

Holiday Shores  
Board of Directors Meeting Minutes

**Date:** April 26th, 2017

**Attendance**

Board Members

**Present:** Bob Lowrance, Monte Thus, Shaun Diltz, Roger Rawson, Dave Decker, Jeanne Abert-Martin and Justin Patterson.

**Quorum Present:** Yes

Others Present

Glenn Dalton, Rob Frey, and Misty Soliben from the Holishor Office.

**Holishor Members Present:** 8

**Non-Members Present:** Lisa Border, Heartland Payment Systems

**Proceedings**

Meeting called to order at 7:30 PM

Pledge of Allegiance Recited

**Minutes of April 12th, 2017**

Held to next meeting.

**Transfers of Property**

There were 2 transfers, both triggered initiation fees.

**Treasury Report**

**Monte Thus** – We've moved money to the ICS Account so that we don't go above the FDIC insured amount. We are still working on the CDs. We had to give them a copy of the Articles of Incorporation and had to go to the State to get one. There is now a copy in the lockbox.

**Dave Decker** – Motions to approve the revised Treasury Report as submitted. **Justin Patterson** – Seconds **All in Favor**

**Action:** Motion Carried

**Correspondence**

**Chris White, 1390 Biscay Dr.**

**Read by Bob Lowrance -**

My family and I enjoy living in Holiday Shores for 4 1/2 years. Over the past year-and-a-half my current neighbors have increased the number of cats under their care. I have nothing against my neighbor or the cats but I do not want them on my property. This is becoming an increasing stress and worry for my family. The cat's roam free at all times therefore they congregate on my cars, deck, under my deck, urinating in my landscaping and in my garage when I leave the door open. When my back door is opened with the screen door closed one of the cats will pop up on my deck and my young dog takes off to the screen door to chase the cat. Therefore I ask that you enforce the rules that are under our covenants for Holiday Shores which are listed below. Then it dictates section 2 under rights privileges duties and obligations page 15. Highlighted is "have the authority to issue citations for an animal running loose off its owner's property without restraints and without a human companion". That stated our rules and regulations don't specify the type of animal or bias it just states any animal running loose without restraint that the owner is subject to citation. Please enforce this rule for the many cats that are living next door and are frequenting my property. If you would like evidence of these cats being on my property, I have pictures and videos. It will only take you a few moments of being on the site to realize the reality of events that I have described above. The cats are nuisance to me and my family and my pets. Please take care of the issue in accordance with our Covenants. Please kindly respond that you have received this message that it's under consideration.

**Bob Lowrance** – Glenn, Please get back with him and let him know that we have received it and that we are considering it tonight. Please let everybody know what we talked about earlier. **Glenn Dalton** – Cats are very difficult for us to do anything with. If you look at what we have and are rules and regulations it says " under the

Holiday Shores  
Board of Directors Meeting Minutes

owner's control". Very few cats that we've seen have collars and rabies tags and ownership tags on them. Very few cats are chipped so that you can determine who the owner is. Initially we referred Mr. White to Madison County Animal Control. He came back that animal control would not help him. So we contacted Animal Control and they have indicated that they will provide us with the Trap and when we bait the trap and catch a cat we are to call them and they will come out and pick it up and take it back to their facility. It will be spayed or neutered and they will try to get the cat adopted out. The other thing that we have with our rule is that we do not indicate a number of pets so we will have to enforce the Madison County ruling. I do not recall the number of pets that somebody is allowed to have. We have a few areas in the community that we do have a lot of cats. Once the board decides which road we are taking on this I think we need to inform the community. **Bob Lowrance** – What did Madison County say about enforcing the law? **Glenn Dalton** – They're leaving that up to us. They will give us a cage to trap the cats and they will come and get them. **Dave Decker** – We've run into this issue before with dogs and gotten Madison County involved as far as the number of pets. **Glenn Dalton** – Yes. Dogs we manage but cats are totally different thing. **Dave Decker** – Was it animal control that we were talking to? Because they came out and had a conversation with the owner. **Glenn Dalton** – Yes. **Dave Decker** – Are they willing to come out and talk to the owner? **Glenn Dalton** – We are working on having Animal Control approach them. **Bob Lowrance** – And any other areas that people have identified. **Dave Decker** – Maybe we should approach the owner and let them know that we are getting ready to do that as opposed to us just starting to trap the cats and having them taken away. **Glenn Dalton** – Yes.

### Old Business

#### **Credit Card Payments (Before Correspondence)**

**Lisa Border, Heartland Payment Systems** – I was asked to come out here to give you a little insight on how credit card processing Works. The reason why Heartland is so different from any other processor is because we are direct. What that means for you is that we are doing your credit card processing and we are funding the money. All the funds for all four credit card companies mastercard, Visa, Discover and American Express are all the same rate, funded at the same time and within 24 hours in your bank account. Within the credit card room there are different MCC codes as how the credit card companies designate your business type. Within visa and mastercard there is what we call interchange. Let's just say for the sake of math interchange is 2%. So we automatically know off the top that you were going to pay 2% to Visa or mastercard. What you pay above Interchange to any processor is what we want to look at. That always stays the same with Heartland. With your account we guessed that you would be doing 1 million dollars per year. We priced you at a .25% above interchange and 4 cents per swipe. Interchange can go up and down we find out in April and October and no processor has control over interchange. The small processors pay the same interchange as Target and Walmart. The amount you pay above energy change is different because of the volume that you take.

Within the credit card realm there are three types of pricing. They are called tiered pricing. There is qualified, mid and non-qualified on the statement. You're interchange is 2%. You're qualified rate is 1% so you're really paying 3%. Your mid could be at 2% which would mean that you were paying 4%. Your non-qualified could be 3% and now you're paying 5%. The next pricing model is called Surplus pricing. It has your junk pricing in there your PCI, annual fees, authorization fees. Those are are fees you do not have to pay with Heartland. We are passing on the interchange fees. Pricing is locked with Heartland. It will never go up, it will only go down.

**Bob Lowrance** - If the volume's lower, will the pricing go up. **Lisa Border, Heartland Payment Systems** – Not unless there is a big change. If you say \$1 million and you only do \$10,000, we're going to have to change it, but any small fluctuation is locked. I have Wiggler's account. Mark said that you can talk to him about it if you'd like. We also have a thing called Portico Billing that is automated. **Monte Thus** – When you say \$1 million are you talking per year? **Lisa Border, Heartland Payment Systems** – Yes. **Monte Thus** – Because I could see a month or 2 that we don't have anything coming in. There is no statement fee and no monthly minimum. The months that you process \$0 in volume, you will not be paying anything. I don't know if I mentioned this but Amex is the same rate, on the same statement as your Visa and Mastercard. Heartland is an Amex preferred provider. **Dave Decker** – And it doesn't make any difference if it's debit or credit? **Lisa Border, Heartland Payment Systems** – No. And according to Justin, most of this is going to be for dues, which would be mostly people calling in or you putting them on our Portico Billing. **Dave Decker** – I don't think

Holiday Shores  
Board of Directors Meeting Minutes

we would be interested in the automated billing. **Lisa Border, Heartland Payment Systems** – If we have a terminal in a location that is for PIN based debit, the breakeven point is \$28.00. It protects the merchant from chargebacks. Heartland will provide the terminal, which is free of cost. Heartland's terminal is an internal, encrypted PIN pad. So you swipe the card, type the amount and turn it around and let the customer input their PIN.

*Justin will make changes to the spreadsheet and return it to the Board for the next meeting. It was discussed that the Portico System might be discussed down the road.*

#### **IT Backup and Server**

**Rich Fennel, 54-** I don't have any new information. I understand that we have requested a quote for an HP server. I contacted Scott Weber the other day and he is working on getting us a quote for that. Pricing is going to come from CDW. He thought he would have something to us this week or next. I had gotten a quote for an HP server and it was unacceptable. It did not have the same capabilities and was more expensive.

#### **Building Survey Rule**

**Bob Lowrance** - This has been out there 28 days. **Glenn Dalton** – Yes. It is on there just so you know that it is still out there. We haven't received any comment back unless the Board has. **Justin Patterson** – The Dog Pen was removed from the website. **Dave Decker** – Can we put that in our packet for the next meeting and bring it to a close? **Bob Lowrance** – Absolutely.

#### **North Property Park**

**Justin Patterson** – I reached out to Bob Plummer and he did not tell me no. His question was how much money we were looking for. I told him we did not know and that we were just wanting to ask someone for some input that had built a park before. He said that we would talk about it. **Glenn Dalton** – We have started the brush hog effort up there and we have as much done as we have before. **Dave Decker** – I wouldn't go any farther than that. We need to keep up on our other mowing. **Glenn Dalton** – Before we started, we made sure that any other mowing that we could get to, because of the rain was done. **Dave Decker** – Okay. **Glenn Dalton** – We will be starting out nuisance mows for owners that have let their grass grow above 10" once it dries out. **Bob Lowrance** – I would agree with Dave on the mowing. When you have an opportunity, maybe give us an idea of what you would like to see in the park and some costs. Maybe a wish list. Try to get some community feedback. **Glenn Dalton** – Okay. **Dave Decker** – That would be a great idea for the Real Estate Committee.

**Phil Shipley 1790-** *gave a recommendation for a recycling/trash collection center in addition or instead of the park to avoid having as many trash trucks coming through the community, breaking down the roads. He stated that it might save the people that don't need weekly trash service some money and save the community money on rebuilding roads that these trucks are breaking down every week. Some families are getting older out here and don't need weekly trash pick since they are not producing as much trash.*

**Jeanne Abert-Martin-** We could also try to put it at the maintenance shed. **Roger Rawson-** We just signed a 10 year contract with the trash company a company years ago. **Phil Shipley 1790-** So that's it? **Shaun Diltz-** I would like to see that contract. There's extenuating circumstances now. Those trucks are causing many thousands of dollars of damage to the roads and that was unforeseen in the signing of the contract. I know the community trash collection was brought up in the past and voted down but I think it should be brought again.

#### **Fireworks**

**Bob Lowrance** – The current contract is not up for renewal until after 2019. Shell count last year was 771, previous year 801, 804 prior to that. We do not have a shell count for this year. **Glenn Dalton** – Of course the shell count had been going down because of the rising cost of shells. According to our contract, we will get more shells if we pay the whole \$16,000 in advance. **Bob Lowrance** – I think when the Board discussed it, we were not interested in paying it all up front. **Glenn Dalton** – We've always paid half upfront and the other after

Holiday Shores  
Board of Directors Meeting Minutes

the show. **Bob Lowrance** – We usually do that for due diligence. **Glenn Dalton** – Rain date is the following Saturday.

**Justin Patterson** – Motions to pay half now and the other half after the show. **Jeanne Abert-Martin** – Seconds

**All in Favor**

**Action:** Motion Carried

### **Port Lane**

**Glenn Dalton** – We met with our engineers and walked the property on Port Lane on Monday. We discussed the issue with the property owners on the North and South of where we are going to take our bore through. We came up with an idea. We made a couple changes to the size of the lid of the grate on the upper end because we want to make sure we have the capability to maintain that well. We also discussed the diffuser at the bottom. The one question that we had was the responsibility of if we were to hit one of the tap roots on one of the big oak trees, what would be a reasonable time frame that we would be responsible for our bore killing that tree. We are getting with an arborist to check that. We've signed a contract and we're going ahead with Port Lane Phase 1. **Dave Decker** – I ran across an apparatus this past weekend, that is an insert that would allow us to trap the contaminants that are easier to clean. It is a retrofit type item so it can be inserted after the fact.

**Glenn Dalton** – We would like to look at that. **Dave Decker** – I will send you the link to that company. It's like a cloth filter on a rack and they show a vacuum truck cleaning it out.

### **Roadway and Drainage**

**Glenn Dalton** – We have refined our map. We're going to be doing it again during this upcoming rain. We are going to be walking the areas where we have concerns with Hennegan next week.

### **New Business**

#### **2017 Road Plan**

**Glenn Dalton** – We have given you 3 options so that you may conduct your due diligence and decide on a direction that you want us to pursue. As indicated in the read ahead with the plan, we usually resurface our good roads and continue to repair the bad roads until we can obtain a 10 year road plan. Option A leaves a significant amount of funds left available for use for a carryover for the 1st year of the 10 year road plan. This option has a chip and seal of our good roads and repairing or replacing some culverts as indicated. Option B includes the same roads as Option A but it also includes asphaltting some of the cul-de-sacs. The cul-de-sacs have always been a problem and we've always had a dilemma because of the costs that are associated with asphaltting. The asphalt prices are down from what they use to be. We have 4 bids out there now. We have 36 cul-de-sacs in this community. 22 of them we have black topped. The remaining 14 are in pretty bad shape.

**Bob Lowrance** – Have you looked into resealing some of the Blacktop we have now? **Glenn Dalton** – Yes. And that's one of the things that we are interested in looking at the asphalt price. It may be a determination that our direction of resurfacing our good roads is that area of Fountainblue and Caribbean needs resurfacing. That would be one of the options for the Board to buy us time until we get into the 10 year road plan. **Bob Lowrance** – Okay. **Justin Patterson** – Is there a 10 year road plan that you say is starting next year? **Glenn Dalton** – Hennegan and Associates is working on that. They are currently out here looking at our roads and determining what steps are needed to get one. **Dave Decker** – Are they actually coming up with a 10 year plan or are they doing an evaluation and giving us a cost to repair our roads? **Glenn Dalton** – They are giving us a cost to repair our roads and that will give us the preliminary data so that we can have a plan. Option C includes pugmill. One of the roads would be Sextant. Option D would be any combination of these that you guys would like for us to do. I know this is a lot of information and you guys will need some time. I would recommend that we carry this over for the next meeting. **Bob Lowrance** – Yes. There's nothing we can do tonight. I would like to know what you guys would like to see. **Glenn Dalton** – The staff recommendation would be Option B because of the problems with the cul-de-sacs. **Bob Lowrance** – Okay. **Shaun Diltz** – What are the problems with the cul-de-sacs? **Glenn Dalton** – Mainly the trash trucks. Some of them have not been touched since they have been surfaced.

Holiday Shores  
Board of Directors Meeting Minutes

*Conversation ensues. There were some corrections made on the sheets that show the options. This will be brought back to the next meeting for further discussion.*

**Dave Decker-** Last year was the first year where we decided to chip and seal the best roads and leave the worse roads until we have the funding to address them. Leaving money for next year shouldn't be an option, if we have funds allocated for roads, we should use those funds for roads. He stated that mainly doing on the cul de sacs should not be an option because it causes the other roads to not get worked on. We had a plan in the past that we would do a few Cul de sacs a year while still doing other roads. **Bob Lowrance-** When can we start this work? **Glenn Dalton-** July and August are the best times so that they can get a good seal because of the heat. The office is waiting for bids for oil, chip and seal and asphalt. The money for this project is coming from the budget and overflow from last year. **Joe Roth-** How exactly was this being paid for? You mentioned overflow. **Dave Decker-** Additional funds from Property sales, and collections.

### **Boat Dock Electrical Inspections**

*Conversation Ensues. The Board and Glenn discussed the different options of requiring electrical inspections for boat docks. There are a few options that would be available in order to make it safer such as requiring GFCI breakers. This would be to try to keep people from being electrocuted in the water.*

### **Sustainability Grant**

**Glenn Dalton -** We were unsuccessful in obtaining this Grant. Madison County stated that there may be funds available in September or October.

### **Open Floor**

Conversation Ensued about garbage collection. Jerry Theodore gave a brief history. Justin suggested looking into single stream recycling to lower the number of trucks in the community.

**Roger Rawson –**Motions to adjourn to executive session. **Justin Patterson –** Seconds

**Action:** Motion Carries.

**Meeting adjourned at 9:06 p.m. to Executive Session.**

**Meeting minutes submitted by Shaun Diltz.**