

## Fallen Leaf Lakeview Corp – Annual Meeting 2022

July 2, 2022

Board members attending: President Greg Bryan, Vice President Jill Romano, Treasurer Jim Thompson, Secretary Becky Chaplin-Kramer, and Director Jonathan Gurish

~25 members in attendance

Meeting was called to order at 3:05pm

Introductions - everyone present introduced themselves.

A quorum was established through proxy vote.

The President noted that there was no Observance this year because happily nobody had passed since last year.

### President's Report

1. Dock Condition after winter
  - a. Generally OK, new section has weathered two winters without issue
  - b. New wood decking doesn't look new any more
    - i. Alaskan Yellow Cedar (Spruce)
  - c. Preservative not recommended and can pollute the lake
  - d. Structure very sound
  - e. Old section – still decrepit but useable for the time being
2. Dock Quote reminder
  - a. Pacific Built provide a quote for Phase II
    - i. Discussed at last year's meeting
    - ii. Construction quotes are kept private in case we have the opportunity to get additional quote(s)
      1. If you want to see the quote, see Greg Bryan
    - iii. We (directors) estimated the cost of new docks with add-ons, Contingency fund, insurance, site security, etc.
      1. A tentative quote has been received from Pacific Built, our contractor for the recently completed dock sections, for replacing the shoreline dock and the north finger (swim dock), both of which need replacement. With their estimate for construction and materials, plus our estimate for engineering, plans, permits, insurance and other related expenses, we think the overall price will be approximately \$460,000.00 or about **\$11,800** per member cabin.
  - b. Q: how many bids did we receive? A: For the now completed section, 3 bids, 1 from John Rich, 1 from Jim Amundsen, 1 from Pacific Built. It is very difficult to get bids at FLL. One prospective builder declined to bid after learning where the site was due to transportation and travel times for workers.
    - i. A new member, Michael Zlotkin, introduced himself as a pro-diver who does such builds and offered that he could make a bid.

- c. Q: Will Phase II include resurfacing of the old dock that doesn't need to be replaced (the swim dock)? A: Yes - the entire marina when completed will be decked with Alaskan Yellow Cedar as is the new section.
- d. Q: is the bid going out for steel I-beams or just for wood construction. A: 10-12 steel piers with steel stringers for the deck on the shoreline dock in front of the lockers. Swim dock will be built in a similar fashion to the new section but probably smaller steel i-beams since it is in shallower water
  - i. Q: "If we're going to spend the money shouldn't we be spending it on the same steel construction as the newest structure"
  - ii. A: we're not pursuing additional bids right now but what we're quoting is what PB provided, which is construction similar to the recently completed section. But we're not finalizing it because there is no membership consensus yet to move forward. The board agrees that when/if we do, it will be this higher standard of construction
- e. Q: Are there any plans to put padding on the sides of the new dock like the swim dock has? (especially since the opening is very narrow) A: We will explore installing 'bumpers' to the entrance/exit. Q: what about life preservers, and/or a life guard pole? A: could add one on the outside/1st finger pier.
  - i. Action: board will look into getting some padding and safety equipment

### 3. Dock Survey

- a. Vice President presented results of a survey that was sent out to members via email, noted that there Limited returns – 13 responses to survey plus email responses
- b. A majority said yes, within 2 years; but this survey came a week before people got the water assessment, which will pose an addition burden (the President noted this may delay Phase II construction)
- c. A majority said to drop property/structure insurance due to the high deductible (half of what we paid for the dock) and high annual premium (~\$5000 per year) - Liability and Officer/Director insurance is in place.
- d. Financial secretary Frances Farmer tried calling local insurance agents, but none were willing to insurance anything without a structure (ie, a dock without a house or other building)
- e. Therefore the Directors decided to drop insurance for this year; the dock is under warranty for 3 years from the time of completion.
- f. A discussion ensued about whether we were "self-insured" or "non-insured". Many members were under the impression that we were self-insured, which means Lakeview Corp would hold assets in a reserve fund for emergency repairs needed. We are not self-insured, we are currently non-insured for property/structure replacement. Some members expressed discomfort with this and suggested we may want to keep looking, especially once the warranty expires, and as we look to Phase II construction. Opinions differed:
  - i. "This dock has been maintained with sweat equity for decades"
  - ii. "We just paid \$16k and are being asked to pay \$11k more, I'm unhappy not protecting that investment"

- iii. “What are our realistic options for self-insuring?”
  - iv. “There are so many other financial concerns pressing on us”
- g. One member asked: what potential risk are we putting ourselves at for putting off Phase II? The President clarified that the pier from the shoreline out to the new structure does not need to be replaced (according to an Engineer), the structures are modular and self-supporting
- h. A member reiterated their concern that they hadn’t been consulted about insuring or educated about what self-insuring means. Another member agreed: if only 13 people responded we should definitely re-poll the membership, and asked “what do the by-laws say about how many members need to respond to make a decision”?
  - i. Action: Resend the survey, and try to get a broader response rate? We may need to send it several times with reminders to fill it out. The goal should be to hear from the majority of the membership before making any decisions.
- i. A member noted: beyond insurance, the survey is needed to get buy-in to the time table for Phase II. Suggested that we should shoot for a 100% response rate on the survey. Some may need it written out and mailed, not emailed. Phase I had all 39 cabins contribute; the President noted that it would have been cheaper to do Phase I and Phase II all at once, but due to the already high assessment for Phase I, we wouldn’t have gotten 100% participation, so they broke it up.
- j. Coming back to the idea of sweat equity, one member asked “whose sweat?” It’s hard for people nowadays to commit to a months-long project, and also that environmental and liability laws are stricter now so we really can’t count on unprofessional help. The board agrees that it is unrealistic to have a multi-month project completed by volunteer members, but there are other opportunities for member participation regarding maintenance.
- k. The board’s rationale for dropping the property/structure insurance was formed through the following:
  - i. The board, through Frances and others, made a huge effort to find reasonably priced property/structure insurance in the 2020-2021 timeframe.
  - ii. FLLC Members’ agreement at the 2021 meeting to drop the property/structure insurance because of its high cost and poor features
  - iii. What is currently offered by the Insurance industry is expensive coverage with poor features, i.e., high premiums, poor replacement percentage coverage (50%), high deductibles
  - iv. Unlikely that the new steel structure will be damaged, even by a fire that could burn the wood portion above the water line
  - v. Focus on maintaining/increasing a reasonable reserve fund to make repairs and maintain the structure

#### Treasurer’s Report

1. Total expenses: \$6,287 (see breakdown below), Total income: \$53,883 (in an interest-bearing account). Dock fund (beginning balance): \$36,599. Road fund: \$10,133.

FALLEN LEAF LAKEVIEW CORP			
2022			
<b>REGULAR CHECKING</b>		<b>ROAD FUND</b>	
BEGINNING BALANCE	54552.08	BALANCE	9477.22
EXPENSES		PLUS 2021 DONATIONS	425.00
FALLEN LEAF WINTER SECURITY	325.00	BEGINNING BALANCE	9902.22
PROPERTY TAXES	424.85	DONATIONS TO DATE	230.00
CPA AND BOOK KEEPING	2500.00	INTEREST TO DATE	1.18
INZONE INSURANCE	2441.38	<b>BALANCE AS OF 06/23/22</b>	<b>\$ 10,133.40</b>
WATER DUES AND ASSESSMENT	596.00		
<b>TOTAL EXPENSES</b>	<b>\$6,287.23</b>	<b>DOCK FUND</b>	
<b>INCOME</b>		BEGINNING BALANCE	36596.32
INTEREST INCOME	5.18		3.03
STATEMENT BALANCE 06/21	48270.03	unspent -	\$ 36,599.35
CURRENT ACTIVITY 06/23/22		*interest bearing account*	
POSTAGE FOR MAILING	61.99		
DEPOSIT OF DUES AND EXTRA	5675.00		
<b>BALANCE AS OF 06/23/22</b>	<b>\$ 53,883.04</b>		
FYI:			
TO DATE DUES PAYMENTS	5750.00		
ADDITIONAL DONATIONS	350.00		
DONATIONS TO THE ROAD	230.00		

2. Note: road fund is not part of Lakeview, but FLLC banks the funds in a separate account as a convenience for Emigrant Rd. members. It's in our By-laws that FLLC only deals with the common property of the dock/marina and adjoining property between the shoreline and Emigrant Road .
  - a. But one member pointed out: we can amend the by-laws, and at some stage the road may pose enough of a problem and is another "common property" problem, that it may make sense to expand FLLC's scope. The road is now decades old. How much longer can we get by with these minor repairs?
  - b. {Tabled this issue for future discussion}
3. All in favor of accepting the Treasurer's report: Unanimous

#### Administrative matters

1. Questions from the 2021 meeting? (None stated)
2. Doris May and Matt Gurish volunteer to be Harbormasters again; no objections from membership. Their announcements:
  - a. They asked permission to paint numbers on the dock (to identify the slips); no objections
  - b. Every boat needs current tags
  - c. Reminder that you need to call if a new boat is put in!
  - d. Note: no tires on the new dock, per TRPA regulations
  - e. Do not tie boats to rails, only tie to the bottom, eye bolts
3. Director terms are expiring

- a. 2 positions available, Greg Bryan and Jonathan Gurish expressed a desire to continue in their current positions
  - b. Other nominations? (None)
  - c. Motion to close, seconded, vote was unanimous
  - d. Motion to accept the people running for office, seconded, vote was unanimous
4. Communications
- a. Secretary would like to create a directory, would people be in favor?
    - i. Membership agreed, but said to email the list about opting out
    - ii. Some members mentioned verbally that they would prefer to opt out of directory: Heidi, Robin Garthwaite, Michael Zlotkin
    - iii. Action: Move forward with creating a directory. Contact people at least three times for opt-out. Then put on website; distribute annual printing
  - b. Secretary would like to move primary mode of communication to email, would membership consent
    - i. Membership agreed to have email as default and opt into snail mail
  - c. Website update:
    - i. Sign up for it!
    - ii. There's info on there about the water company; Board helped delay assessment until the end of the year
5. Locker sharing: there is space to build 5 more lockers. Does anyone need one
- a. 2 people raised their hands; one was Zlotkin (the other didn't state their name)
    - i. Action: include this in an email to membership (maybe with survey)
    - ii. An area has been identified for 5 additional lockers
6. Items on Trailer Lot and Marina area
- a. Reminder: this is for temporary placement, not permanent storage
  - b. Items left there include canoes, paddleboard - nobody has claimed. Could one of them be a community canoe? Would we need liability insurance? Should it be raffled off? Also, there's a blue kayak at the Gilsons
  - c. Photos
7. **\*\*Green Bins\*\*!**
- a. The new dumpsters are for green waste only – no plastic bag. Take your bags there and empty the waste into the dumpster. (Or use a garbage bin and skip the plastic altogether!)
  - b. If you must use plastic bags for green waste, put them NEXT TO the dumpster. Use strong bags and do not overfill – bags must be light enough and sturdy enough for one worker to handle or the refuse company will not take them. Last year 25 bags were too heavy, partially filled with dirt and required special handling by residents to dispose of the bags.
  - c. FLL Fire Dept has a "chipping grant" if you have branches you can stack them next to the road and call them and they'll chip it.
  - d. Can also dump green waste on Roo St Transfer station at no cost
  - e. One member noted that the lock is broken on the dumpster at the top of the hill
8. Member PSA: Dead trees!
- a. Posing risk not just for fires but for bugs into wooden homes

- b. Don't leave logs out
  - c. Put brush into designated piles for chipping or burning in the winter months
9. 2023 Annual meeting
- a. Currently scheduled for July 3 (**actually, July 1, 2023**)
    - i. Several members complained that this meeting (in the afternoon) conflicts with the annual Fire Dept benefit on baby beach. Could we move it? Either to the morning or to the Sunday.
    - ii. It was stated that our By-laws say the meeting has to be held on the Saturday closest to July 4.
    - iii. This same day is used for several annual meetings for organizations in the Fallen Leaf basin
      - 1. Water Company public meeting
      - 2. Homeowners' security association meeting
      - 3. CSD meeting
      - 4. Fire Department Benefit
      - 5. Fallen Leaf Lakeview Corporation
    - iv. It was re-stated that we can change the By-Laws at any time, by majority vote. We will examine other times for our meeting that considers the above activities and see if there is a better time for the FLLC meeting.
      - 1. Action: Consider changing the By-laws to be more flexible (see [addendum](#)). At the very least, move next year's meeting to the morning, or whatever time will not conflict with the Fire Dept benefit

Potluck hosted by Brooks/Romano cabin. There will be a White Elephant with proceeds going to the Road Fund.

Work party 9am 7/3. Trail maintenance. Meeting at Turnaround on Emigrant and the Marina stairs. We would like to thank and recognize the members who participated in this years work party (and apologize if we missed your name):

Debbie, Maureen ,Rob, Cheryl - McCaffrey Cabin; Richard Godfrey; Dan Zlotkin; Steve and Josh, Marino cabin; Tim Piedmon; Lisa & Mike - Lund Miller Cabin; Jonathan Gurish; Erica, Logan and Allison Schwartz, Greg and Stephanie - Bryan Cabin; Don Houghton; Jill Romano - Brooks Cabin

Move to adjourn, seconded, unanimous

Adjourned at 4:48 pm.

Fallen Leaf Lakeview Corporation Board of Directors      Greg Bryan – 530-542-1341 or 310-480-0046 – [gfbryan@aol.com](mailto:gfbryan@aol.com); Becky Chaplin-Kramer – 831-331-6015 – [becky.chaplin@gmail.com](mailto:becky.chaplin@gmail.com); Jonathon Gurish – 415-299-0239 – [jgurish@gmail.com](mailto:jgurish@gmail.com); Jill Romano – 415-259-9700 – [jill@dimensionsintravel.com](mailto:jill@dimensionsintravel.com); James Thompson – 916-802-4330 – [thompsonjv@sbcglobal.net](mailto:thompsonjv@sbcglobal.net)

<https://www.fallenleflakeview.com/>