

Bishop Estates Cabana Club Board of Directors Minutes

Meeting date: July 10, 2018, 6:40 p.m.

Attending: Lynne Ellis, Eric Wood, Lindsey Turkov, Joe Dauer, Bob Hooy, Julie Dennler and Melissa Hagen.

Town Hall. The board announced and held a town hall beginning at 6 p.m. and open to all members. The board asked members to attend and to voice their concerns and approvals as to any raised issues. Apparently, certain board members received pushback concerning the board's adopted guest and party policies. The town hall was sparsely attended, and none of the attendees commented on the adopted guest policy; one non-board member commented that his wife thought the party fee was too high. In addition to members of the board, the secretary counted only three member families attended the town hall.

Agenda adopted. The board adopted the proposed Town Hall and Board of Directors Meeting Agenda dated July 10, 2018. In addition to the items listed, the board added as additional new business items, including the sidewalks, security issues raised by the open gate during swim team practices, partial memberships and fundraising ideas. Lindsey moved and Eric seconded and the board unanimously adopted the agenda for this meeting. A copy of the agenda is attached to the minutes.

Minutes approval. With a second from Julie, Melissa moved that the minutes from the June 6, 2018 meeting July be adopted as amended. The motion to approve the minutes was unanimously passed. A copy of the approved minutes is attached.

President's report. Joe thanked Melissa and Lindsay for their efforts during recent events. Melissa reported that the events held at the pool on the Saturday before the Fourth of July and on the Fourth of July were tremendously successful. Both events were heavily attended and generated substantial snack shack sales. Given the success of those events, Melissa intended to plan more events and finalize the schedule and calendar for the summer.

Secretary's report. Deferred.

Treasurer's report. Lindsey reported that the revenues and expenses for the proposed budget appear to be on track. The Saturday event before July 4 raised \$225, and the July 4 event netted a profit of \$850. In the snack shack, they are still working on the electronic pay mechanism. Lindsey is also gathering information for preparation and filing of a 990 tax form.

Membership committee report. Lynne reported that the club currently has 107 member families. A couple of payments are anticipated.

Operations committee report. Eric reported that the pool is largely operating smoothly. The front door lock is sticking and will be repaired. The front sprinkler timer needs replacing and he

will replace it with a new unit the club already possesses. Eric also reported that he has replaced all exterior florescent lighting with LED light fixtures; only the lights in the bathrooms remain. The slide is being refurbished with member help; he expects the job will be completed within the allotted \$300 budget.

Compliance committee report. Bob reported on efforts to obtain options for Board consideration to increase the club's insurance. Eric and Lindsay agreed to meet with Scott Joseph, who is the president of swim team, to urge the swim team to add the Bishop Estates Cabana Club as an additional insured to its general liability policy. Bob also reported on contacts with the club's insurance broker regarding additional general liability coverage and directors' and officers' insurance. The quotes are attached.

Activities committee report. No additional report.

Unfinished business:

Guest policy revision. The board engaged in in a lively debate concerning the previously adopted guest policy for the club. At the conclusion of the discussion, Melissa moved and Julie seconded the motion to adopt a guest policy as written by Joe and provided to the board in his email dated July 2, 2018. The motion passed with only Bob opposed. A copy of Joe's email is attached.

Party policy revision. After considerable discussion, no action was taken on this issue.

Bylaws committee. While the club's bylaws probably require revision given their age, the board chose to defer dealing with this issue until after the swim season concludes.

Budget revision. Lindsey discussed a number of upcoming maintenance issues for the pool, including exterior painting, window and door replacement, bathroom upgrades, completion of the snack shack, and replacement of a 4 x 6 exterior beam. The board took no action to revise the budget at this time.

Insurance. Julie reported that the swim team has encountered similar prices for directors' and officers' liability insurance. She completed an additional application in hopes of obtaining a more advantageous insurance quote for the club. Julie also raised the issue of liquor and whether additional and/or different coverage should be sought to address that specific issue. Lindsay agreed to sign the application for D & O insurance.

New business:

Promotional items. The board discussed an opportunity to sell promotional items, including glassware. The board made no decision at this time.

Ellis Award/Bishop Bucks. The board embraced the idea of using "Bishop Bucks" to reward volunteer workers. The board also discussed an award to recognize Mike Ellis for his many years of service to the club.

Cameras/security. The board discussed and embraced the idea of placing security cameras at strategic locations on the club's property. The board will await a specific plan.

Sidewalks. Julie expressed some concern about the sidewalk in front of the pool on Adams Drive. The irregularities created by the tree roots have lifted the sidewalk in various locations; however, the danger, if any created by these irregularities, is open and obvious. There was also discussion about the cost of making such repairs, which monies the club presently does not possess.

Swim team and the front gate. The swim team is apparently leaving the front gate open during its practices. The board discussed the issue and the difficulties related to solutions. Not all swim team members are club members, so there will be persons who have no access code with which to open the front door. The board will continue to study this issue.

Fundraising idea. Lindsay reported that an online auction may be something for the club to consider as a fundraising opportunity. The board agreed to study this issue.

Partial memberships. The board briefly discussed the issue and took no actions on it.

Next Meeting: To be later scheduled.

Respectfully Submitted

/s/ Bob Hooy

Bob Hooy, Secretary

Bishop Estates Cabana Club
Town Hall & Board of Directors Meeting

July 10, 2018 6:30PM
1812 Jefferson St. Concord, CA 94521

Town Hall Q&A (30 Minutes)

Regular Meeting

- **Call to Order**
- **Roll Call**
- **Adoption of Agenda**
- **Approval of Minutes from Previous Meeting**

- **Reports of Officers**
 - ✓ President (Joe)
 - ✓ Vice-President (Melissa)
 - ✓ Secretary (Bob)
 - ✓ Treasurer (Lindsey)

- **Committee Reports**
 - ✓ Members Services (Lynne)
 - ✓ Operations (Eric)
 - ✓ Compliance (Bob)
 - ✓ Activities (Melissa)

- **Unfinished Business**
 - Guest Policy Revision
 - ✓ Party Policy Revision
 - ✓ Bylaws Committee
 - ✓ Budget Revision
 - ✓ Capital Improvements (Painting, Bathrooms)
 - ✓ Insurance (D&O, Alcohol, General Liability)

- **New Business**
 - ✓ Promotional Items
 - ✓ Ellis Award / Bishop Bucks
 - ✓ Cameras / Security
 - sidewalks
 - gate open at sun down hours
 - Fundraising idea
 - partial membership

- **Announcements**
- **Adjournment**

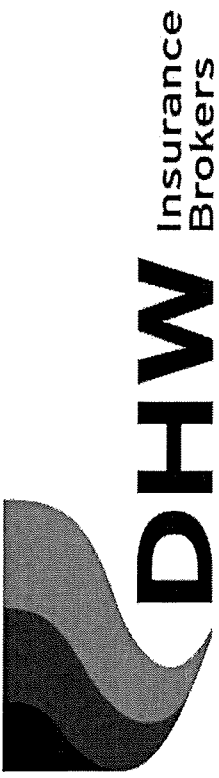


Nationwide®

Excess Quote effective 6/15/18

Limits	Layer Premium	Annual Premium	Pro-Rated Premium eff 6/15/18	TRIA Premium
\$1,000,000	\$1,750	\$1,750	\$1,534	\$250
\$2,000,000	\$1,250	\$3,000	\$2,630	\$250
\$3,000,000	\$1,250	\$4,250	\$3,726	\$250
\$4,000,000	\$1,250	\$5,500	\$4,822	\$250
\$5,000,000	\$1,250	\$6,750	\$5,918	\$296
\$6,000,000	\$1,000	\$7,750	\$6,795	\$340
\$7,000,000	\$1,000	\$8,750	\$7,671	\$384
\$8,000,000	\$1,000	\$9,750	\$8,548	\$427
\$9,000,000	\$1,000	\$10,750	\$9,425	\$471
\$10,000,000	\$1,000	\$11,750	\$10,301	\$515

*Plus 3.25% tax and \$250 broker fee (not ours)

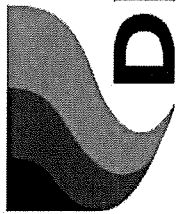


License #0281413

Insurance Proposal for:

Bishop Estates Cabana Club

Presented by Melissa Espitia
Monday, July 2, 2018



DHW Insurance Brokers

License #0281413

Bishop Estates Cabana Club

Coverages	Carrier	Term	Limits	Deductible	Premium
Westchester Surplus Lines					
TBD					
Directors & Officers					\$ 5,775.00
Limit of Liability			\$ 1,000,000		
Maximum Aggregate			\$ 2,000,000	\$ 15,000	
Mandatory Taxes and Fees					\$ 434.80
			Total		\$ 6,209.80

Subjectives:

*Breakdown of ownership including percentages owned and status as a Director or Officer
Financial Statements*

From: Melissa Espitia <mespitia@dhw-ins.com>
Sent: Monday, July 2, 2018 11:03 AM
To: Lindsey Turkov
Cc: rhooy@hooy.com
Subject: D&O Proposal

Hi Lindsey,

I'm sorry this has taken longer than expected. When it's a new account it takes the underwriter longer to underwrite as they have to gather all the information to rate it.

Below is a marketing summary showing all the markets we went to prior to sending you the proposal from Westchester:

Market	Response	Detail
BRP	Decline	Class of business
C.N.A.	Indicated	\$7,000
CFC	Decline	Class of business
CorPro	Reviewing	
Dual	Decline	Class of business
Erisk	Decline	Class of business
Maxum	Decline	Class of business
Monitor	Indicated	\$8,316
Plis	Decline	Poor Financial Condition
RSUI	Unable to compete	Uncompetitive on class of business and CA risks
Travelers	Decline	Class of business
Westchester	Indicated	\$5,775

We are trying to get a quote from CorPro today. I will send it to you upon receipt.

Thank you,

Melissa Espitia

Please note my hours are 7:30am - 4pm

Account Manager
Dorsey, Hazeltine & Wynne
800 S. Broadway #103
Walnut Creek, CA 94596
Office: 650-858-2375 ext. 117
Direct: 650-858-1284
License #0281413
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From: joe <joe@jdauer.com>
Sent: Monday, July 2, 2018 12:36 PM
To: rhooy@hooy.com; Lynne Ellis; Julie Dennler; Eric Wood; Eric Wood; Melissa Hagen; Lindsey Turkov
Subject: Guest and Party Policy

I know we debated this thing long enough so here is my interpretation of how these policies should be. The main difference is that we don't specifically exclude neighbors, don't segregate the policy between neighbors and non-neighbors, and give us flexibility to evaluate things on a case by case with a backstop that we can track against.

We can discuss. But hope it meets the objective of simplicity, fairness, with the right balance to help prevent abuse by people who want to circumvent purchase.

**Bishop Estates Cabana Club
Guest Policy**

Revised: July 2, 2018

Purpose:

This policy serves as guidance for the admittance of non-members to the cabana club property and events. Not all scenarios are covered by this policy, and exceptions can be granted by request to the board.

The board may deem guest pass usage inappropriate if, at the board's determination, guest passes are being used to circumvent membership purchase (generally more than 5 guest visits by same person/family during a season). Determination will result in notice to the host member with an invitation to discuss the specifics and any follow up actions.

Fee & Expiration

- A set number of guest passes will be included with membership at quantity to be determined by the board annually. For 2018, 10 passes will be included with membership. Additional guest passes can be purchased by members at a price to be determined by the board annually. For 2018, additional passes are \$3.00
- Guest passes expire on the last day of the year issued, are non-transferable, non-refundable, and have no cash value.

Limitations:

- Up to 9 guests can be hosted by a member at any one time. The Party Policy applies if more than 9 guests are brought to the property at the same time.
- Guest passes may not be used for Cabana Club special events unless otherwise communicated by the board.

Member & Guest Responsibilities.

- Guests are subject to the same policies as members.
- Members are responsible for ensuring that their guests understand and behave in accordance with Cabana Club policies.
- Members must ensure that each guest signs in and completes a guest liability waiver.
- Members may not leave guests unattended on Cabana Club property, or at a Cabana Club event.
- Guests under 18 years of age must be accompanied by an adult member.

Party Policy

Revised: June 4, 2018

Purpose: This policy serves as guidance for any activity for which a member would like to bring 10 or more guests, and/or reserve a designated area of the pool property. Not all scenarios are covered by this policy, and exceptions can be granted by request to the board.

Fees & Deposits:

- Party Fee: \$150.00
- Refundable Cleaning Deposit: \$50.00 (Your deposit will be refunded if your party leaves the pool, reserved area in substantially the same condition as it was prior to the party)
- Additional Lifeguard: Cost (There is no markup to the lifeguard fee but timing and individual may require fees to vary. Actual cost will be available when reservation is made. Current cost ranges between \$15 -\$25 per hour)
- Additional Person Fee: \$10.00 (If an exception is granted to the maximum participants.)

Reservations:

- Party availability is first paid, first reserved. No informal reservations are accepted.
- 2 week notice is requested to ensure availability of space and staffing.

Party Guidelines:

- Parties may not exceed 3 hours unless an exception is given by the board.
- The number of guests may not exceed 25 people unless an exception is given by the board.
- 1 lifeguard is required for every 10 minor swimmers. The party fee covers the first 10 swimmers.
- City noise ordinances should be followed
- Consumption of alcohol or drugs by minors is strictly prohibited and may result in the immediate revocation of membership.
- All guests must sign a liability waiver.
- Members are responsible for ensuring that their guests understand and behave in accordance with Cabana Club policies.

Sent from my Verizon, Samsung Galaxy smartphone