

Silver Oaks Homeowner's Association – Phase 1 Board Meeting

November 13, 2004

Location:

Davidson Middle School

In Attendance:

Tom Calhoun	423-0178	tcalhoun@woodlawnbaptist.com
Barbara Cole	682-5283	franzcole@cox.net
Joe O'Neill	682-4654	josephroneill@cyou.com
Dan Taylor	683-4122	jdandmstaylor@cox.net
Mike Zoltek	689-8598	mzoltek@anobles.com
Darren Etheridge		detheridge@clerkofcourts.cc
Ed Santos	682-2911	hmd5859@cox.net
Margo Vickery	423-0996	m Vickery1@cox.net
Johnny Williams	689-4495	johnny.williams@cox.net
Kim Bowman	682-7252	phil-dirt@cox.net
Jack Hughes	423-0877	jackh707@aol.com

Absent:

Lou Gennaro	682-5368	louis.gennaro@cox.net
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Minutes:

The meeting was called to order at 6:32.

Old Business:

- 1) Mike covered the following items of old business:
 - a) Information on Mailbox parts ordering was provided via a flier.
 - b) Two new street signs have been ordered as approved by the September meeting.
 - c) The front entrance lighting has been fixed except for one bulb.
 - d) The board is currently getting estimates for more front entrance lighting.
 - e) Subdivision speeding. Contact information has been posted on the web site.
- 2) The treasurer's report (2004 Finances) was presented by Tom Calhoun and is attached to these minutes. Tom made a motion to approve the financial statement. Ed seconded the motion. The motion was approved.
- 3) Tom presented the 2005 budget (attached) and suggested that we re-address the Dues assessment formula that was approved last month due to the potential for year to year fluctuations. Later in the meeting it was decided that this would be addressed at the next meeting.
- 4) A homeowner asked why we need a lawyer. Mike explained. The homeowner then requested that we find a less expensive lawyer. The homeowner agreed to check into a less expensive lawyer.
- 5) A homeowner stated that in discussions with the county crew that was out performing a survey recently, that the crew indicated that the sidewalks are the responsibility of the county. It was noted that the Covenants, Conditions and Restrictions clearly states that the Sidewalks are the Homeowner's Association's responsibility. If the Association were to receive a letter from the county stating that they will accept responsibility for the sidewalks, the association could then relinquish this requirement.
- 6) A homeowner asked if we could collect money from FEMA. These items are typically on a case by case basis and generally cover necessity items only.
- 7) A homeowner asked why the 2004 front entrance mowing request for proposal (RFP) required a \$1million liability coverage. The RFP was reviewed and it did require a \$1 million coverage.

- Numerous homeowners requested that we lower the liability coverage. The board will revisit this prior to next year's RFP.
- 8) The minutes from last meeting were approved.

New Business:

- 1) The annual election of new board member's was held. The new board member's are:
Margo Vickery (3 year term)
Johnny Williams (3 year term)
Kim Bowman (3 year term)
Jack Hughes (2 year term)
- 2) The Officer's for 2005 were selected as follows:
President - Ed Santos
Vice President - Darren Etheridge
Treasurer - Kim Bowman
Secretary - Margo Vickery
Architectural Review Board - Barbara Cole (Chair person)
- Jack Hughes
- Kim Bowman
- 3) There was a discussion on the running of the board and the meetings.
- 4) There was a discussion on the dues for 2005. See Old Business item 3).
- 5) Both 2004 and 2005 board members are requested to attend the December 14, 2004 meeting.
- 6) Barbara mad a motion to adjourn. Johnny seconded the motion. The motion was approved.

The meeting was adjourned.