

MINUTES OF THE GENERAL MEETING
Beaver River Property Owners Association
Saturday, March 8, 2008 ▪ Mother's Restaurant, Liverpool, NY

Board members present: Carol Schoch, President; Don Phelps, Gerry Fuerch, Kathy Partridge, Steve Edic. Tom Calhoun. Absent: Bob Dickie

Roll call: Ed Baranoski, Marie Baranoski, Donna Brown, Tom Brown, Judy Calhoun, Cindy Crowley, Dave Crowley, Christine Crowley, Derek Crowley, Sharon Fuerch, Bob Partridge, Edith Partridge, Ruth Phelps, Larry Schoch, Steve Smith, Pete Hutchinski, Eleanor Hutchinski. Guests: Al Heywood and Linda Heywood.

President Carol Schoch called the meeting to order at 11:10 am.

1. A moment of silence was held in memory of the Beaver River residents who passed away in 2007: Stan Thompson, Russell Meyer (Rich Meyer's son), Bill Partridge, Ed Jordan, Marguerite Webster and Fritz Dullin.
2. Treasurer's Report: Current total account balances: \$9330.03. A copy of the report is available from the Treasurer.
3. Bylaws revision: Paying members whose name is on the deed to their Beaver River property need to be identified. Gerry Fuerch will devise a way to identify this on membership applications.
4. Sunshine Committee: Chair Cindy Crowley reported on minor changes that have been made to the Sunshine Guidelines and the many illnesses and deaths among the BRPOA membership in 2007. A copy of the report is available from the secretary or committee chair.
5. Audit: Don Phelps reported that he audited Treasurer Gerry Fuerch's books, and Gerry audited Don's dock fund books; this was done before the July 4th, 2007 meeting. The 2008 audit will take place between mid-July and mid-August. Christine Crowley and Steve Edic will be the auditors for 2008.
6. Medical Kit: Don Phelps reported on the medical kit, purchased online from www.galls.com. Kit comes with a weather-proof nylon canvas. Donna Brown will donate a glucose monitor and reminded everyone that medications cannot be administered to any non-family member without liability to the organization. An air splint will also be added to the kit. Discussion followed on locating the medical kit in a central location: the fire barn. Perishable items (that cannot be frozen) will be removed from the kit in the fall and be replaced each spring. Don Phelps will modify a wall of the firebarn so that the kit will be accessible from outside. Bob Partridge will make a sign identifying the location.
7. Access Committee: access is a primary issue for the BRPOA. Tom Calhoun will chair the Access Committee and appoint two additional members to serve. Tom stated that the purpose of the Committee is to procure and protect access in accordance with the Bylaws, and to minimize liability to the organization.
8. Non-profit status: Carol stated that the BRPOA is incorporated and is recognized as being a non-profit but is not a 501(c)3. She is continuing to investigate the exact status.

9. Dock: Don Phelps reported that there is \$1557.06 in the dock fund account and that there is only one account now; he is the only person named on the account. Don wishes to step down and stated that the money will probably be moved to another account by the end of the year. Discussion followed on the advisability of adding additional names on the account as well as dock repairs that are needed for the coming year. Original plans called for replacing the deck boards on the main dock but a grant from Hamburger Helper (see next item) may allow for the replacement of the entire dock. Don described work to be done in the short term and also stated that there is some work needed on the "old" (overflow) dock to stabilize it. Don would like to have a dock work party on May 17th; alternate date: May 31st.
10. Hamburger Helper Grant: intended to assist with "hometown projects". A maximum grant is \$15,000, but most grants are in the \$2,000 - \$4,000 range. Hamburger Helper requests that the organization provide additional monies and labor for the project. Carol reported on the process (involving the Board) of identifying the preferred project for our grant application: dock replacement, and read a final draft of the grant to be submitted. The grant requests \$10,300 from Hamburger Helper. Deadline for the grant application is March 31. Don stated that if we receive the grant, the current main dock would replace the current "overflow" dock which is deteriorating. Estimated replacement costs are \$500 - \$530 per section, using treated lumber; composite decking wouldn't hold up over water.
11. Liability: Although the Bylaws state that the organization shall hold no property, that's not technically true; we "own" the dock. Carol reported re: the situation with the BRPOA "ownership" of the dock, history and current status with DEC, the permit, etc. Secretary, Kathy Partridge, distributed a handout that included a 1998 letter from Attorneys Bond, Schoeneck & King, LLP outlining the extent of the entire membership's personal liability resulting from the maintenance of the docks. (BRPOA archives show that the liability issue was first raised in the late 90's, but was never resolved.) Carol informed the membership that the Board has agreed that a minimum of \$1 million coverage would be required but that \$3-\$5 million would be better; as a comparison, the DOT required \$3 million in coverage for the railroad permit. Carol called for quotes from a number of brokers and investigated dock/slip fees at a number of marinas elsewhere in the Town of Webb.

The entire membership and all their personal assets are at risk if we don't purchase liability insurance. The only alternative would be to disband the organization in which case the docks would be pulled (boats would have to be beached at Grassy), the BRPOA would no longer have the railroad permit and there would be no one to fight a road and related property issues. In the end, the only broker who could obtain coverage for the BRPOA was the same one that currently provides the railroad permit insurance. They have agreed to insure us for the dock as we've proven ourselves - \$5 million in dock coverage will be rolled into the railroad insurance for an annual premium of \$3000 in 2007. Answer needed by the insurance company by March 31. The current RR policy is in effect until June 15. In an informal show of hands, it was agreed that the BRPOA needs to purchase liability coverage for the dock.

Discussion followed on possible ways to finance the premium, including splitting costs evenly; prorating between users of the railroad permit and the dock by time of liability exposure (months of use), or prorating according to "units" - number of hi-railers plus number of slips. Other "contributing" possibilities include approaching the Fish & Game club for funds, and/or holding a membership drive.

12. Tom Brown suggested someone make a motion that we pay for the dock insurance now from the Treasury and then ask for donations to cover it later. Don Phelps made a motion to authorize the BRPOA to purchase liability insurance through the company that currently provides the railroad permit insurance. The motion was seconded by Tom Calhoun and unanimously passed.

13. Website: Secretary/webmaster Kathy Partridge reported on the latest traffic statistics on the website and outlined plans to set up a BRPOA discussion group on Yahoo for more reliable communication to those members who have provided an email address. Given the number of email addresses at the top of each outgoing message to the group, spam filters could identify such messages as spam and delete them. Communicating via a discussion group should prevent this. The original BRPOA discussion group, set up several years ago by Bill Partridge, cannot be used for this purpose as he was the “owner” of that group and new members cannot be added without his permission. To our knowledge, he did not transfer ownership to anyone else prior to his passing in November.

[Meeting broke for lunch at approximately 1 PM and resumed at approximately 1:30]

14. Railroad certification classes. Carol needs pre-registration from people who intend to attend. May 3 in Remsen and May 10 in Lake Placid/ Saranac area. Classes are for bona-fide owners of hi-railers only, not for the curious. Members who are in the market for their own hi-railer should contact Tom Calhoun; he may be able to assist in finding vehicles.
15. Big Moose – Beaver River rail access. According to a memo from Robert Rice of the DOT, work is continuing on this. Possible access by late summer or early fall. There will be dispatch changes.
16. Membership Directory. Ed Baranoski made a motion to include on the website a membership listing with name only as the “default”. Member can choose to be included when they pay their dues. Motion seconded and passed unanimously.
17. Fire District: Bob Dickie was unable to attend the meeting. Carol outlined the reasons for the new emergency fire/contact form that all members will be asked to fill out. Form covers critical items like location of flammables, diagram of grounds and buildings, etc. Member may include as much or as little detail on the form as they would like; however more information is better than less in the event of an emergency. Forms will be posted on pegboard inside the firebarn, procedure will be to hit the alarm while someone else goes to the firebarn to grab a bag with all the info for that camp from the pegboard. Carol is looking for a volunteer to coordinate the “pegboard project”.
18. Beaver River Cleanup: discussion tabled until next meeting, however Carol will need a Chairman for the “cleanup committee” to coordinate cleanup, taking junk to Stillwater and meeting a Town of Webb truck for disposal.
19. Membership Committee: Carol proposed: Bill Brod, Tim Klotz, Judi Calhoun, possibly Vickie Barbay and Derek Crowley as well. Membership drive needed to recruit new members.
20. Approval of the Minutes of September 2, 2007: On a motion by Cindy Crowley, seconded by Donna Brown and unanimously approved, the minutes of the September 2 meeting were approved as submitted.
21. Bti Blackfly Control for Beaver River: Discussion of pros and cons of possibly having Beaver River included in the treatment areas in the Town of Webb. Carol has asked if Beaver River could lobby to be included in the program; she also read an information letter about the Bti program. Twitchell Lake started 2 years ago and residents are very satisfied with it. Basic process is that the Town identifies areas to be treated and submits to the DEC – which must approve. Although Bti is widely considered to be safe and harmless to the environment, comments followed regarding possibility of harmful effects that have

yet to be identified. Bti was proposed for Beaver River back in the early '90s but Jonona Young opposed it. Do we want bti treatment for next year (too late for this year)? If so we need to start working on it by July.

22. Property Assessments: Carol read notes from her conversation with Town of Webb Tax Assessor Jim Fresco, who provided the following information: The assessment mailed out is a notice of a tentative assessment. The assessment will not be adopted until May 1st. An informal hearing is scheduled on March 24 – 27, 9 AM – 4 PM and 9 AM – 9 PM on the 26th. Appointments must be made. Grievance day is May 27th.

- Town is reimbursed by state to re-evaluate. State mandated re-evaluations; the town opted for every 3 years. 2005 – 100%, 2007 – 83%. 1996 – 2005 big changes, double and triple values.
- Re-evaluation means 1/3 went up – 1/3 stayed the same - 1/3 went down.
- Assessments in BR are based upon: 1) local sales, 2) market trends, 3) building permits.
- BR past 6 yrs averages 4 – 6 sales annually of the 120 – 125 properties. Hard to get info as many sales are within families. BR has influence factor: (generally assessments are 25% lower than other areas in town). Age of building, updates, cost basis to rebuild, piers vs. basement deduct, no heat deduct, well & septic add, all BR seasonal, isolated, small lots, desirability is the biggest factor.
- Waterfront: BR 1st 50 ft @\$650 per ft, 50 ft @ \$550 per ft, 50 ft @ \$ 400 per ft compare on the Fulton Chain 50ft@ \$2500, 50 ft @\$4500. Sliding scale. Lack of use (less footage) deduct 15%, lack of depth deduct 30 %.
- Land values: unimproved 100 X 100 = \$10,000. Primary lot has water/septic, house, shed. NO TWO PROPERTIES ARE THE SAME. BR inflation and market trends are inline % wise with rest of town. Market standard and BR standard. New construction building costs in Old Forge are \$200 per sq ft. BR \$100 –\$150 depending on standard of construction.
- Proper sales reporting should exclude personal property from sale price. Must report sales tax but cheaper paying sales tax then including in assessment. Sales verification report is filed and Form 5217 should be included at the time of recording the sales.
- Once “secret of Beaver River” is out, watch out. Town of Webb last yr issued 500 – 750 building permits. Average property price in town of Webb is \$268,000.
- Average increases up 50 % but tax bill less.
- Town tax 2008 \$2.07 per thousand
- County tax 2008 \$6.44 per thousand

Discussion followed, re: what do we cost the Town in services vs. how much revenue do they get from us?

Assessment Committee appointed, the purpose of which is to lobby for Beaver River as a whole. (Individual property owners will still have to grieve their own assessment.) Committee members: Derek Crowley, Steve Edic, Carol Schoch, Don Phelps, Nadine Bell.

23. A general discussion about railroad access for Beaver River followed with guests Al Heywood and his wife. Al is the Board Chairman for the Adirondack Scenic Railroad and gave a brief update on the status of the work.

24. Next meeting will be held Sunday, May 25, 2008 – 9 AM – Beaver River Hotel.

25. On a motion by Eleanor Hutchinski, seconded by Steve Smith and unanimously approved, the meeting was adjourned at 3:20 PM.