RIVER CLUB OF MARTIN COUNTY, INC.
2/24/2021 BOARD MEETING

The meeting was called to order at 6:30 p.m. followed by the Pledge of Allegiance.

Calling of the Roll: John Mears, President; Nancy Keough, Vice President; Thomas Edwards, Treasurer; Kelly Schulz, Director; Karen Vertesch, Secretary.

Proof of Notice of Meeting: The notice was posted on 2/21/2021 followed by an email distribution.

Reading/Disposal of the minutes of 2/13/2021: Kelly Schulz made a motion to accept the minutes as written; seconded by Nancy Keough. All in favor, motion carried.

Officer Reports:

Thomas Edwards,Treasurer, reported there had not been much of a change from the last meeting's financials. Currently, Cash totals $707,000 with Reserves at $601,000.

He commented regarding the Rules & Regulations for:

1) Attics - The Governing Documents describe each unit as from the floor up,ceiling down, and walls in. The attic is not included; no storage, no improvements and adding it to a real estate listing is not allowed.

2) Bicycles - The description for classification is that it doesn't reach 20 miles an hour. Mechanized bikes are classified as electric motorcycles if they reach 20 miles an hour or more and for street use.

John Mears thanked the volunteers for putting up the patio gazebo: Dave & Debbie Gatto, John & Loretta Gill, Les Ferrullo, Larry Hanlon, Keith Palant, Mark Bandiera, and Chip Bellows He also thanked the volunteers that put up the Sail at the BBQ area: John Gill, Dave Gatto and Mark Jennings; and Jimmy Crichton for selecting and ordering the Sail.

Nancy Keough, Vice President, stated the Rules and Regulations were returned from the attorney with compliments and a few suggestions. The R&R's need to be aligned with the By-Laws and Declaration in regards to terminology and some minor housekeeping. The Rules & Regulations Workshop will be reinstituted to work on these issues. Other residents are welcome to participate.

Old Business:

1) **Building 1 Engineering Study - Kelly Schulz, Director, stated that Roger Baber, engineer, inspected the structural issues in some units and the Warner Creek Shoreline. The 2019 study reported that rip rap will not fix the problem, but needs a vinyl seawall to impede the erosion process to protect and stabilize Building 1 and the shoreline.**

   John Mears stated that Roger Baber will be here on March 10, 2021 to give a thorough report and proposal to stabilize Building 1 and the shoreline.

   Thomas Edwards made a motion to notify the engineer to suspend the execution of the contract on the rip rap scheduled to start April 1st until the meeting of March 10, 2021; seconded by Kelly Schulz.

   Discussion:

   Questions came up regarding the number of engineers that made proposals, monies already spent to begin the project, a previous study in 2015 regarding Building 1 issues, and the need for a proven solution.

   John Mears responded that Roger Baber was the original engineer on the 2019 proposal where the previous Board considered it a maintenance issue to stop the erosion of the bank as opposed to a capital improvement. We are negotiating for the $4,000 previously spent to apply to the new contract and bid by Roger Baber along with other competing bids.

   Chip Bellows stated that the study on Building 1 has some structural problems. The question is the connection between the building deformity and the bank. John Mears responded that the instability of the building contributes to stop the erosion of the bank which will be covered at the meeting.

   Call for the Vote: 4 in favor; 0 opposed; motion carried.

2) **General Liability Insurance: John Mears, President, stated an approval is needed by the Board to fund the proposal submitted on the General Liability Insurance. There were two carriers contacted for proposals, Rick Carroll Insurance and Gateway Centra.**

   Rick Carroll Insurance estimated the insurance at $265,000 for 2021, but came back with the premium of $205,000 with smaller policy discounts and an allowance for a lower percentage of renters. The other agency was not able to compete and did not give a quote. Copies of the proposals are available in the office upon request.

   Kelly Schulz made a motion to fund the premium for the General Liability Insurance for March 1, 2021; seconded by Thomas Edwards.

Discussion:
Chip Bellows commented that John Mears is a good negotiator. Insurance is going up in Florida; larger companies are dropping out and smaller companies are using reinsurance markets. He asked the Board to endorse the recommendation to go with the local company which will work in our favor for better service in solving claims.

John Mears stated that an insurance agency (other than Rick Carroll's) recommended previously by another Condo Association had been denied a lower premium as first indicated. The agency quoted a policy of a different coverage which was discovered by the underwriter; the rate went up and no money was saved.

Call for the Vote: 4 in favor; 0 opposed; motion carried.

3) Proposed Board of Directors Meeting Calendar:

John Mears announced the following for continuity of the meetings: The following dates and times are set for the next meetings at the Clubhouse and on Zoom with notification of any changes.

March 10th	**Wednesday**	**6:30 p.m.**
March 24th	**Wednesday**	**6:30 p.m.**
April 14th	**Wednesday**	**6:30 p.m.**

General Discussion:

#13-204 - Chip Bellows questioned the capability of presentations of the Zoom meetings with the new QXC cable provider? John Mears responded the Zoom meetings were set up by necessity and would only continue until April or May. He thanked Thomas Edwards for hosting the meetings, but would only continue the Zoom meetings if someone would take full responsibility as the Zoom expert.

#11-104 - Dave Gatto commented that the meeting minutes and the landscape contract could not be found on the website; questioned the procedure for posting these items, and the need for additional people to help with the website.

Karen Vertesch responded that the approved minutes are posted to the "notifications" portion of the website the following day. The allocation for the Secretary to post the minutes to the specific button set up on the website is in process. In the meantime, the minutes from the meetings are available through the office or the Secretary upon request.

#13-204 - Chip Bellows also commented that with the change in staffing, a better line of communication and hands on is needed to accomplish this task.

The origination has to go through the office first and then sent to Jon Korda to put on the website.

#11-203 - Joe Novello volunteered to work with the assigned people to put a plan together to help maintain the website.

#1-203 - Stewart Keefe announced that a meeting would be held on the patio the next morning at 10:30 for residents with an interest in the Kayak Launch and Kayak Storage.

**Kelly Schulz made a motion to adjourn; seconded by Thomas Edwards.
All in favor, motion carried.**

The meeting was adjourned at 7:15 p.m.

Respectfully submitted,

Karen Vertesch, Secretary