS	46.96
		58200 - CLUBHOUSE SUPPLIES - PROPANE	46.96
6/9/2025	Avid 2074	JDO Pools & Spas Inv # 16283927	161.87
		57000 - POOL OPERATIONS - NN Enterprises, LLC	161.87
6/9/2025	Avid 2075	JDO Pools & Spas Inv # 16316024	106.10
		57000 - POOL OPERATIONS - NN Enterprises, LLC	106.10
6/9/2025	Avid 2076	JDO Pools & Spas Inv # 16374847	198.00
		57000 - POOL OPERATIONS - NN Enterprises, LLC	198.00
6/12/2025	Avid 2077	Mo & J's Yardwork, LLC Inv # 1291	2,550.00
		51000 - GROUNDS MAINTENANCE	2,550.00
6/16/2025	Check 2078	United States Postal Service Inv # 2025	154.00
		54110 - POSTAGE / COPIES / SUPPLIES - P.O. BOX RENEWAL	154.00
6/18/2025	Check 2079	Kenneth Beutel Inv # 061725KB	219.12
		57100 - POOL MAINTENANCE - POOL REIMBURSEMENT	27.77
		58100 - CLUBHOUSE MAINTENANCE - CLUBHOUSE REIMBURSEMENT	191.35

Corrotoman-by-the-Bay Association

Cash Disbursement - 6/30/2025

Date	CheckNo	Description	Amount
6/23/2025	Avid 2080	Virginia American Water Inv # 061325-37207877	277.19
		52200 - WATER & SEWER	277.19
6/25/2025	Avid 2081	JDO Pools & Spas Inv # 16519416	198.00
		57000 - POOL OPERATIONS - NN Enterprises, LLC	198.00
6/25/2025	Avid 2082	JDO Pools & Spas Inv # 16624253	113.34
		57000 - POOL OPERATIONS - NN Enterprises, LLC	113.34
6/25/2025	Avid 2083	JDO Pools & Spas Inv # 16609786	198.00
		57000 - POOL OPERATIONS - NN Enterprises, LLC	198.00
6/25/2025	Avid 2084	JDO Pools & Spas Inv # 16648226	198.00
		57000 - POOL OPERATIONS - NN Enterprises, LLC	198.00
6/25/2025	Avid 2085	Paradise Cleaning, LLC Inv # 256122	265.00
		58100 - CLUBHOUSE MAINTENANCE - JANITORIAL	265.00
6/26/2025	Avid 2086	Soil Evaluation Services, Inc. Inv # 14317	1,000.00
		51000 - GROUNDS MAINTENANCE	1,000.00
Total			13,955.47

11502 - BLUE RIDGE BANK RESERVE *5141

6/3/2025	Transfer Out	Transfer to BLUE RIDGE ICS RESERVE ACCOUNT *141 - FUND TRANSFER	668.83
		11504 - BLUE RIDGE ICS 0163-D - Transfer from BLUE RIDGE BANK RESERVE *5141 - FUND TRANSFER	668.83
6/9/2025	Auto Draft	Post Item - CHECK 1011	2,800.00
		76300 - CAP RESERVE EXPENSE - Post Item	2,800.00
6/9/2025	Auto Draft	Post Item - CHECK 1012	31,574.00
		76300 - CAP RESERVE EXPENSE - Post Item	31,574.00
6/13/2025	Auto Draft	Post Item - CHECKS 1010	4,594.00
		76300 - CAP RESERVE EXPENSE - Post Item	4,594.00
Total			39,636.83

Corrotoman-by-the-Bay Association

Cash Disbursement - 6/30/2025

Date	CheckNo	Description	Amount
11504 - BLUE RIDGE ICS RESERVE ACCOUNT *141			
6/10/2025	Transfer Out	Transfer to BLUE RIDGE BANK RESERVE *5141 - FUND TRANSFER	34,374.00
		11502 - BLUE RIDGE BANK RESERVES - Transfer from BLUE RIDGE ICS RESERVE ACCOUNT *141 - FUND TRANSFER	34,374.00
6/16/2025	Transfer Out	Transfer to BLUE RIDGE BANK RESERVE *5141 - FUND TRANSFER	4,594.00
		11502 - BLUE RIDGE BANK RESERVES - Transfer from BLUE RIDGE ICS RESERVE ACCOUNT *141 - FUND TRANSFER	4,594.00
Total			38,968.00
11003 - CHESAPEAKE BANK OPERATING *2529			
6/20/2025	Auto Draft	Post Item	100.00
		58100 - CLUBHOUSE MAINTENANCE	100.00
Total			100.00

Corrotoman By The Bay – Executive Summary of Recommended Declaration Revisions (Corrected)

Introduction

- Delete all references to the Developer.
- Add a Preamble and Commitment outlining goals, standards, nondiscrimination, and open governance.

Article I – This Declaration

- Remove separate “Definitions” section (content appears in body of document).
- Clarify legal history of 1967 Original Declaration and amendments.
- Restated Declaration replaces all prior versions.

Article II – Additions of Property

- Authority to add property shifts from Developer to Association.
- Requires approval of 2/3 of Board and majority of Members in good standing (in writing).
- Supplemental Declarations may set different covenants or assessments.
- No obligation to include additional property.

Article III – Membership and Voting Rights

- Member = any owner of all or part of an original Lot (per recorded plat).
- Membership automatically transfers upon sale; heirs/occupants also liable.
- Voting rights limited to Members in good standing (dues current and compliant).
- Board establishes process for determining good standing, with notice and opportunity to correct.

Article IV – Common Areas

- Board responsible for maintenance, management, and repair of Common Areas.
- Members’ rights of use subject to compliance and good standing.
- Board authority expanded to:
 - Suspend use rights for delinquent dues or violations.
 - Establish rules, impose fees, and grant easements.
 - Mortgage, sell, lease, dedicate, or remove/rebuild facilities.
- Members liable for damage caused by themselves, family, tenants, or guests.

Article V – Assessments

- Members must pay annual and additional assessments; liens may be filed; attorney’s fees and costs recoverable.
- 5.2: Clarifies authorized purposes (maintenance, insurance, reserves, training, legal obligations).
- 5.3 (Annual Assessments): Board proposes; requires approval by majority of Members voting in good standing at a properly noticed special meeting. Quorum = majority of Members in good standing.
- 5.4 (Additional Assessments): Same process as 5.3.
- 5.5: Formalizes collection process with late fees, interest, foreclosure, and lien enforcement.
- 5.6: Requires annual budget; Board may adjust during the year, including reserves and insurance deductibles.

Article VI – Architectural Control

- Creates Architectural Review Committee (ARC) of at least three Members, one a Director.
- 6.2: Members must submit detailed applications/plans before construction, clearing, pools, docks, outbuildings, etc. Routine maintenance excluded. Adjacent Lot owners must be notified.

- 6.3: ARC reviews plans; Board approves/disapproves; Member may appeal disapproval per Bylaws.
- 6.4: ARC must consider community character and impact on neighbors.
- 6.5: County permits required prior to construction.

Article VII – Building and Use Limitations

- Residential use only; no industrial, retail, or service businesses.
- 7.1:
 - One- or two-family dwellings permitted; new minimum dwelling sizes (820 sq. ft. waterfront, 650 sq. ft. back lots).
 - Two boats/trailers may be stored on a stand-alone lot owned by Member with ARC approval.
 - Outbuildings permitted on lots abutting a residence.
 - Dwellings must be completed within one year of construction start.
- 7.2: Signs restricted; political signs allowed 60 days before election, removed 48 hours after.
- 7.3: Pets allowed; up to six chickens (no roosters) permitted with ARC approval. Dogs must not run loose.
- 7.4: Non-potable wells, cisterns, and rain barrels permitted under state/local rules.
- 7.5: Trash must be stored in sanitary containers.
- 7.6: Variances allowed only for extreme circumstances; neighbors must be notified and objections considered.

Article VIII – Easements

- Confirms all easements from plats or recorded instruments remain valid.

Article IX – General Provisions

- Covenants run for 25 years, renewing automatically in 25-year terms.
- Amendments: Require 30-day notice, quorum of 2/3 Members in good standing, and approval by 2/3 of those voting.
- Enforcement: Association may pursue legal or equitable remedies; attorney's fees recoverable and may be assessed as a lien.
- Severability clause included.
- Declaration controls over Bylaws or Articles if conflicts arise.
- Secretary authorized to interpret terms with legal counsel.

Article X – Dissolution

- Dissolution requires approval of 2/3 of Members.
- Assets distributed: first debts, then dues refunds, then remaining assets offered to locality or nonprofit (per IRS and Virginia law).

Article XI – Notices

- Notices may be delivered personally, by mail, courier, or electronically.
- Electronic delivery permitted to fullest extent allowed by Virginia law.

Amended & Restated Declaration of Covenants and Restrictions (Annotated for Review)

This version of the 2024 Draft Declaration includes end-of-section notes (in italics) summarizing where changes have been made compared to the 1967 Original Declaration and its subsequent amendments. Notes identify clarifications, governance shifts, and new provisions.

PREAMBLE

Corrotoman by the Bay is a non-profit association of owners of property within its defined boundaries. Its purpose is to ensure, within the bounds of its Declaration and Bylaws, that the use and enjoyment of Member properties will be protected, enhanced and orderly. Its goal is to provide for the maintenance of Association properties, their beneficial use by its Members and the financial security needed to provide necessary and appropriate services and programs.

The Association is managed by its Board of Directors comprised of nine (9) elected persons who must be a Member of the Association in good standing. Board Members are elected for three year terms on rotation with three Directors elected at every Annual Meeting, as provided in the Bylaws. The Bylaws of the Association shall be approved and revised by the Board and communicated to the Members by an effective means of notification.

The Board of Directors shall have such authority and responsibility as is necessary and appropriate to carry out its duties as stated in this Declaration and as is more fully specified in the Bylaws. The Board is authorized to take such action as is necessary for the reasonable, safe, fair and financially prudent management of the Association in the best interest of its Members.

Members of the Board of Directors are committed to these objectives and to conduct the business of the Association in an open, fair and prudent manner. Association governance is to be conducted with the provision of continuous information to the community and an ongoing openness to receive and consider the recommendations, criticism and information offered by its Members.

Change Notes:

- **New content:** The Preamble and “Our Commitment” section are entirely new. The original Declaration did not include purpose statements, nondiscrimination commitments, or open-governance principles.
 - **Expansion:** Adds explicit reference to Virginia Declaration of Rights and Human Rights Act.
 - **Governance shift:** Formalizes open meeting practices and due process complaint procedures.
-

ARTICLE I – THIS DECLARATION

Summarizes the 1967 Original Declaration, amendments, and legal history. Declares that the new document replaces all prior versions.

Change Notes:

- **Clarification:** Confirms the original legal recordation and amendment authority.
 - **Governance shift:** Explicitly repeals and restates the prior Declaration in entirety.
-

ARTICLE II – ADDITIONS TO THE PROPERTIES

Section 2.1: Authorizes additions to the community within a two-mile radius by Board approval and majority of Members. Procedures for supplemental declarations are established.

Change Notes:

- **Governance shift:** Original Declaration granted Declarant (developer) rights to add property. The revised Declaration shifts authority to the Association and its Members.
 - **Clarification:** Introduces formal procedures for Supplemental Declarations, variance in assessments, and optional expansion.
 - **New content:** Adds discretionary Board power to approve new areas with Member consent.
-

ARTICLE III – MEMBERSHIP AND VOTING RIGHTS

Section 3.1: Defines Membership as ownership of Lots. Establishes liability for dues and obligations. Clarifies heirs' rights and occupant liability.

Section 3.2: One vote per Lot; voting contingent on "good standing."

Section 3.3: Establishes procedure for determining "good standing."

Section 3.4: Rights governed by Declaration, Articles, Bylaws, and Virginia law.

Change Notes:

- **Governance shift:** Old Declaration made all Lot owners Members but did not condition voting on "good standing." Revised version requires dues compliance and rule adherence for voting.
 - **New content:** Introduces explicit procedures for determining good standing, including notice and opportunity to correct.
 - **Clarification:** Confirms obligations extend to heirs and occupants.
-

ARTICLE IV – COMMON AREAS

Section 4.1: Association responsible for maintenance and repair of Common Areas.

Section 4.2: Grants Members rights of enjoyment, subject to restrictions.

Section 4.3: Enumerates Board rights, including suspension of use for nonpayment or violations, imposing fees, granting easements, mortgaging or leasing property, dedicating property to public agencies, and discretionary removal of improvements.

Section 4.4: Allows Members to delegate enjoyment rights to family, guests, or tenants.

Section 4.5: Provides for repair of damage caused by Members at their expense.

Change Notes:

- **Governance shift:** Old Declaration gave Members broad use of Common Areas without extensive limitations. Revised version grants Board broad powers to suspend use, impose fees, and dedicate or sell Common Areas.
 - **Expansion:** Explicitly authorizes liens for damage caused by Members.
 - **New content:** Adds right of Board to determine whether to rebuild or remove facilities.
-

ARTICLE V – ASSESSMENTS

(Full detailed example already provided in prior draft; retained here for continuity)

Change Notes:

- **Governance shift:** Removes historical dues schedule and replaces it with structured assessment, budget, and approval process.
 - **Expansion:** Introduces liens, late fees, foreclosure rights, and attorney-fee recovery.
 - **New content:** Establishes annual budgeting and reserve requirements.
-

ARTICLE VI – ARCHITECTURAL CONTROL

Section 6.1: Establishes Architectural Review Committee (ARC), composed of at least three Members, one a Director.

Section 6.2: Requires application and plans for improvements including driveways, docks, pools, fences, etc. Routine maintenance excluded. Notice must be provided to adjacent Lot owners.

Section 6.3: ARC must review within 60 days. Appeals allowed.

Section 6.4: ARC considers community character and impact on adjacent owners.

Section 6.5: County approvals required.

Change Notes:

- **Governance shift:** Old Declaration contained fixed setback and accessory building limits. Revised version places decisions under ARC discretion.
 - **Expansion:** Requires notice to adjacent owners, introduces appeal rights.
 - **Clarification:** Defines “Improvement” and exempts routine maintenance.
 - **New content:** Establishes formal ARC and application procedures.
-

ARTICLE VII – BUILDING AND USE LIMITATIONS

Section 7.1: Residential use only. Authorizes one- or two-family dwellings, with new minimum dwelling sizes (820 sq. ft. waterfront, 650 sq. ft. back lots). Boats/trailers limited to two per stand-alone lot, with ARC approval. Temporary dwellings prohibited without ARC approval.

Section 7.2: Restricts signs; allows Association signs, real estate signs, and political signs (within 60 days before election, removed within 48 hours after).

Section 7.3: Pets allowed (dogs, cats, household pets); chickens (up to 6 hens, no roosters) allowed with ARC

approval. Dogs must not run loose.

Section 7.4: Allows non-potable wells, cisterns, rain barrels (if compliant with regulations).

Section 7.5: Trash must be stored in sanitary containers.

Section 7.6: Variances reserved for extreme circumstances, with procedures defined in Bylaws.

Change Notes:

- **Governance shift:** Old Declaration contained rigid setback and accessory building limits. Revised version moves many restrictions under ARC discretion.

- **Expansion:** Adds minimum square footage requirements for dwellings.

- **New content:** Allows chickens, sets rules for political signs, and introduces variance procedures.

- **Clarification:** Requires permanent plumbing and electricity for dwellings.

ARTICLE VIII – EASEMENTS

Confirms that easements reserved in plats or instruments of record remain effective.

Change Notes:

- **Clarification:** Consolidates easement references into one section. Previously scattered across building and zoning sections.

ARTICLE IX – GENERAL PROVISIONS

Section 9.1: Covenants run with the land for 25 years, automatically renewing for 25-year periods.

Section 9.2: Amendments require 30 days' notice, quorum of 2/3 Members in good standing, and 2/3 approval.

Section 9.3: Enforcement by legal or equitable proceedings, with attorney's fees recoverable.

Section 9.4: Severability clause.

Section 9.5: Declaration controls in case of conflict.

Section 9.6: Secretary authorized to interpret terms with counsel.

Change Notes:

- **Governance shift:** Old Declaration required 2/3 of "original Lot owners." Revised version requires 2/3 of Members in good standing, clarifying procedure.

- **Expansion:** Enforcement now includes attorney's fees as special assessments.

- **Clarification:** Adds interpretation authority to Secretary.

ARTICLE X – DISSOLUTION OF THE ASSOCIATION

Requires 2/3 Member approval. Upon dissolution, assets distributed as dues refunds, then offered to locality, then transferred to nonprofit organization.

Change Notes:

- **New content:** Old Declaration did not contain dissolution provisions. This is entirely new.

ARTICLE XI – NOTICES

Requires notices in writing, delivered personally, by courier, U.S. mail, or electronically. Authorizes electronic notices where permitted by Virginia law.

Change Notes:

- **Governance shift:** Old Declaration required notices by mail. Revised version adds electronic delivery.

- **Clarification:** Aligns notice requirements with current Virginia law.

END OF DOCUMENT

June 17th, 2025

Finance Capital Reserve Planning Committee Meeting Minutes

Goal: "CBTB resolves to form a group of community members to work under the Finance Committee as the Capital Reserve Planning Committee [to develop the 2026 Capital Reserve Replacement Report (AKA Cap Reserve Study)]. CBTB further resolves to adopt a formal capitalization policy. For an item to be considered for Capital Reserve Funding, the unit cost must be greater than \$2,000 and[or] have a useful life of a minimum of 5 years. Participation in this Planning Committee is open to any member in the community in good standing. The Planning Committee will take the prior Cap Reserve Replacement Report, review all ground rules and assumptions, validate the inventory, produce other details as necessary to properly plan and estimate replacement costs, and direct actions to have a new Replacement Reserve Report presented to the Board no later than 1 December 2025. The Committee shall provide progress reports at each meeting and make other recommendations as needed before delivery of the final report."

This plan will guide capital expenditures and inform the community of projected costs across the next 30-year study period (2026-2055).

1. The meeting was held in the CBTB Clubhouse and on MS Teams from 6:30-8:00 p.m. Members present were Bill Ehlman, Deb Beutel and Ken Beutel and present on Teams were Scott Kellam, and Craig Adler.
2. Ken opened the meeting with a quick review of how we got to the current draft of the 2026 Capital Reserve Study Level 2 Report developed by our contract with Mr. Stew Willis, Blue Ridge Reserve LLC. The committee was very appreciative of the work done for this report and commends both the committee and Mr. Willis for the level of detail and completeness of the study. They further saw the value of the various graphs and tables that exhibit the plan and sources of cost drivers for the Association. Finally, the committee agrees that a 30-year study period is more usable than the previous 40-year periods and additional reports will update this data several times across the new study period.
3. Action Items
The completed action items
 - ✓ Request a Resolution from the board to direct the committee (Craig/Ken)
 - ✓ Create a schedule of events/timeline to produce the Report (Ken)
 - ✓ Review Inventory (All)
 - ✓ Exclusions and document assumptions (All)
 - ✓ Assign a committee member to inventory, inspect, and verify replacement cost, useful life and remaining life for the new inventory of items (All)
 - ✓ Update the board on new inventory items (Craig/Ken)
 - ✓ A desired outcome is that a plain language recommendation to the CBTB Board of Directors regarding the sufficiency of the current assessment and when additional increases are required. This study provided 3 methods of funding, recommended a specific method (5% Threshold Cash Flow), and states "the Association appears to be funding at an appropriate level, in today's dollars, to cover the projected expenditures over the initial 30-year period." The Committee recommends using the 5% Threshold Cash Flow Method.

The new action items (all from tonight's meeting)

- Request the following changes to the current report:
 - Breakout SITE costs of road maintenance into Asphalt and Gravel categories (for purposes of the pie charts on page 23)
 - For component item #4 set unit cost to zero and add a note/comment to indicate that this item is on private property and may not be maintained by the Association.
 - Change cost associated with component item #30 "AMENITY - Tennis Court- Drainage swale" from \$5,000 to \$8,000 based on quote received by Jean Ehlman
 - Provide some additional notes for CBTB Administrative Board attention/action including:
 - A caveat that the projected funding for capital reserve replacement expenditures must be revisited once the construction loan for the new pool is converted into a 15-year mortgage
 - Ask the Board to determine if the Golf Course is considered an amenity and, if so, fund the replacement of tee boxes, sand traps, etc. as well as other site work necessary to continue use of the Course.
 - The Committee noted concerns about the period needed for dredging (component item #7) and the drop of the boat ramp into the channel where dredging was accomplished. Is there a need for additional base material at low tide?
 - Recommend revisiting the annual dues amount at least every 5 years (based on the results of future Reserve Studies/updates)
 - Note #5, amongst other items, recommends adding fall attenuation ground cover around the playground equipment. The Board should consider getting this completed as soon as possible.
 - Note #9 recommends adding "clubhouse furniture, office equipment, audio/visual equipment, and fitness equipment" to future Capital Reserve Studies. Perhaps we need to establish an allowance for future years to replace this equipment.
 - Note #11 identifies inspection of the Pavilion where "main horizontal wood beams appear to be pulling away from their wood column supports". This was also noted in the 2021 Report. We recommend the Board consider funding the inspection and repair of this finding.
 - Draft and approve Minutes (Ken/Committee)
4. We then went around the membership looking for other questions and concurrence on the new open action items. As several members will not be present for the July meeting, we will forward the Report to the Board in time for them to review before the next Board meeting (September 13th). The next Cap Reserve meeting is not scheduled, pending needs of the Board.

Respectfully submitted,

/s/

Ken Beutel

Cap Reserve Planning Committee Chair

COMMITTEE REPORTS

Collections Committee Report

Collections Committee Chair: Deb Beutel

Committee members: Claire Smith, Ed Krill, Sam Longstreet

1. Collections Committee met with Collections Attorney on 18 August 2025 to discuss way ahead for old judgements and liens.
2. There are three CBTB Properties being auctioned off for back taxes on October 2nd. 2024 and prior years claim amounts have been quantified by judgment and docketed and a claim has been filed with TACS for two of the properties. He is filing a claim for the third property and warrants in debt against all three property owners for the entire amount due in case the sale of lots does not generate sufficient cash to pay-off taxes and debt to CBTB that we have on record. For 2025, claims or WID are pending against all 3 debtors, and we are noticing TACS of pending claims for 2025.
3. All previously filed Liens and Judgements are being renewed and docketed.
4. Request the Board approve the write-off of \$3276.00 in 2020 and PRIOR year uncollectible bad debt that is not supported by a Lien or Judgement as recommended by our collections attorney.
5. We will maintain a balance of debt PRIOR to 2020 in the amount of \$15,102.04 as we have legitimate Judgements/Warrants in Debt for those. Our collections attorney is actively working to collect on all Liens and Judgements.
6. **Reminder that attorney fees for collections are on a contingency basis and are charged to the account in collections in addition to court costs. The Association has only spent \$178.00 on Collections to date this fiscal year!**

Dock Committee Report

The Bulkhead work has been completed. It required 2 loads of Dirt, Grass seeded and straw was added.

Total cost was \$2644.50 which is \$394.50 over the approved amount.

Request Board approval for the additional \$394.50 over previously approved amount.

Grounds Committee Report

Submitted by Don Smith, Chair Grounds Committee

Contacted Contractor to fix the men's stall door and Ladies Room inside door. Contractor has ordered the materials and will fix everything when it comes in. Total cost is \$1350.

Pool Committee Report:

Submitted by Pool Chair, Ken Beutel

1. Met with contractor (Douglas Aquatics) onsite for preliminary walkthrough on 8-13-2025. The Preconstruction Meeting has been delayed due to an illness of the primary construction manager for Douglas Aquatics.
2. Received two umbrellas and stands from the Adlers. Thank you!
3. Closed the pool for swimmers at 2 pm on Sunday, September 6th, 2025.
4. Supported FOCBTB Puppy Paddle/Pounce from 2-4 pm
5. Sorted old pool furniture, kept umbrellas stands (11) and umbrellas for next season; disposed of broken lounge and sling chairs; remainder of pool equipment given to the community.
6. Filter has been turned off and pool will be emptied when the contractor is ready to being demolition (TBD).

Roads Committee Report

Submitted by Don Smith Roads Chair

1. Still only have 1 estimate for fixing Culvert and Cove Lane. Requested other estimates but No response yet from other Contractors.
2. Fixed several potholes on East Highview
Cost \$114.73 for materials, Cost of labor \$150.00; **Total of \$264.73**
3. West Highview needs major work done on it; the rain has created several washouts on the entire road.

Tennis/Pickleball Courts Committee Report:

Submitted by Jean Ehlman, CBTB Courts Chair

The CBTB courts will be closed for play on Tuesday, September 16th until Monday, September 22nd.

Tennis Courts Inc. will be repairing the cracks on the courts beginning Wednesday, September 17th and also on Thursday, September 18th.

FUNDRAISING COMMITTEE REPORT FOR September 13, 2025 BOD MEETING
Submitted by Deb Beutel

First Lisa and I would like to thank all of the wonderful CBTB volunteers who have dedicated so much of their time and funds to help us plan and execute 5 wonderful community events this summer. The participation is so heartwarming and fun and we welcome all those community members who have been here for a while and those new to our community who have been attending. It has been awesome meeting new neighbors and getting reacquainted with old neighbors. I think we should combine the Social Committee and Fundraising under the "Friends of CBTB" title because we are raising FUN within the community and Fundraising!

FOCBTB EVENTS

1. May 31 Concert/Cookout

\$4,764.00 cash

\$1904.79 PayPal (transferred 6/2 & 6/21)

Total \$6668.79

2. Ice Cream Social June 21

\$ 390.00 cash

\$ 22.31 PayPal (transferred 6/21)

Total \$ 412.31

3. July 4th Brunch

\$ 495.00 cash

\$ 121.25 PayPal (transferred 8/17)

Total \$ 616.25

4. Movie Night August 16

\$ 380.00 cash

\$ 64.02 PayPal (transferred 8/17)

Total \$ 444.02

5. Concert September 6th

\$ 666.00 cash (included \$130.00 from 50/50)

\$ 107.04 PayPal (transferred 9/7)

Total \$ 773.04

6. Puppy Paddle September 7th

\$ 0 cash
\$ 48.50 Pay Pal (transferred 9/8)
Total \$ 48.50

So far \$8,962.91 has been raised to date from the six events held this Summer.

Plus Separate Donations in the amount of \$2035

WE HAVE RAISED A GRAND TOTAL OF \$10,997.91 SINCE MAY AND AN INCREASE IN COMMUNITY SPIRIT AND FUN FACTOR!

***Clubhouse rentals** for this year have brought in an additional \$2,426.

Upcoming events are:

The FOCBTB are planning some Spooky events for Halloween and would love for folks to join in on the planning. Our next meeting is at 7:00 pm in the Clubhouse on October 7th!

Thanks again to all the volunteers and the community for participating in these fun events.