

**VAIL'S GROVE COOPERATIVE, INC.**  
**BOARD OF DIRECTOR'S MEETING**

**JULY 18, 2007**

**CALL TO ORDER:**

Chairperson Scott called the meeting to order at 7:35 pm.

**ATTENDANCE:**

Present: Sharon Scott, Mary Rubini, Ronnie Waltzer, Bob Gregory, Fred Witte, Ray Harting, Claudia McGuinness, Ellen Mytych, Jim Andes, Peggy Boyle.

Absent: Tom Duffy, John Lee, Margaret Flannery

**MINUTES:**

Mary Rubini made a motion to accept the June 20, 2007 minutes. Bob Gregory seconded. Motion passed – all in favor.

**COMMENTS & CONCERNS OF STOCKHOLDERS:**

1. James Collins thanked the Board members and the entire community for the 4<sup>th</sup> of July parade and he will do it again next year.
2. John Keily of 5 Vail's Lake Shore Drive spoke about the drainage issues at his house. He wants to be sure that the Coop is not finished with the repair work and that the drain will be snaked. Bob Peyton said that the drain has not yet been snaked and will be.

**COMMUNICATIONS NOT INCLUDED IN THE REPORTS BELOW:**

1. Sharon Scott read a letter re: Pegasus from the State of New York stating that they have forwarded our request re: water samples to the Putnam County Board of Health and we will be responded to when they receive information.
2. Sharon Scott read letter from Jim Kieran requesting the purchase of the trailer in the garage. The Board discussed the issue and it was decided that at this time, there is no interest in selling it. A letter will be sent to Mr. Kiernan.
3. Sharon Scott read a letter from Elaine Winward about her concerns regarding problems with mail delivery. She wanted to know if the board was considering putting locks on the boxes. The Board is not considering

locks and a letter will be sent to Mrs. Winward with some suggestions to her about ways to make her package delivery better.

4. Sharon Scott discussed the receipt of a letter from Mr. Scully of 2 Vail's Lake Shore Drive regarding various issues, especially the WWTP and the Lake. Sharon requested that Cindy type the letter so that Sharon can respond to each point.
5. Sharon read a letter from Joan Sheridan of 74 Vail's Lake Shore Drive, offering to donate her piano to the Grove to be used in the Pavilion. The Board discussed and would probably accept the donation but we need to find out the cost of moving the piano to the Grove.
6. Cindy will be on vacation from August 10 until August 17<sup>th</sup>.

E-mail was received from Mr. and Mrs. Sheridan with a website of a company who can fix cracks in the tennis courts. The website information will be forwarded to Mike Brewster for further investigation.

Jim Cull presented his committee's report regarding the proposal to change the required down payment for purchase here at Vail's Grove. The committee suggests to basing the down payment on a prospective Stockholders credit report and various other variables. Mr. Becker reviewed the committees report and concurs with their recommendation. Ellen Mytych does not think that the down payment required should solely be based on the credit report. She would like the down payment requirement to be fixed at 15%. The reason for this is that credit reports do not reflect extenuating circumstances nor are they always accurate. Jim Cull stated that credit reports show the basic credit history of a buyer. The committee tried to judge risk management on current market conditions, and concluded that the reward for having good credit would be a lower down payment. The slower the homes are to sell, the more it impacts the value of the entire community.

There was a lot of discussion with concern about this proposal and Jim Cull stated that if this system does not work, it could always go back to the 20% standard,

The committee consisted of Jim Cull, Ronnie Waltzer, John Lee, and Bob Gregory with Mr. Becker giving his legal opinion.

Ronnie Waltzer made motion to accept proposal by committee to use blend of credit scoring and to adjust that to the down payment percentage, but not to be less than 10%. Mary Rubini seconded. Ray Harting believes that the membership committee should have the final say of approval. Jim Cull stated that people

should know their credit scores prior to seeking financing. Jim also said that people need to know their credit scores before they go any further. Credit scores/down payment as follows: [below 620- 20% down, 620-679 – 15%, above 680 – 10%.]

All in favor: Peggy Boyle, Jim Andes, Bob Gregory, Mary Rubini, Ronnie Waltzer, and Fred Witte. Opposed: Ellen Mytych, Claudia McGuinness, Ray Harting. Motion passed. Jim Cull will work with the office to establish new guidelines and a procedure before passing membership information to Ellen Mytych for decisions. People can come to the office to get all requirements prior to selling home re: septic inspections, oil insurance, down payments, costs, etc. Jim Cull will also inform local realtors about our new down payment policy. Cindy will send Membership Guidelines to Jim Cull.

### **COMMITTEE REPORTS:**

#### **CHAIRPERSON:**

Sharon Scott reported that there would be 5 positions openings on the Board. Present members of the Board whose terms are up need to go through the entire petition procedure.

In the Executive Session, it was discussed that 3 Stockholders will receive letters regarding past due quarterlies.

#### **PRESIDENT REPORT:**

No report

#### **SECRETARY REPORT:**

Ronnie Waltzer stated that stockholders who sign petitions must be in good standing and must have their name on the stock certificate for that property.

Ronnie also said that we are spending a great deal of money on mailings and that we need to combine mailings whenever possible, unless a documents needs to be mailed separately pursuant to By-Laws. Grove mailings can be put into the side of mailboxes.

#### **TREASURER REPORT:**

No report

#### **MAINTENANCE:**

Sharon Scott read the maintenance committee report: No water main breaks; new docks are in; curbs stops repaired; painting has begun on new pavilion doors and maintenance garage, catch basin work completed, leaf pick-up and maintenance of gardens in progress.

A letter will go to Mr. Cammissa's daughter about the new docks at the beach.

Jim Burns complimented the new docks and Koestlers Garden and would like to know when the old docks will be removed from the beach. Sharon Scott said they would be removed tomorrow.

Contracts for paving will be going to Mr. Becker for review. This should be done prior to next Board meeting.

Fred Witte asked to whom the paving contract was awarded. Sharon responded that it would be KECT Construction. Fred commented that he was asked to get blacktop information and that he was kept up-to-date until a few weeks ago and then information stopped coming to him. He sees that Mr. Waltzer (who will be the new Maintenance Chair) has been involved and that the decision, he believes, was based on the one item about the thickness of the blacktop. He is disappointed that he worked on this and was not consulted about the choice of contractor. He has worked with Hartschorn for years and "there were never any complaints". He feels left out. He is deeply offended by this. Sharon Scott replied that Mr. Witte, at the April 18<sup>th</sup> Board meeting, was asked to investigate the emergency issues on Bass Lane. Fred went on to get an estimate from Mr. Hartshorn for blacktopping; Mr. Peyton went to Kect, who does all the work for the Town of North Salem.

Sharon said no disrespect was intended, and that Fred did not respond to many e-mails that included him in the process. Jack Waltzer, the future chair of maintenance, and Bob Peyton, present chair of maintenance, sat down with all quotes and made the decision to contract with Kect Construction. The maintenance committee did what was needed. The Board approved their recommendations at the May meeting. No more than \$50,000 to be spent for paving. Fred disputed the amount approved.

Mary Rubini said we should all thank Fred for all the work he has done for this community.

Ronnie Waltzer suggested that Fred speak to Bob Peyton and Jack Waltzer about the info they have put together about the roads and costs.

**BEACH:**

Claudia McGuinness thanked Jack Waltzer for dealing with the truck delivery of the new docks, along with Jay Moore, Joe and Jamie DiMauro. Thanks also to

Jack Waltzer, Drew Gunnison, Jim Burns, Chris Murphy, Pat McGuinness, Mike?  
for putting the new docks together.

### **WWTP:**

Peggy Boyle reported that last week there was a meeting and a tour of the proposed WWTP. Jay Moore and Tom Duffy did a great job roping off the area. At the meeting, it was proposed that Vail's Grove would assist Hotel property in getting WWTP information out to their community. Over half of the Vail's Grove community responded to the surveys sent out. There was 1 "no" and about 7 "reservations/concerns". When the sewer district is formed, Peggy will need to move on the motion of selling the property.

Peggy Boyle made motion to enter into a binding option to sell the land at the Northern End of Vail's Grove if Sewer District is formed. The map, plan and report must be finalized. This is being delayed until a contract is entered into, which cannot happen until the appraisal comes in. Ronnie Waltzer seconded. All in favor. Motion passed.

Bob Gregory said our appraiser has been in touch with the other appraiser. He reminded Mr. McGrath, the appraiser, of the urgency in completing the appraisal. Mr. Gregory hopes to have the answer about a week from Friday.

Peggy said that in order to make this affordable, Sy Globerman and Paul Johnson are actively looking for funds in addition to the 10 million that is earmarked and the 2.5 million from Southeast that is a given. Peggy wants to ask our legislators to work to get more funds. Maybe before the elections, we can get all the people from around the lake together to hold a fundraiser e.g. a Fall Dinner Dance and invite the representatives and bring the coalition together.

### **MEMBERSHIP:**

Ellen made motion to approve rental from Dr. Bradley to Kay Petroff at 5 Maple Lane. Peggy Boyle seconded. All in favor – Motion approved.

Ellen Mytych made motions for the following re-finances:

Colleen Rodriquez at 8 Vail's Lake Shore Drive

Debra Hess at 12 Vail's Lake Shore Drive

Joan Arnold at 56 Vail's Lake Shore Drive

Ray Harting seconded.

All in favor – Motion passed

### **REAL ESTATE:**

Ray Harting made motion to approve building plans as submitted, per compliance with town codes, for alterations submitted by Mr. and Mrs. Tolan of 35 Vail's Lake Shore Drive. Fred Witte seconded. Motion passed.

Ray Harting made motion for Michael Sowa at 4 Locust Road to replace existing shed on property in compliance with all Building Codes. Ronnie Waltzer seconded. Motion passed.

Ray Harting made motion to approve plans submitted by Laura Kaufman of 22 Locust Road, for installation of a pre-fabricated shed and that she must be in compliance with all building codes. Mary Rubini seconded. Motion passed.

**RECREATION:**

Mary Rubini stated that we had a very nice and well attended July 4<sup>th</sup> parade and thanked Fred and Lucille Witte, Patti Ford, Melissa Sowa, Adeline Natiello, Jack Waltzer, Bob Gregory and all the other veterans, and James Collins.

The Family picnic on July 14<sup>th</sup> was a lot of fun.

The concession will start to be open for business in the evenings.

**SOCIAL:**

Fred Witte said the he needs to remember to "count the people who are here, not the people who are not here" when planning Grove events that are not well attended.

**PAVILION:**

No Report

**SUNSHINE:**

Sue Enos informed the Board that Red Schroeder has been in the hospital.

**WELCOME:**

Donna Dyer has been sending Welcome baskets to new Stockholders after closing and moving in. These baskets have been very appreciated by the Stockholders.

**LEGAL:**

No report

**INSURANCE:**

No Report

**COMMUNITY LIAISON:**

No Report

**PUBLIC SAFETY:**

No Report

Fred Witte made motion to adjourn. Ray Harting seconded. Meeting adjourned at 10:00 pm.