

CIVIC ASSOCIATION OF PALISADES

Board Meeting

21 Feb 2019

7:30 PM

545 Wilson Road

Crownsville, MD 21032

The President called the meeting to order at 7:30 pm. In the absence of the Secretary, the President will draft Minutes.

Attendees: (*Met quorum requirement*)

- John Morrison – President
- Virginia White – Treasurer
- Rina Hicks – Governor
- Chris Ehrbaker – Governor
- Tim Palombo – Governor
- Donna Mulvenny – Governor
- Janice Roderick – Governor
- Alan Dynerman – Governor
- John Parry – Guest
- Michelle Parry – Guest
- Rob Stone – Guest

Agenda:

- State of the organization – President
- Secretary's Report – Minutes
- Treasurer's Report – Virginia White
- Committee Reports
- New Business

Discussion:

- ***State of the Organization***
 - *VP Candidates*
 - We still have no candidates
 - ACTION: The President will issue calls for candidates in the upcoming newsletter and in the General Member meeting
 - *Insurance.* The President reported his discussion with insurance Agent Kathy Shields.
 - Current Director and Officer (D&O) coverage is \$1m
 - Going to \$2m will raise the premium by \$110/year
 - Going to \$5m will raise the premium by \$625/year
 - ACTION: Alan Dynerman will contact the insurance agent Kathy Shields (Tel. 410-268-9216) and determine additional details of current and potential coverage, and report back to the Board.

- *Bank.* The President inventoried the contents of the Bank Safety Deposit Box and placed a copy on Google Drive.
 - DECISION: The Board agreed to leave the bank signatories unchanged until the VP position is filled.
- *General Meeting Venue.* The President has reserved the South Shore Baptist Church for General Meetings on 28 March and 21 November
 - CLOSED ACTION ITEM FROM JAN MEETING.
- *Absentee Ballot and Proxy Application*
 - The new By-Laws provide the ability to vote by absentee ballot or proxy at general meetings (but not Board meetings). CAP therefore needs forms and/or procedures for how these occur. We should be prepared to discuss at the next General Meeting.
 - ACTION: Janice Roderick and Chris Ehrbaker will develop and propose forms and procedures.
- *President's Manual*
 - The President provided a draft *President's Manual* to the Board via email. This is a requirement under the new By-Laws.
 - ACTION: (1) President post the manual on Google Drive; (2) Board members review the draft manual and provide feedback.
- *Pavilion Remodeling/Repair*
 - Since pavilion maintenance has been an issue for over a year, has been hobbled by lack of a design/plan, and since CAP now has an architect on the Board, the President and Board would like an informed opinion on how to proceed.
 - ACTION: Mr. Alan Dynerman will inspect the pavilion and provide an opinion. The Treasurer, Ms. Virginia White said her husband could walk through the pavilion with Mr. Alan Dynerman and provide information on the flooding problems that it has been experiencing.
- *March General Membership Meeting*
 - The Board needs to prepare for the 28 March General Member Meeting
 - ACTION: The President introduced a proposed agenda (ATCH 1) for Board review and comment in the coming weeks
 - ACTION: The President solicited inputs for a newsletter reminding members of the upcoming meeting, and input for the presentation to members.
- ***Secretary's Report***
 - January 2019 Board Minutes – APPROVED (ATCH 2)
 - Revision to 29 November 2018 General Member Meeting Minutes – APPROVED (ATCH 3)
 - Adds statements concerning Ms. Mollie Heist letter to the members
 - Adds Mr. Ken Heist's motion to modify the CAP Articles of Incorporation
 - Corrects an error in the vote count for the new By-Laws
- ***Treasurer's Report***

The Treasurer indicated membership applications and dues payments are approximately the same as last year at this point, but donations are slightly ahead.

- Summary CAP Treasurer's Report for 2018 – APPROVED (ATCH 4)
- Summary CAP Treasurer's Report for 15 Feb 2019 – APPROVED (ATCH 5)
- ACTION: Treasurer to provide electronic copies for posting
- **Committee Reports**
 - *Property Maintenance*
 - Paul O'Hearn was absent due to illness but provide an email input.
 - Mr. O'Hearn said he will be unable to oversee the Beach Workday as originally scheduled on 4 May. He suggested adjusting the date to the week prior or the week after.
 - DECISION: The Board approved a new Beach Workday date of 27 April.
 - ACTION: Notify Mr. O'Hearn and advertise the decision in the newsletter and on the website.
 - *By-Laws*
 - Acting VP and By-Laws Committee Chairman Tim Palombo said he will reach out to members who have expressed interest in refining the By-Laws and will form a committee to review targeted options.
 - ACTION: The Acting VP asked all Board members to read and provide comments on proposed procedures for By-Laws modification posted on Google Drive.
 - ACTION: The President requested an input concerning By-Laws status for inclusion in the newsletter and the presentation to members on 28 March.
 - ACTION: The By-Laws Committee Chairman will draft a *Call for Participation*, to be sent via newsletter, announced on the website, and discussed at the next general meeting.
 - *Social and Recreation*
 - No change.
 - *Membership:*
 - No change.
- **New Business**
 - *Severn Landing Restrictive Covenants*
 - The Board invited guests John and Michelle Parry and Rob and Kirsten Stone to discuss Severn Landing II restrictive covenants and the impact on property construction projects.
 - Situation Summary:
 - Rob and Kirsten Stone wish to build a privacy fence
 - John and Michelle Parry believe such a fence may detract from Severn Landing II property values
 - Restrictive covenants attached to deeds of Severn Landing II properties specify the Belle Grove Corporation as Declarant in the covenant (as the original owner of the land)
 - The covenant, dated 2005 and signed by Mr. Bruce Jones, Belle Grove Corporation, mandates:
 - All lot owners “shall be members of the Civic Association of Palisades, Inc. . . . and shall be governed by the Bylaws of the Association.”

- Each lot owner shall be entitled to one vote during Association proceedings for each lot that the foresaid owner shall own. This shall include the Developer/Declarant. A majority vote shall prevail at all meetings of the aforesaid Association.
- Whenever a lot owner sells a lot, that lot owner's membership in the Association shall automatically pass to the purchaser . . .”
- These covenants . . . shall bind all parties . . . for a period of 15 years, after which time . . . (they shall) be automatically extended for successive periods of 5 years unless any instrument signed by a majority of the then owners of said lots has been recorded among the land records of Anne Arundel County, MD, agreeing to change said covenants in whole or in part.
- All contract owners of lots . . . shall be members of (CAP) and will thereby be given use of all open space common areas (managed by CAP) . . . The use of the aforesaid open spaces shall be limited to recreational parks, tennis courts, conservation, recreation, gardening, hiking, riding trails and similar purposes of the residents of this development.
- The President pointed out that CAP is not an HOA, is an independent entity from Belle Grove Corp., and is bound only by agreements that CAP has signed.
- Mr. Alan Dynerman suggested the disputing parties discuss details of construction and appearance of the fence. The parties agreed to do so.
- ACTION: The President agreed to contact Belle Grove Corporation and discover whether Belle Grove is aware of any agreement signed by CAP that vests HOA authority for oversight of restrictive covenants in Severn Landing I or II.
- *Adjourn* – The meeting adjourned at approximately 9:00 pm.

SUMMARY OF BOARD DECISIONS: The Board:

- The Board agreed to leave the bank signatories unchanged until the VP position is filled.
- The Board approved the January 2019 Board Minutes
- The Board approved the Revision to 29 November 2018 General Member Meeting Minutes
- The Board approved the Summary CAP Treasurer's Report for 2018
- The Board approved the Summary CAP Treasurer's Report for 15 Feb 2019
- The Board approved a new Beach Workday date of 27 April.

SUMMARY OF ACTIONS:

- *VP Candidates.* The President will issue calls for candidates in the upcoming newsletter and in the General Member meeting

- *Insurance.* Alan Dynerman will contact the insurance agent Kathy Shields (Tel. 410-268-9216) and determine additional details of current and potential coverage, and report back to the Board.
- *Absentee and Proxy Voting.* Janice Roderick and Chris Ehrbaker will develop and propose forms and procedures.
- *President's Manual.* The President will post the manual on Google Drive and Board members will review the draft manual and provide feedback.
- *Pavilion Repair.* Mr. Alan Dynerman will inspect the pavilion and provide an opinion. The Treasurer, Ms. Virginia White will assist, with her husband, Chris.
- *General Meeting Agenda.* The Board will review and comment in the coming weeks
- *Newsletter.* Board members (particularly Committee Chairpersons) will provide inputs from the next newsletter.
- *Treasurer's Reports.* The Treasurer will provide electronic copies of the reports for posting on the website and Google Drive
- *Beach Work Day.* The President will notify Mr. O'Hearn and advertise the decision in the newsletter and on the website.
- *By-Laws Review Procedures.* Board members will read and provide comments on proposed procedures for By-Laws modification posted on Google Drive.
- *By-Laws Status.* The Chair of the By-Laws Committee will provide a statement on status, to be included in the newsletter and the presentation to members on 28 March.
- *Severn Landing Restrictive Covenants.* The President will contact Belle Grove Corporation and discover whether Belle Grove is aware of any agreement signed by CAP that vests HOA authority for oversight of restrictive covenants in Severn Landing I or II.

ATTACHMENTS:

1. Proposed Agenda for General Membership Meeting on 28 Mar 2019 (For review)
2. January 2019 Board Minutes (Approved)
3. Revision to 29 November 2018 General Member Meeting Minutes (Approved)
4. Summary CAP Treasurer's Report for 2018 (Approved)
5. Summary CAP Treasurer's Report for 15 Feb 2019 (Approved)

POST-MEETING FOLLOW-UP:

- *Severn Landing Restrictive Covenants.* The President contacted Mr. Rob Jones, Belle Grove Corporation on Friday, 22 Feb. Mr. Jones promised to research whether CAP has signed any agreement vesting CAP with HOA authority for oversight of restrictive covenants in Severn Landing I or II.
- *The President's Manual.* The President posted the draft President's Manual on Google Drive in the folder, CAP/Procedures.
- *By-Laws Status.* The Chair of the By-Laws Committee posted a statement on Google Drive on status, to be reviewed by BOG members and included in the newsletter and the presentation to members on 28 March.
- *By-Laws Call for Participation.* The Chair of the By-Laws Committee drafted a call for participation for the By-Laws Committee, and posted it on Google Drive for BOG review. The statement is to be included in the newsletter and the presentation to members on 28 March.

- *Beach Work Day.* The President notified Mr. O'Hearn and will advertise the decision in the newsletter and on the website.

ATTACHMENT I

Proposed Agenda for General Membership Meeting on 28 Mar 2019 (For review)

PROPOSED AGENDA
FOR
GENERAL MEMBERSHIP MEETING
ON
28 MAR 2019
AT
SOUTH SHORE BAPTIST CHURCH
7:00 PM

- WELCOME — President
- STATE OF THE ORGANIZATION — President
 - VP Position Unfilled
 - Maynadier
 - General's Highway
 - Absentee and Proxy Voting
 - HOA vs. Civic Association
- TREASURER'S REPORT — Treasurer
- COMMITTEE REPORTS
 - Membership — Donna Mulvenny
 - Property Maintenance — Paul O'Hearn
 - 27 April Beach Workday
 - Social and Recreation Agenda — Janice Roderick
- PROJECTS UNDER CONSIDERATION
 - PAVILION MAINTENANCE
 - BY-LAWS REFINEMENT
 - WEBSITE UPGRADE
 - STRATEGIC PLAN
 - STRAW POLL

ATTACHMENT 2
January 2019 Board Minutes (Approved)

CIVIC ASSOCIATION OF PALISADES

Board Meeting

17 Jan 2019

7:30 PM

545 Wilson Road

Crownsville, MD 21032

The President called the meeting to order at 7:30 pm.

Attendees: (*Met quorum requirement*)

- John Morrison – President
- Virginia White – Treasurer
- Chris Ehrbaker – Governor
- Tim Palombo – Governor
- Karen Yanon – Governor
- Donna Mulvenny – Governor
- Janice Roderick – Governor
- Full Member, Ken Heist, attended the meeting to observe.

Agenda:

- State of the organization – President
- Secretary's Report – Minutes
- Treasurer's Report – Virginia White
- New Business
 - Search for VP candidates
 - Newsletter
 - Finalize schedule and activities
 - Maynadier SB 93
 - Procedure Manual Template
 - Member List
 - Strategic Plan

Discussion:

- *State of the Organization*
 - *Insurance.* The existing State Farm Insurance policy did not provide the liability coverage the Board approved in 2018 (\$1 m coverage for Board members). The President asked the State Farm representative to increase coverage. This will add approximately \$43/year to the policy cost.
 - *The Board asked the President to determine the cost of covering the Board for \$2 m. [Action Item]*
 - *Bank.* The President inventoried the contents of the Bank Safety Deposit Box and will produce a list to be filed on Google Drive. *[Action Item]*
 - After the Board identifies the remaining officers, we will need to schedule a joint visit to the Crownsville Branch of the Bank of Glen Burnie, to update signature cards. *[Action Item]*

- *Meeting Venue.* The President has been unsuccessful in contacting a representative of the South Shore Baptist Church to reserve the facility for General Meetings.
 - Ms. Chris Ehrbaker agreed to provide a private contact number for Mr. David Allen, who handles reservations for the church. *[Action Item]*
- *Secretary's Report*
 - The Board approved the minutes for the December Board meeting written by John Morrison
- *Treasurer's Report*
 - The Board approved the Treasurer's Report
 - CAP still has not received end-of-year landscape bills. Both the President and a Governor have contacted Mr. William Garcia requesting the invoice. *[Open Item]*
- *New Business*
 - Elections – Treasurer, Secretary, Committee Heads
 - The Board voted to elect/approve the following positions:
 - Treasurer – Virginia White
 - Secretary – Karen Yanon
 - Acting VP – Tim Palombo
 - Committee Chairpersons
 - Social & Recreation – Janice Roderick
 - Community Property Maintenance Committee - Paul O'Hearn (subject to Mr. O'Hearn's approval)
 - Membership Committee – Donna Mulvenny
 - By-Laws Committee – Tim Palombo
 - Search for VP Candidates – The Board still has no candidates for the permanent position. Karen Yanon suggested we add a pitch for the position in the January Newsletter.
 - Newsletter
 - The newsletter needs to be revised to reflect January Board decisions *[Action Item]*
 - The newsletter will be sent via postal mail and email. *[Action Item]*
 - Karen Yanon will get the hard copy newsletter printed *[Action Item]*
 - Schedule and Activities
 - Board Meetings – Will be held on the third Thursday of each month, except November (14 Nov)
 - General Meetings
 - 28 March (South Shore Baptist Church, SSBC), 27 June (Pavilion), 26 September (Pavilion), 21 November (SSBC)
 - Beach Work Day – 4 May
 - Social Calendar
 - Easter Egg Hunt – 20 April

- Independence Day Fireworks Party – 3 July
- Family Night – TBD
- Adult Night – TBD
- Halloween Party – 31 October
- Christmas Party - TBD
- Maynadier SB 93
 - The Board agreed to send a copy of the proposed letter concerning Senate Bill 93 to the membership, asking for comments. The letter will state the Board was unanimous in supporting the bill and will state the reasons.
[Action Item]
- *Adjourn* – The meeting adjourned at approximately 9:00 pm.

SUMMARY OF BOARD DECISIONS: The Board:

- Approved Minutes of the December 2018 Board meeting
- Approved the January Treasurer's Report
- Elected Virginia White as Treasurer and Karen Yanon as Secretary
- Elected Tim Palombo as acting VP *until a permanent candidate can be found*
- Approved Janice Roderick as Chairperson of the Social & Recreation Committee
- Approved Paul O'Hearn as Chairperson of the Community Property Maintenance Committee, subject to Mr. O'Hearn's agreement
- Approved Donna Mulvenny as Chairperson of the Membership Committee
- Approved Tim Palombo as Chairperson of the By-Laws Committee
- Add a pitch for participation to the January newsletter.
- Approved schedules for Board meetings, General meetings, Beach Work Day, and three social events

SUMMARY OF ACTIONS:

1. President – Determine the additional insurance premium cost of covering the Directors at the \$2m level (up from the current \$1m level)
2. President, VP, Treasurer – Update signature cards at the Bank of Glen Burnie.
3. President – Reserve meeting space at the South Shore Baptist Church for general meetings on 28 March and 21 November.
4. President – Produce an inventory list of the contents of the Safe Deposit Box and store the list on Google Drive
5. President – Update the January newsletter to reflect decisions of the 17 January Board meeting
6. President – Send out the updated newsletter to members electronically
7. Secretary – Print the newsletter and send to prospective members via postal mail
8. President – Solicit community comments concerning SB 93

ATTACHMENT 3

Revision to 29 November 2018 General Member Meeting Minutes (Approved)

Changes shown in **Red Text**

Attachments omitted for the sake of brevity.

Full document will be posted on the website and Google Drive.

CIVIC ASSOCIATION OF PALISADES

General Member Meeting

29 Nov 2018

7:00 PM

South Shore Baptist Church

725 Herald Harbor Road

Crownsville, MD 21032

Attendees: 25 Households (23 needed for a quorum)

Agenda:

- State of the organization – President
- Christmas Party
- Voting and Elections
- Treasurer's Report and Budget
- By-Laws
- New Business
- Adjourn

Discussion:

- The President provided information on the Christmas party, discussed the ballot, and introduced the 2019 Board candidates.
- The Treasurer provided a financial report as of November 2018 and explained the proposed 2019 budget. There are sufficient funds to cover all 2018 expenses. The 2019 budget aggregates budget expenses into eight categories.
- Members voted, and two Board members tallied and reported results for the By-Laws, 2019 Budget, and Board elections.
- In the area of New Business, Ms. Mollie Heist introduced a letter to the Board, and verbally presented opinions concerning perceived faults in the proposed By-Laws. However, some members had departed the meeting, and there was no longer a quorum.
- Before Mollie made her presentation, Mr. Ken Heist made a motion to replace the last sentence in the current Eighth Article in the CAP Articles of Incorporation with:

“The By-Laws adopted by the Board of Directors may be amended at all times by a vote of two-thirds of the Corporation members present at any General Meeting, provided, however that a notice and a copy of such proposed amendment or amendments accompanies the call for the meeting.”

- Mr. Heist provided the CAP treasurer with a written copy of this motion along with information on the state process to change articles of incorporation. The president refused to allow debate “due to the lack of a quorum.”
- A copy of the President's charts, including a sample ballot, short bios of candidates, financial and budget data, and By-Laws information can be found at Attachment-1.
- A full copy of the approved By-Laws is found at Attachment-2.
- A copy of a letter submitted by Mollie Heist can be found at Attachment-3.

Voting Results

- CAP By-Laws
 - VOTES FOR: 19 VOTES AGAINST: 5 RESOLUTION: *Approved*
- CAP 2019 Budget
 - VOTES FOR: 22 VOTES AGAINST: 2 RESOLUTION: *Approved*
- CAP 2019 Board Members: *All candidates elected*

<i>CANDIDATE:</i>	<i>POSITION:</i>	<i>TERM (YRS):</i>	<i>VOTES FOR:</i>	<i>NOT VOTED:</i>
John Morrison	President	1	21	4
Virginia White	Governor	2	23	2
Janice Roderick	Governor	2	24	1
Paul O'Hearn	Governor	2	23	2
Alan Dynerman	Governor	3	21	4
Donna Mulvenny	Governor	3	24	1
Karen Yanon	Governor	3	24	1
- *Approved 2019 Budget:*

<i>Estimated Expenses (\$)</i>	
▪ Property Maintenance	5,980
▪ Insurance	1,904
▪ Social Events	1,230
▪ Member Communications	865
▪ Administrative	249
▪ Dues and Contributions	205
▪ AA County Taxes	<u>1</u>
TOTAL OPERATING EXPENSES:	10,434
 <i>Contingency:</i>	 525
<i>Transfer to Reserve Fund:</i>	<u>1,500</u>
TOTAL ESTIMATED EXPENSES:	12,459

Adjourn – The meeting adjourned at approximately 9:30 pm.

SUMMARY OF GENERAL MEETING DECISIONS:

- By-Laws: Approved
- 2019 Budget: Approved
- Board Candidates: All approved

ATTACHMENTS:

1. Presentation (containing Treasurer's Report, CAP 2019 Budget, Board candidate Resumes, and highlights of By-Laws changes)
2. Approved By-Laws
3. Letter introduced by Ms. Mollie Heist (Not voted on)

ATTACHMENT 4
Summary CAP Treasurer's Report for 2018 (Approved)

**Summary CAP Treasurer's Report for 2018
January 31, 2019**

Checkbook Balance December 18, 2018				\$	6,571.05
Expenses December 19 - January 17					
1/16/2019	1469	Miller's Septic Service	Port-a-Pot	\$	212.00
1/30/2019	1470	William G Landscaping	Landscaping	\$	500.00
Deposits December 19 - January 31					
Checkbook Balance January 31, 2019				\$	5,859.05
Money Market Beginning Balance December 18, 2018					
12/31/2018		Bank of Glen Burnie	Interest	\$	1.42
Money Market Ending Balance January 31, 2019				\$	33,419.45
Combined Balances as of January 31, 2019					
				\$	39,278.50

	2018 YTD	2018 Budget	2018 Over/Under
EXPENSES			
Utilities	\$ 206.68	\$ 240.00	\$ (33.32)
Landscaping	\$ 2,840.00	\$ 3,240.00	\$ (400.00)
Easter Egg Hunt/Nov mtg	\$ 150.00	\$ 150.00	\$ -
Kid's Party	\$ -	\$ 100.00	\$ (100.00)
Halloween Party	\$ 54.10	\$ 150.00	\$ (95.90)
2018 Christmas Party	\$ 423.07	\$ 425.00	\$ (1.93)
Website	\$ 49.00	\$ 250.00	\$ (201.00)
Postage & PO Box Rent	\$ 214.50	\$ 250.00	\$ (35.50)
Bank = Safety Box + Checks	\$ 45.00	\$ 50.00	\$ (5.00)
Hall Rentals	\$ 200.00	\$ 150.00	\$ 50.00
Beach Improvements & Maintenance	\$ 353.52	\$ 1,000.00	\$ (646.48)
Port a Pot	\$ 636.00	\$ 1,000.00	\$ (364.00)
Insurance	\$ 1,735.00	\$ 1,904.00	\$ (169.00)
GHACA	\$ 100.00	\$ 100.00	\$ -
Severn River Assoc.	\$ 55.00	\$ 55.00	\$ -
Beautification Projects	\$ -	\$ 300.00	\$ (300.00)
Administrative, Printing, etc.	\$ 478.08	\$ 600.00	\$ (121.92)
AA Co Taxes	\$ 1.00	\$ 1.00	\$ -
HH VFD	\$ 50.00	\$ 50.00	\$ -
Pavilion Repair	\$ -	\$ -	\$ -
Xfer to MM = Savings	\$ 1,500.00	\$ 1,500.00	\$ -
Total Expenses	\$ 9,090.95	\$ 11,515.00	\$ (2,424.05)

INCOME			
Dues (117/115)	\$ 11,115.00	\$ 10,925.00	\$ 190.00
Boat Ramp (34.4/35)	\$ 1,890.00	\$ 1,925.00	\$ (35.00)
Pavilion Rental (12/10)	\$ 900.00	\$ 750.00	\$ 150.00
Belle Grove	\$ -	\$ -	\$ -
Donations (19)	\$ 1,045.00	\$ 930.00	\$ 115.00
Money Market Interest	\$ 11.26	\$ 10.00	\$ 1.26
Total Income	\$ 14,961.26	\$ 14,540.00	\$ 421.26
Income minus Expenses	\$ 5,870.31	\$ 3,025.00	
Budget not spent	\$ 2,424.05		
2018 income not budgeted	\$ 3,446.26		

Balance Sheet

Reflecting budget for year ending December 31, 2018

CURRENT ASSETS				
Cash		39,278.50		
Operating Fund	5,859.05			
Reserve Fund	33,419.45			
Special Projects Fund	0.00			
LONG-TERM ASSETS				
Real Property				
Beach				
Arundel Park				
Diggs Road				
Severn Landing Open Space				
Severn Landing Recreation Area				
Real Property Improvements				
Boat Ramp				
Dock				
Pavilion				
Beach area swing set				
Beach area adult swing				
Bicycle rack				
Arundel Park swing set				
Arundel Park climbing apparatus				
Arundel Park sliding board				
Shed				
Little Free Library				
Entrance sign				
Arundel Park bulletin board				
Beach sign				

2018 Operating Fund

Receipts	14,961.26			
Expenses	(9,090.95)			
Budgeted, not spent	(2,424.05)			
Income not budgeted	(3,446.26)			
Receipts minus expenses		5,870.31		

ATTACHMENT 5

Summary CAP Treasurer's Report for 15 Feb 2019 (Approved)

Summary CAP Treasurer's Report

February 15, 2019

Checkbook Balance January 31, 2019				\$	5,859.05
Expenses February 1 - February 15					
1/22/2019		BGE	Electric	\$	15.61
2/4/2019	1471	Chris Ehrbaker	Member Postage	\$	100.00
2/21/2019		BGE	Electric	\$	15.45
Deposits February 1 - 15					
2/1/2019		Dues, etc.	Dues, etc.	\$	3,380.00
2/15/2019		Dues, etc.	Dues, etc.	\$	3,210.00
Checkbook Balance February 15, 2019				\$	12,317.99
Money Market Beginning Balance January 31, 2019				\$	33,419.45
1/31/2019		Bank of Glen Burnie	Interest	\$	1.42
Money Market Ending Balance February 15, 2019				\$	33,420.87
Combined Balances as of February 15, 2019				\$	45,738.86

		2018 YTD	2018 Budget	2018 Over/Under
EXPENSES				
Property Maintenance		\$ 31.06	\$ 5,980.00	\$ (5,948.94)
Member Communication		\$ 100.00	\$ 865.00	\$ (765.00)
Administrative		\$ -	\$ 249.00	\$ (249.00)
Social Events		\$ -	\$ 1,230.00	\$ (1,230.00)
Insurance		\$ -	\$ 1,904.00	\$ (1,904.00)
AA Co Taxes		\$ -	\$ 1.00	\$ (1.00)
Dues and Contributions		\$ -	\$ 205.00	\$ (205.00)
Reserve Fund		\$ -	\$ 1,500.00	\$ (1,500.00)
Contingency		\$ -	\$ 525.00	\$ (525.00)
Total Expenses		\$ 131.06	\$ 12,459.00	\$ (12,327.94)
INCOME				
Dues (52/110)		\$4,940.00	\$ 10,450.00	\$ (5,510.00)
Boat Ramp (14/30)		\$770.00	\$ 1,650.00	\$ (880.00)
Pavilion Rental (/10)		\$0.00	\$ 750.00	\$ (750.00)
Belle Grove		\$200.00	\$ -	\$ 200.00
Donations (15)		\$680.00	\$ 900.00	\$ (220.00)
Money Market Interest			\$ 17.52	\$ (17.52)
Total Income		\$ 6,590.00	\$ 13,767.52	\$ (7,177.52)
Income minus Expenses		\$ 6,458.94	\$ 1,308.52	
Budget not spent		\$ 12,327.94		
2018 income not budgeted		\$ (5,869.00)		