

The Point O' Woods Association, Incorporated
Post Office Box 152
South Lyme, CT 06376

Call of the Annual Meeting

Notice is hereby given that the 2015 Annual Meeting of the Point O' Woods Association, Incorporated will be held on Saturday, June 6, 2015, at **6:00 p.m.** EDT at the Old Lyme Middle School, Lyme Street, Old Lyme, Conn.

1. To hear the report of the Women's Club.
2. To accept the minutes of the 2014 Annual Meeting (June 7, 2014).
3. To hear and accept the reports of the Governors of The Association.
4. To ratify and approve all actions undertaken in the name of The Association by the Governors and Officers during the fiscal year 2014-2015.
5. To hear a report from the Point O' Woods Water Pollution Control Authority.
6. To vote for the adoption of the annual budget for the fiscal year 2015-2016 as submitted by the Board of Governors.
7. To levy a tax, due and payable August 1, 2015, to meet the expenses provided in the budget.
8. To vote to adopt recommended change to the Ordinance brought forth by the Board of Governors. Chapter 3 - Acts of Nuisance; Section 10.
9. To authorize the Board of Governors to appoint and remove officers for the protection of The Association as needed.
10. To elect three Governors for a three-year term. Nominees include:
 - Fred Callahan
 - Beth Kelly
 - Bud Phelps
11. To transact any other business that may properly be brought before this meeting.

Dated at South Lyme, Connecticut, on this 15th day of May 2015 AD.
Carl Filios, President, Board of Governors

An important message concerning voting procedures

Dear Association Member,

Once again at this year's Annual Meeting, property owners will be registered to vote and given a ballot upon entering the meeting. Given that some property owners may wish to be accompanied by non-property owners, we will allow interested non-property owners to attend. As in federal, state and municipal elections, please bring proper identification. However, any voice votes taken at the meeting will also require property owners to raise their ballot in the air for counting. This will ensure that only property owners are voting on POW issues.

Accordingly, only the name(s) on the mailing label of this envelope will be given a ballot. If you are a property owner whose name is not listed (such as those in a partnership or trust), please be advised that proof of ownership – i.e. the deed to the property- must be presented to the registration desk in order to receive a voting ballot.

Finally, during the election of governors, property owners will be required to submit their completed ballot in accordance with our verbal instructions. If anyone holding a ballot wishes to leave our annual meeting prior to voting, their blank ballot must be returned to a member of the registration staff before departing.

We will try our best to register voters in the most efficient way possible, and your prompt arrival will help ensure this outcome. On behalf of the Board of Governors, I thank you in advance for your cooperation with these procedures. We look forward to seeing you at the Annual Meeting.

Sincerely,

Carl Filios
President
Board of Governors

**The Point O'Woods Association
Post Office Box 152
South Lyme, CT 06376**

| BOARD OF GOVERNORS, 2014-2015: | | | |
|---------------------------------------|--|---------------------------|--|
| President | Carl Filios 75 Glory Drive Pittsfield, MA 01201 | 14 Stanhope Rd | H 413-442-8984 C 413-822-9119 cefiliios@verizon.net |
| Vice President | Wayne Buchanan P. O. Box 93 South Lyme, CT 06371 | 17 Sargent Rd | H 860-434-1560 C 216-513-6383 wrbuchanan@yahoo.com |
| Security | Fred Callahan 99 Cedarwood Ln Newington, CT 06111 | 14 Oak Rd 860-434-7340 | H 860-667-3185 C 860-209-2944 bowlingcop@aol.com |
| Grounds & Maintenance | Bud Phelps P.O. Box 427 South Lyme, CT 06371 | 18 Sargent Rd | H 860 434-0693 Budphelps45@gmail.com |
| Ordinance | Faith Weiss 28 Crestwood Avon, CT 06001 | 20 Seaview Rd | H 860-675-5387 C 860-798-0157 flweiss28@comcast.net |
| Recreation | Beth Kelly P.O. Box 311 Old Lyme, CT 06371 | 23 Ridgewood Rd | H 860-434-0245 Bak3072@yahoo.com |
| Roads | Mike D'Aquila P.O. Box 67 Old Lyme, CT 06371 | 7 Connecticut Rd | H 860-434-6101 Mdaquila37@yahoo.com |
| Boat Basin | Pete Roberge 16 Lee Street Bristol, CT 06010 | 48 Hough Rd | H 860-883-5521 powboats@att.net |
| Beach | Jennifer Reyes 1079 Durham Rd Madison, CT 06443 | 29 Massachusetts Rd | H 203-421-0651 C 860-202-1109 Jeyrey70@yahoo.com |
| APPOINTEES: | | | |
| Secretary | Aspen Donofrio P. O. Box 152 South Lyme, CT 06376 | | O 860-434-5658 powoffice@att.net |
| Treasurer | Roy Johnson P. O. Box 111 South Lyme, CT 06376 | 21 Massachusetts | H 860-434-4280 rjohnson21@comcast.net |
| Attorney | Londregan, Conway, Londregan, Sheehan & Monaco, P.C 38 Huntington St P. O. Box 1351 New London, CT | | |

POW Guard Shack– 434-2594 Old Lyme Police– 434-1986 State Police (Westbrook)– 399-2100

The Point O'Woods Association, Incorporated
Post Office Box 186
South Lyme, Connecticut 06376
Water Pollution Control Authority
Effective July 1, 2014

Term of Office

| | | | |
|---|---|--|-------------------|
| David Tousignant 50 Tunxis Rd. West Hartford, CT 06107 | 14 Hillcrest Rd. 860-390-6167 | H 860-561-1729 W 860-989-6335 linda.tousignant@att.net | 7/1/12 to 6/30/15 |
| Richard Ramondetta 237 Leigh Gate Rd Glastonbury, CT. 06033 | 92-1 Hillcrest Rd 860-598-9521 | H 860-657-9751 rramondetta@gmail.com | 7/1/13 to 6/30/16 |
| Richard C. Hrinak 13 Madison Lane Avon, CT. 06001 | 85 Hillcrest Rd. 860-434-8009 | H 860-673-6095 W 860-673-2591 dick@crescentmanufacturing.com | 7/1/11 to 6/30/17 |
| William Griffin 81 R Cesca Lane. Durham, CT 06422 | 7 Champion Rd. 860-434-3907 | H 860-349-1848 C 860-918-5058 billgriffin@gemmapower.com | 7/1/11 to 6/30/15 |
| Bud Phelps P. O. Box 427 South Lyme, CT 06376 | 18 Sargent Rd. BOG - member | H 860—434-0693 budphelps45@gmail.com | 7/1/11 to 6/30/17 |
| Ken Russell 10 Wildlife Dr. Wallingford, CT. 06492 | 20 Ridgewood Rd. 860-434-3505 Alternate | H 203-269-0297 C 203-940-2497 | 7/1/13 to 6/30/16 |

Appointees:

CORPORATION COUNSEL

Norbert W. Church, Jr.
35 Elm Street
New Haven, Ct. 06510
Tel (203) 562-0300 Fax (203) 624-5134
Cell (203)-871-9400
.Churchandchurch@yahoo.com

BOND COUNSEL

Glenn A. Santoro Esq.
Robinson & Cole LLP
280 Trumbull Street
Hartford, CT 06103-3597
Tel.(860)275-8322 Fax (860)275-8299
gsantoro@rc.com

| | | | |
|---------------------------------|--|--|-------------------|
| Bill Pape Secretary | 138 Northwood Rd. Newington, Ct. 06111 860-666-9929 | 46 Seaview Rd. 860-434-2110 wpape@sbcglobal.net | 7/1/14 to 6/30/15 |
| Rita Sulick Treasurer | 15 Monticello Dr. Wethersfield, Ct. 06109 860-257-8351 | 21 Sargent Rd. 860-434-0274 ritapowwpc@aol.com | 7/1/14 to 6/30/15 |

Maintenance Contractor

Electric Technologies
(860)-286-9601

Permit Agent

Wayne Blair C 860-227-8913
Home Phone H 860-739-5152

**POINT O'WOODS ASSOCIATION INC.
BOARD OF GOVERNORS ANNUAL MEETING
6/7/2014 6:00 PM**

Old Lyme Middle School, Lyme St, Old Lyme CT 06371

Type of Meeting: 2014 Annual Meeting

Secretary: Jean Smith

Treasurer: Roy Johnson

Board Attendees: Fred Callahan, Mike D'Aquila, Bill Griffin, Beth Kelly, Greg McKenna, Bud Phelps, Harry Ritson, Pete Roberge, Faith Weiss

Guests: Attorney Brian Estep, and > 50 Point O'Woods property owners

Bill Griffin called the meeting to order at 6:15 PM. He welcomed the community and introduced himself as the President of the Board of Governors. The volunteers were thanked for checking property owners into the meeting. He reviewed the agenda and determined that a quorum was met.

He thanked the Board of Governors for their work throughout the year and especially through the recovery from Super Storm Sandy to ensure the boat basin was available by July. He highlighted key accomplishments including recruiting of a new treasurer; implementation of the new website; completion of the welcome booklet for new property owners; design and development of the Administrator position and new Point O'Woods office; and the recreation and social events that were held throughout the year.

Mr. Griffin recognized retiring Board members. He thanked Harry Ritson for his many years on the Board as a dedicated Boat Basin Commissioner and valued voice of experience. He noted that Greg McKenna, had led the search for Treasurer, Roy Johnson; worked with Jean Smith to develop the Administrator function; led the welcome booklet team as well as his role as Ordinance Commissioner. He recognized Sandy Downes for her tireless efforts for ensuring permits and contracts for the Boat Basin, evaluating and resolving our insurance needs and thanked her for the support she had provided as Vice President. He thanked Lorraine Gibson, Rosemary Breen and Lauretta Johnson for their service on the nominating committee. Additionally he expressed appreciation for the tremendous help from Jean Smith for getting the Administrator function up and running and volunteering to work with the next president to select permanent replacement.

Mr. Griffin stated that we had Security issues last year and he and Fred Callahan worked to upgrade security this year. Once the William Vassell Agency personnel get adjusted to our culture and ordinances we anticipate improvement this summer.

Mr. Griffin indicated that our finances were in good shape although Super Storm Sandy struck a blow. We were able to save money overall on the budget. After operating at a deficit for several years, we end this year with a surplus. We need the surplus for upcoming expenses and unknowns like Storm Sandy.

1) Women's Club: Women's Club co-Presidents Danne Pineo and Jan Tonucci reported on The Recognition Walk, which is constructed of stone pavers that can be personally inscribed and will replace the ramp walk from the parking lot to the pavilion. It is intended as recognition of family, individuals or events. The first meeting of the Womens' Club will be held 6/27/14, 7:00 PM at Dot Cipolla's house, 24 Walnut Rd.

2) Minutes: Beth Kelly motioned to accept the minutes of the 2013 Annual Meeting (June 1, 2013). Bud Phelps seconded the motion. There were no questions from the property owners. A vote was taken of the property owners, the motion carried.

3) Commissioners Reports: Beth Kelly motioned to accept the Commissioners' Reports as distributed in the Call of the Annual Meeting. Bud Phelps seconded the motion. There were no questions from the property owners. A vote was taken of the property owners, the motion carried.

4) Ratify the actions of the Board of Governor: Beth Kelly motioned to ratify and approve all actions undertaken in the name of the Association by the Board of Governors and Officers during the fiscal year 2013-2014. Greg McKenna seconded the motion. The floor was open to questions from the property owners. There were no questions from the property owners. A vote was taken of the property owners, the motion carried.

5) WPCA: David Tousignant reported on the actions of the Point O' Woods Water Pollution Control Authority. The last 2 properties connected to the sewers for 100% connected. Point O'Woods was released from the State of Connecticut consent order. Mr. Tousignant thanks all the residents for their tolerance of the dirt, dust, roadblocks and blasting during construction. Financially WPCA is in good shape with 99-100% experience with collections, \$5.7 million indebtedness to the State of Connecticut and 12% of properties paid in full.

A significant maintenance project was undertaken in the winter of 2014 involving underground pipeline inspection and 6 grinder pump issues. He encouraged residents to comply with the "Never Flush" bulletin published in the Call of the Annual Meeting to avoid blockages and frozen pipes.

He expressed appreciation for the contribution and efforts of Kathy Aldridge who is retiring from their board after 20 years service on the Point O'Woods Board of Governors and the WPCA Board.

6) Treasurers Report: Roy Johnson described the process used to develop the 2014-2015 budget. The process launched in February 2014 with the Commissioners developing their goals for the fiscal year as a foundation for the actual budget development. Sample goals included continued Storm Sandy recovery, restructuring of Administrative operations, upgrades to the buoys and swim lines, alternatives to seaweed disposal, recreation safety inspections and mulching and full utilization of the boat basin.

Mr. Johnson reported a favorable 2013-2014 budget status with about \$406,000 income and \$375,000 expenses. We expect to complete the fiscal year having underspent on discretionary items and over on those less controllable like fuel, electricity, etc.

In 2014-2015 fiscal year, the budget proposal reflects about \$443,000 income and \$368,000 normal expenses.

A conscious decision was made during the years of sewer construction to hold taxes low so the mil rate for 2011, 2012 and 2013 were reduced to 1.63 and we ran at a deficit for several years. In addition, we utilized cash reserves to recover from Storm Sandy last year and have eroded our cash reserves. We recommend raising the mil rate to 2.22, which is still below the 2008 mil rate of 2.56. This will support the proposed budget and allow some surplus for bolstering reserves.

Joe Minkos, 25 Massachusetts Rd. asked what would be the financial impact if we had another event like Storm Sandy. Mr. Johnson indicated it would be similar to Sandy at about \$210,000 and that we had \$375,000 in the bank now.

Greg McKenna made a motion to accept the budget for 2014-2015. Bud Phelps seconded. A vote was taken of the property owners, the motion carried.

7) Levy a Tax: Greg McKenna made a motion to set the mil rate for 2014-2015 fiscal year at 2.22 mil based on assessed value at the Old Lyme Assessor's office to meet expenses provided in the approved 2014-2015 budget, such taxes due August 1, 2014. Harry Ritson seconded. A vote was taken of the property owners, the motion carried.

8) Proposed Ordinance Changes: Greg McKenna stated that proposed ordinance revisions were distributed in the Annual Meeting Call and printed on pink paper to ensure visibility to them. He reviewed the changes.

Fence Ordinance: Mr. McKenna discussed the efforts to revise the existing fence ordinance. He expressed appreciation of team of Marty Guyer, Mary Lennon, Lorraine Gibson who proposed a revised ordinance to the Board, but the Board felt it needed more work. Mr. McKenna stated that not everybody will be satisfied with any change, they were not successful getting change yet but it's close and needs a bit more work.

Seasonal Ordinances: Mr. McKenna presented the proposed definition of existing ordinances as those applicable year round and those for the summer season of May 15 to Oct 15. Summer ordinances are mostly in the areas of beach, kayaks, boats, jet skis, etc.

Sign Ordinance: Mr. McKenna explained that the intent of the proposed revision of the sign ordinance is to de-clutter the community and ensure that signs are tasteful, appropriate and in good condition. Peg Hurley, 20 Massachusetts Rd. and Mary Berry, 67 Connecticut Rd. worked with Mr. McKenna on this revision. Key points in the proposal are that contractor and realtor signs have defined size and time period allowances.

Joe Minkos, 25 Massachusetts Rd., commented that he thought there was an existing sign ordinance. That was confirmed.

Robert Peplow, 77 Hillcrest Rd. Asked if the fence ordinance currently 'on the books' stays in effective. Mr. McKenna confirmed this. Mr. Peplow suggested that new owners be provided a copy of the ordinances at their real estate closing since he has noticed other violations. Mr. McKenna indicated that 75 New Owner Booklets were printed last year and new owners were visited and a booklet was delivered to them.

Mary Lee Pimentel, 85 Connecticut Rd., inquired why contractors and real estate agents were allowed different size signs. Mr. McKenna stated that the real estate signs were for the owners' benefit to sell their property but contractors' signs were advertisements. She asked about tag sale signs being hung a day earlier. Mr. McKenna said that was not what was proposed and approved by the Board.

Joan Ritson, 53 Connecticut Rd., commented that swimming in the creek was a safety issue and asked if we had insurance coverage for this. She questioned whether #5 on the summer ordinances "Bathing, fishing, swimming are not allowed in the Basin or creek from Champion Rd. – the Sound" should be year round. She questioned our liability for mishaps of swimmers. Bill Griffin said that they were public areas.

Bud Phelps moved to amend the typo in the seasonal ordinances of dog leash from (10") to (10') Beth Kelly seconded. A vote was taken of the property owners, the motion carried.

Pete Roberge moved to accept the ordinance revisions, Beth Kelly seconded. A vote was taken of the property owners, the motion carried.

Al Dabrowski, 78 Connecticut Rd. asked about the status of the burned house on Connecticut Rd. Mr. McKenna stated that he has been in contact with the Old Lyme Sanitarian since May 2013, had been informed there was a plan to address the building, but there has been no progress. He suggested that a stronger statement from the

community might help move things along. Mr. Dabrowski volunteered to conduct a petition drive to urge the Town of Old Lyme to take appropriate action to eliminate the eyesore and hazard of the vacant burned house.

9) Security: Faith Weiss motioned to authorize the Board of Governors to appoint and remove security officers for the protection of the Association as needed. Beth Kelly seconded the motion. So voted, the motion carried.

10) Nominees: Mr. Griffin announced that the Board had appointed Mike D'Aquila to complete Sandy Downes term. He introduced the Board nominees to replace the outgoing Board members: Wayne Buchanan, 17 Sargent Rd.; Carl Filios, 14 Stanhope Rd.; and Jennifer Reyes, 29 Massachusetts Rd. Voice vote There were no nominations from the floor so the secretary submits one ballot for the slate of candidates.

11) Other Business:

Norman Stitham, 49 Ridgewood Rd., introduced himself as the Point O'Woods Librarian, and announced that this season is the tenth anniversary of the library. Mr. Sitham has donated 100 brightly colored flexible bracelets for young children. Children are very active on bikes, scooters, skateboards, etc. and can get injured or lost. The child's name and contact phone number can be written on the bracelet and if the child gets lost or injured, a responsible adult can be readily contacted. The free bracelets are available at the POW Library at 49 Ridgewood Rd. Norm recommends a cell phone number be used since people tend to be near them frequently.

Mary Lennon, 48 Ridgewood Rd. commented that the town of Old Lyme now had a WPCA and other beaches were considering sewers. She thought it would be advisable for Point O'Woods to pay close attention to how they proceed with sewers and the funding of sewers, since Point O'Woods had self funded and should not be charged for other associations or town sewers.

Mary Lee Pimentel, 85 Connecticut Rd. asked about the Old Lyme town stipend to the beaches. Roy Johnson said he attended the Old Lyme Board of Finance meeting and the town has established a commission to review the stipends including the possibility of reducing or eliminating them. Point O'Woods currently receives \$20,600 annual stipend. Dave Richardson, 72 Seaview is assisting the Board in addressing this concern. The stipend originally was based on Security issues since the town does not need to patrol the beach communities.

Mrs. Pimentel asked about the Freedom of Information (FOI) complaint. Mr. Griffin explained that to resolve the complaint, the Board would have a FOI training session in June.

Mary Todzia, 2 Walnut Rd. requested that the Board revisit the fence ordinance and seek to rewrite it. Mr. Griffin agreed that it is advisable for the Board to

Mary Berry, 67 Connecticut Rd. expressed her extreme kudos and appreciation for the good work that the Board has done. She thanked the community members' for the well wishes and support she received last year after a serious automobile accident disabled her for a long period of recovery.

Pete Roberge moved to adjourn, Beth Kelly seconded. The motion carried

The meeting adjourned at 7:25 PM.

Respectfully submitted, Jean Smith

PRESIDENT'S REPORT:

On behalf of the Board and myself, I will attempt to summarize the past year and talk about the upcoming year. We had a successful summer season last year, marred only by a couple of unfortunate injuries. Sadly, we lost our long-time maintenance person, Jeff Keish, over the winter. His over 20 years experience and knowledge of POW will be difficult to replace. The winter seemed long and never-ending, with a lot of snow. Although I don't winter here, I believe the snow removal went well. I didn't receive any phone calls. Participation in the daily Recreation program was down significantly, and we are going to take a hard look at it this year to see if changes are needed.

Our new office is up and running. The mail, email and website have the attention of one person who can direct issues and action items to the right Board member. Although we're now on our second office person (Aspen Donofrio), the first one (Pam Walters) did a great job of getting our database put together. We now have readily accessible information about Point O'Woods properties, their owners and what boat, parking, golf cart, etc. is associated with them. That will enable us to track down people if necessary. We are also able to produce reports much more readily.

We are still trying to figure out what responsibilities can be transferred to the office person and what the commissioners need to retain. We hope to simplify the process of issuing stickers to alleviate the lines on Memorial Day weekend, by making stickers available at the office. Stop by the office and say hi to Aspen.

Our treasurer, Roy Johnson, has done a good job setting up our accounting system to properly deal with capital expenditures and focusing on recovering delinquent association fee payments. Roy also established a more efficient annual budget process and succinct monthly financial reporting process to assist the Board in managing The Association's budget and expenses.

Board Changes:

All three Board members with terms expiring have chosen to "sign up" for another three years. As of this writing, I haven't heard of any other candidates coming forward. There don't seem to be any significant issues right now that would cause a flurry of candidates.

Our Nominating Committee members Rosemary Breen, Loretta Johnson, and Lucy DiNardi, stand ready to interview candidates. There will be a change in practice. All who come forward and are deemed acceptable by the Nominating Committee will appear on the ballot, along with any incumbents who choose to run for another term.

Communication:

The web site will be our primary method of communication. It has just passed its first anniversary and is continuously updated throughout the year with notices, announcements, information, forms, etc. This year, postings included the notice of summer jobs, the application for employment, the announcement for registration of boat storage on the beach and more. With the website, we can spread your summer readiness activities out throughout the year and minimize the rush in May and June. I encourage you to check it out at pointowoodsct.com.

Additionally, newsletters will be issued periodically. If you wish to receive your newsletter via email, please let us know. The office has a phone number: 860-434-5686. We also have an email address: powoffice@att.net. Hours of office operation will be posted at a later date, but the office is expected to be open 5 days a week – not necessarily Monday – Friday. Most forms you need are available on the web site. A lot of them are fillable on line.

Security:

William Vassell Securities is expected back for another year. We were pleased with their performance last year.

Finances:

Due to the revaluation, with the reduction in property values, there will be an increase in the mill rate just to bring in the same amount raised last year. We are doing the best we can to hold down expenses, while at the same time trying to rebuild our reserves, which were depleted after "Superstorm Sandy". The Board has proposed a budget that is mindful of the cost impact on property owners while providing us the revenue needed to operate.

Areas of concern include:

- Liability insurance
- Attorney fees because of involvement in litigation
- Accuracy of estimate of office costs

Carl Filios, President

COMMISSIONER REPORTS

Beach:

A long awaited welcome back to the 2015 spring and summer season at Point O' Woods beach. The winter months were harsh but surprisingly, our beach fared well. The season will start off with beach grading by Al Bond the first week of May, followed by a beach cleanup by Rick Frascarelli and subsequent daily grooming by Harry Plaut Environmental.

Rick has been diligently working to get the swim raft repaired with a new ladder for the season along with new swim lines and buoys that will be put into the water mid-May, weather permitting. He has also replaced 2 water fountains.

We hope to have anchors, swim buoys, and swim lines in conformance with the GPS coordinates on our DEEP permit.

Disposal of seaweed continues to be studied. We must be in conformance with DEEP regulations, but also need a cost-effective solution.

We are looking for a great season of "Boats on the Beach." A new application is posted on the website or can be picked up at the administration office during its scheduled open hours. This can be filled out and sent to the office along with payment to secure a spot. The stickers will be distributed on a first come first serve basis this season. There is a new rate list for different sized vessels. As always, **the boats must be removed by October 15th.**

Please remember not to tie your jet skis or boats to the swim lines at the beach as this is against DEEP regulations.

Jennifer Reyes, Beach Commissioner

Boat Basin:

The 2015 Boat Basin Season will have all maintenance repair completed by May 1st. This includes the replacement of poles, water lines repaired, new hoses installed, new safety rings on each bulkhead installed and ladders repaired.

We have all slips rented for this year, including four new slip assignees. The wait list has been reduced to a total of sixteen as of this report. The total income from rentals for 2015 will be around \$70,000.00, which goes toward maintenance, repairs, and a reserve.

I will continue working on the bulkhead issue that was started during the storm Sandy repairs.

The basin is in good shape for another year of boating. Please remember the No Wake Zones and that they extend to 100ft past the swim lines. Return all hoses to the holders when finished using them. Absolutely no fish cleaning in the Boat Basin.

Peter Roberge, Boat Basin Commissioner

Grounds & Maintenance:

Last year proved difficult with Jeff's illness and eventual death. It should be noted he continued working and completing all necessary maintenance up to the week of his passing. His dedication to POW cannot be surpassed and should not be forgotten. Local resident, Rick Frascarelli, has been hired to the position of Facilities Manager for the Association. Rick brings knowledge and energy to the job as well as a deep commitment to keeping our beach grounds in beautiful condition. Rick worked during the winter maintaining the roads with snowplowing and applying sand and salt. He also serviced and repaired much of our equipment, assuring extra years of use.

The fall collection of leaves was completed on schedule, filling four dumpsters. We plan to offer leaf removal service to residents again in the fall of 2015. The pick-up schedule will be announced in late summer or early fall so watch the website. As an early reminder, only brown paper bags will be collected. This service is only offered in the fall, there is no spring pick up.

Rick spent part of the winter months re-organizing the maintenance building and removing unneeded supplies. Tom Cretens has been hired as a seasonal assistant. Tom is from Deep River and also is an MP at the Westbrook Barracks. Although all the faces have changed, the work will be completed as usual.

Improving the appearance of Anderson Park is a goal for the upcoming season.

If you have any suggestions or concerns let us know and we will work to remedy the issue. If you have a positive comment or a compliment, those are also welcome! Looking forward to another fantastic summer season at Point O'Woods!

Bud Phelps, Grounds Commissioner

Ordinance

Ah, summer that wonderful time of year we all look forward to at Point O' Woods, the beach, boating, rules, regulations. Yes, I jest. As we all return to Point O' Woods for another fun filled summer it's a good idea to familiarize yourself with the updated ordinances and fines associated with them. They can be conveniently found on our POW website at www.pointowoodsct.com. Here you will also find the complete Charter with detailed information on each ordinance if you have further questions. A printed handout of the ordinances and fines will be available in the POW office or the guard shack after June 14.

The Building and Construction Ordinance (A.K.A. The No Hammer Law) which goes into effect June 25, actually means no construction after June 24, there is sometimes confusion over this. If there is a true emergency and

you need an extension, we have made it convenient for you to request one. You can find an emergency request form on our website listed under security and submit it directly to the Point O' Woods Administrator. You can also contact us directly.

At the Annual meeting in 2014 you all voted to approve the revised Sign Ordinance. This has been updated in the Charter and can also be found on the website. A letter was sent out to realtors in November advising them of our new sign regulations (4 sq. ft.) and notifying them that the homeowner would be responsible for the fines if they didn't make their signs compliant with the size restrictions by January 1, 2015. We also listed this information on our website for homeowners. So far, it appears most realtors have complied.

This year included in the Annual Call is a proposed revision for: Acts of Nuisance, Section 10 - Bathing, fishing and swimming in Three Mile River. The reason for this revision is to make the ordinance compliant with the Connecticut Public Trust Doctrine. Included in your packet is the proposal for the fully revised ordinance to be voted on tonight. Also included is a fact sheet on the Public Trust Doctrine.

As we head into another summer, remember as members of the board, we are also members of the community and are here to work with you to keep Point O' Woods the great place that it is. If you have any questions or concerns about any ordinance issues please feel free to contact me. Here's to another fun, safe summer.

Faith Weiss, Ordinance Commissioner

Recreation:

The summer recreation program is anticipating a fun filled summer season. Lonesome Eddie and the Bird Dogs band will "kick off summer" with a concert on Saturday, June 27.

The Recreation morning program officially starts on June 29 and run thru August 14th, signups will be at 830 at the pavilion. The program has been modified to compensate for the decrease in enrollment we saw last year. The program will be 4 days Monday thru Thursday from 8:30 to 12:00 and an afternoon program from 1:00 to 2:00. The cost will be \$20 per day or \$68 per week. The morning program will have a schedule of activities ranging from water related games to scavenger hunts and minute competitions. The afternoon session will be tennis activities and games under the pavilion. There will be two field trips, laser tag and mini golf, dates to follow.

The evening activities will continue with movies, bingo and beach games. There are various concerts and other events planned for your summer enjoyment. A calendar of events will follow and be posted on the website.

Beth Kelly, Recreation Commissioner

Roads:

Roads at Point O' Woods are in decent shape but like anything that gets considerable use, there will be maintenance issues. We are noticing some larger cracks in different areas, particularly at the entrance into Point O' Woods. Large trucks have made wide turns onto Hillcrest Road and crushed the edges of the roads there. We have also noticed issues on Champion Road where some of the roads edges are breaking off. We will plan to have sealing done as needed to extend the life of our roads. Rick Frascarelli has gotten estimates for sealing the areas that are in need and we will continue to monitor the quality of the roads.

On another note, this past fall we needed to redo the road areas around many of the cast iron sewer drains. The road level was below the height of those drains. In order to not clip the cast iron drains and break pieces off while snow plowing, the surrounding area was cut out and replaced. Such is maintenance for our roads!

We have also committed to removing debris from the 20 or so catch basins/drains that are within association property. This will be done on a yearly basis by rotating the cleanout of 10-12 drains each year! This allows water to move freely and prevents these catch basins/drains from freezing up and causing damage to the surrounding area.

Please also remember to contact Rick Frascairelli, the office or myself to notify us of streetlights that may be out. We do not always catch the ones that are out and it does take some time to get CL&P out here to replace burned out bulbs. Each pole has a number on it, just write down the street and number and pass it on to us.

Mike D'Aquila, Roads Commissioner

Security:

The purpose of the POW Security Department is to work in partnership with the Old Lyme Police Department to protect our residents, guests and their property.

Fortunately, the past year has been a good one for us at POW. There were no incidents of any serious nature that occurred. There are no changes planned in your Security Department for the up-coming year. As a result of competitive bidding, the William Vassel Security Company will once again be our security company for this summer.

I want to thank all our residents for abiding by our rules, regulations and ordinances. This truly makes my job as Security Commissioners so much easier and enjoyable.

I would like to leave you with two last thoughts:

- 1) Please remember with any type of emergency - do NOT call Security. Always call 911.
- 2) If anyone has a complaint, compliment or suggestion concerning security, please call me at home (860-434-7340) or on my cell (860-209-2944).

Fred Callahan, Security Commissioner

WATER POLLUTION CONTROL AUTHORITY
2014-2015 REPORT

The Point O' Woods WPCA has two important functions: to repay the state loan according to schedule set by the state, and to see that the sewer system functions smoothly without cause.

Financially we are on target with our payments to the state. I want to thank all the residents for staying current with their semi- annual Benefit Assessment payments. Property owners who have paid their Benefit Assessment in full enabled us to apply the excess revenue to the loan. The WPCA paid down the sewer loan by more than two million dollars.

The WPCA was advised by maintenance to prepare ahead for uncertain malfunctions as the system ages. The WPCA board approved the purchase of two motor pumps for both of the smaller pumping stations. These were costly but wisely necessary by having them available for immediate use.

Our Reserve Fund is solvent. Not knowing what may transpire in the future we hope to continue to bring it to a comfortable level.

The User Fee Budget enables the WPCA to pay its operating expenses. We thank the property owners for their prompt annual payment. This past year we encountered a number of problems primarily with the grinder pumps.

Most of the problems could have been prevented if "The Do Not Flush and Winterizing Procedures" were followed. We are working with the manufacturer, the supplier, and the electrical contractor to see if there is something that can be done to remedy these problems. We are now on a yearly schedule to pump out the three wet wells. We completed a check of the flow and detected a problem. This too has now been taken care of. In addition the WPCA is now paying its share of the cost of the municipal audit. These are expenses we were not aware of five years ago when we put the first user budget together.

The 2015-2016 Budget has an increase of twenty dollars a year per property owner. Your fee will now be three hundred twenty dollars. The five exempt property owners will a five dollar increase. Their fee will now be sixty-five dollars. This increase in needed because of the additional unplanned maintenance and problems that occurred this past year.

I would like to thank the board members, secretary, treasurer, engineer and our attorney for their time and hard work.

Wayne Blair and I will be retiring this month. Wayne has been with the WPCA for five years. He has been an outstanding asset and he will be greatly missed. I have truly enjoyed working with many great people over the last eight years. Thank you to all.

Dave Tousignant , Chairman

Rich Ramondetta Vice Chairman, Members Dick Hrinak, Bud Phelps, Bill Griffin, Ken Russell
Bill Pape Secretary, Wayne Blair Engineer, Norbert Church Attorney, and Rita Sulick Treasurer

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POINT O' WOODS
WATER POLLUTION CONTROL AUTHORITY
P O BOX 186
SOUTH LYME, CT 06376

CLEAN WATER PROJECT LOAN # 501-C1 REPORT

| | |
|--|-----------------|
| Original Loan Obligation December 31, 2010 | \$ 7,649,893.48 |
| Balance July 1, 2014 | \$ 5,701,128.00 |
| Our projected balance June 30, 2015 | \$ 5,259,200.14 |

DWF 200802-C REPORT

| | |
|--|---------------|
| Original Loan Obligation December 31. 2010 | \$ 800,000.00 |
| Balance July 1, 2014 | \$ 686,530.00 |
| Our projected balance June 30, 2015 | \$ 652,376.20 |

We thank all the property owners who have paid their Benefit Assessments on time. This enables us to meet our monthly obligations to the state.

Rita Sulick
Treasurer

POINT O' WOODS
WATER POLLUTION CONTROL AUTHORITY
SUMMARY BALANCE SHEET

The balance sheet below presents a strong Benefit Assessment position in paying off our loan to the state, as well as the User Fee maintenance and operational costs. A total of 57 property owners have paid their Benefit Assessment in full. This will enables us to make additional payments to the state.

| WPCA ACCOUNTS | JUNE 30, 2014 ACTUAL | APRIL 30, 2015 FISCAL YEAR | JUNE 30, 2015 PROJECTED |
|----------------------------|-------------------------|-------------------------------|----------------------------|
| Benefit Assessment Account | \$366,770.70 | \$175,938.40 | \$309,437.20 |
| User Fee Account | \$40,937.48 | \$61,609.85 | \$17,203.85 |
| Reserve Fund | \$120,070.00 | \$120,090.23 | \$120,090.23 |

The summary above shows the cash flow of the WPCA accounts. It is very important that all property owners make their payments on time to keep us in a strong financial position.

Rita Sulick, Treas.

POINT O' WOODS – TREASURER'S REPORT

HIGHLIGHTS FOR FY 2015 (July 1, 2014 – June 30, 2015)

Total Income (revenue from all sources) is projected at \$442,800, within \$300 of Budgeted \$443,100. Through April, Total Income is \$432,000 and an additional \$10,800 is expected during May and June. This forecast is comprised of lower than budgeted taxes and recreation fees, offset by higher than budgeted boat basin and golf cart fees, along with collections from various fines.

Ordinary expenses are estimated at approximately \$317,000, below budget by about \$51,000. All major expense areas are either under budget or over budget by less than \$500.

Regarding capital expenditures and additions to reserves, we expect to spend \$16,000 versus \$52,300 budgeted ... \$36,300 below the budget this fiscal year.

Therefore, in aggregate, the forecast for the current fiscal year is as follows:

| | Forecast for <u>FY 2015</u> | Budget for <u>FY 2015</u> | Over/(Under) <u>Budget</u> |
|--------------------------------------|--------------------------------|------------------------------|-------------------------------|
| Total Income | \$442,806 | \$443,100 | \$ (294) |
| Total Ordinary Expenses | <u>316,723</u> | <u>367,967</u> | <u>(51,244)</u> |
| Net Ordinary Income | 126,083 | 75,133 | 50,950 |
| Capital Expenditures and Reserves | <u>16,000</u> | <u>52,300</u> | <u>(36,300)</u> |
| Net Income After CAPEX | <u>\$110,083</u> | <u>\$22,833</u> | <u>\$87,250</u> |

HIGHLIGHTS FOR FY 2016 (July 1, 2015 – June 30, 2016)

The budget for the upcoming fiscal year 2016 calls for a 7.6% rise in the mill rate to continue to rebuild reserves that have been depleted over the past few years, due to planned reductions as the sewer installation took place and excess cash was used to pay for major expenditures related to Storm Sandy. **The mill rate is proposed at 2.39 versus the 2.22 rate in effect this past year.**

Total Income with this proposed mill rate is estimated at \$443,100 ... \$336,920 from property taxes and the remaining \$106,180 from other sources (rentals, activity fees, etc.). Thus, total income is budgeted to be the same as this past year's budget and virtually the same as the current year forecast.

Ordinary Expenses are budgeted at \$352,290, a decrease of 15,677 (4%) over last year's budget of \$367,967 and an increase of \$35,567 (11%) over the current fiscal year forecast of \$316,723. The net result is a budgeted surplus of \$90,810 (Total Income of \$443,100 minus Total Ordinary Expenses of \$352,290). An increased insurance budget is offset by decreases in payroll, health benefits, administrative operations and security versus the current year's budget. Payroll, administrative operations and insurance are budgeted to be higher versus the current year forecast, with health insurance lower.

The budget includes a request for **New Capital Appropriations** totaling \$70,000. Adding to "unspent" capital reserves (approved in prior year budgets) that are estimated to be about \$70,000 at June 30, 2015, total designated capital will be approximately \$140,000. These funds are approved for spending at any time in the future. If all of the budgeted capital is spend, the "net" surplus would be \$20,810.

Total expenses plus capital and reserve items are, thus, budgeted at \$422,290 (ordinary expenses of \$352,290 plus capital reserves of \$70,000).

Budgeted capital expenditures and reserve items are as follows:

- Beach – \$ 2,000
- Boat Basin – 50,000
- Grounds – 10,000

- Recreation – 5,500
- Roads – 2,500
- Total – \$70,000

The financial position of the Association is reflected in the balance sheet below

| | Actual <u>6/30/14*</u> | Forecast <u>6/30/15</u> | Budget <u>6/30/16</u> |
|--|---------------------------|----------------------------|--------------------------|
| ASSETS | | | |
| Cash & Equivalents | \$354,875 | \$465,000 | \$510,810 ** |
| Accounts Receivable and Prepaid Insurance | 20,153 | 18,000 | 20,000 |
| Other Assets | <u>810,366</u> | <u>776,366</u> | <u>796,366</u> |
| Total Assets | <u>\$1,185,394</u> | <u>\$1,259,366</u> | <u>\$1,327,176</u> |
| LIABILITIES AND EQUITY | | | |
| Total Liabilities | \$13,802 | 15,000 | 15,000 |
| Invested in Capital Assets, net of Liabilities | 810,366 | 776,366 | 796,366 |
| Unrestricted | <u>361,226</u> | 468,000 | <u>515,810</u> |
| Total Liabilities and net position | <u>\$1,185,394</u> | <u>\$1,259,366</u> | <u>\$1,327,176</u> |

*6/30/14 per audit by outside CPA firm

**Assumes capital spending of \$45,000

If we spend, say, 50% of the proposed Boat Basin capital and generate the budgeted net income, we would add about \$45,000 to our cash reserves, bringing them to the \$511,000 range by June 30, 2016. Spending 80% of the total capital budget (\$56,000) leaves a cash balance of \$500,000 at June 30, 2016.

Respectfully Submitted,
Roy E. Johnson
Treasurer

Point O' Woods - Forecast and Budget Summary

| FISCAL YEARS - 2014 & 2015 DOLLARS (\$'s) | Forecast for Total FY 2015 | Annual Budget | Over / (Under) Budget | Proposed FY 2016 Budget |
|--|-------------------------------|------------------|--------------------------|----------------------------|
| <u>INCOME / EXPENSE SUMMARY</u> | | | | |
| TOTAL INCOME | 442,806 | 443,100 | (294) | 443,100 |
| TOTAL EXPENSE ORDINARY | 316,723 | 367,967 | (51,244) | 352,290 |
| NET ORDINARY INCOME | 126,083 | 75,133 | 50,950 | 90,810 |
| CAPITAL EXPENDITURES / APPROPRIATIONS | 16,000 | 52,300 | (36,300) | 70,000 |

MAJOR INCOME AREA

| | | | | |
|------------------------------|----------------|----------------|----------------|----------------|
| ACTIVITY FEES (REC.) | 11,828 | 21,550 | (9,723) | 12,200 |
| PROPERTY TAXES | 327,944 | 330,000 | (2,056) | 336,920 |
| RENTALS (BOAT BASIN / OTHER) | 80,009 | 69,750 | 10,259 | 79,050 |
| SUB-TOTAL | 419,781 | 421,300 | (1,519) | 428,170 |
| DELINQUENT TRANSACTIONS | 2,220 | 1,000 | 1,220 | 1,250 |
| INVESTMENT INTEREST | 205 | 150 | 55 | 180 |
| SUBSIDY - TOWN OF OLD LYME | 20,600 | 20,600 | - | 13,500 |
| MISCELLANEOUS / OTHER | - | 50 | (50) | - |
| TOTAL | 442,806 | 443,100 | (294) | 443,100 |

MAJOR EXPENSE AREA

| | | | | |
|----------------------|----------------|----------------|-----------------|----------------|
| ADMINISTRATION | 115,922 | 133,545 | (17,623) | 141,880 |
| BEACH | 22,100 | 22,100 | - | 22,850 |
| BOAT BASIN | 4,803 | 6,100 | (1,297) | 5,500 |
| GROUNDS | 70,139 | 89,535 | (19,396) | 86,083 |
| RECREATION | 32,736 | 32,374 | 362 | 24,515 |
| ROADS | 9,570 | 9,150 | 420 | 6,950 |
| SECURITY | 61,204 | 74,663 | (13,459) | 64,012 |
| ORDINANCE | 250 | 500 | (250) | 500 |
| TOTAL EXPENSE | 316,723 | 367,967 | (51,244) | 352,290 |

CAPITAL EXPENDITURES / APPROPRIATIONS

| | <u>CAPITAL EXPENDITURES</u> | | | <u>NEW APPROP'S</u> |
|---|-----------------------------|---------------|-----------------|---------------------|
| BEACH | - | - | - | 2,000 |
| BOAT BASIN | 5,000 | 46,800 | (41,800) | 50,000 |
| GROUNDS | 8,000 | - | 8,000 | 10,000 |
| RECREATION | - | 5,500 | (5,500) | 5,500 |
| ROADS | 3,000 | - | 3,000 | 2,500 |
| TOTAL CAPITAL | 16,000 | 52,300 | (36,300) | 70,000 |
| "NET" AFTER EXPENSES & CAPITAL | 110,083 | 22,833 | 87,250 | 20,810 |

Memo: Estimated Capital Appropriations for 2017 and Beyond ... All Areas ... For Information Only ...

240,000

| <u>BALANCE SHEET HIGHLIGHTS</u> | Actual as of June 30, 2014 * | Forecast for June 30, 2014 | Over / (Under) Prior Year-End | Estimate for June 30, 2016 |
|---------------------------------|---------------------------------|-------------------------------|----------------------------------|-------------------------------|
| CASH & EQUIVALENTS | 354,875 | 465,000 | 110,125 | 510,810 |
| RECEIVABLE & PREPAID INSURANCE | 20,153 | 18,000 | (2,153) | 20,000 |
| OTHER ASSETS | 810,366 | 776,366 | (34,000) | 796,366 |
| TOTAL ASSETS | 1,185,394 | 1,259,366 | 73,972 | 1,327,176 |

* Audited

*Note: Spend 50% of
Boat Basin CAPEX*

POINT O'WOODS ASSOCIATION, INC

| FY 2015 FORECAST ... FY 2016 BUDGET | | | | | | | |
|-------------------------------------|--|----------------------------------|----------------------------------|-------------------------------|----------------|------------------------|-----------------------------------|
| OVERALL | | Forecast for Jul '14 - Feb 15 | Forecast for March - June '15 | Forecast for Total FY 2015 | Annual Budget | Over / Under Budget | Proposed Budget for FY 2016 |
| Ordinary Income/Expense | | | | | | | |
| Income | | | | | | | |
| MISCELLANEOUS INCOME | | | | | | | |
| ACTIVITY FEES (Recreation) | | 10,828 | 1,000 | 11,828 | 21,550 | (9,723) | 12,200 |
| DELINQUENCY TRANSACTIONS | | 2,185 | 35 | 2,220 | 1,000 | 1,220 | 1,250 |
| INVESTMENT INTEREST | | 135 | 69 | 205 | 150 | 55 | 180 |
| SUBSIDY - TOWN OF OLD LYME | | 20,600 | - | 20,600 | 20,600 | - | 13,500 |
| PROPERTY TAXES | | 327,944 | - | 327,944 | 330,000 | (2,056) | 336,920 |
| WELCOME BOOK | | - | - | - | 50 | (50) | - |
| RENTALS | | 6,729 | 73,280 | 80,009 | 69,750 | 10,259 | 79,050 |
| Total Income | | 368,421 | 74,384 | 442,806 | 443,100 | (294) | 443,100 |
| Expense | | | | | | | |
| HEALTH INSURANCE | | 1,650 | 900 | 2,550 | 3,300 | (750) | - |
| MILEAGE-SECURITY | | 1,000 | - | 1,000 | 1,000 | - | 1,000 |
| LANDFILL FEES | | 624 | 2,400 | 3,024 | 3,500 | (476) | 3,500 |
| RENT | | - | 246 | 246 | - | 246 | 250 |
| MISCELLANEOUS | | 13 | 1,187 | 1,200 | 1,540 | (340) | 1,500 |
| WIRELESS | | 969 | 400 | 1,369 | 1,500 | (131) | 1,500 |
| WATER | | 529 | 340 | 869 | 1,500 | (631) | 1,100 |
| GAS | | 2,945 | 2,000 | 4,945 | 5,700 | (755) | 5,000 |
| ELECTRICITY | | 9,497 | 4,000 | 13,497 | 14,000 | (503) | 15,500 |
| TRUCK EXPENSES | | - | 1,000 | 1,000 | 1,000 | - | 1,000 |
| TELEPHONE | | 705 | 455 | 1,160 | 1,750 | (590) | 3,000 |
| OFFICE SUPLIES | | 531 | 600 | 1,131 | 1,400 | (269) | 800 |
| OTHER EVENTS | | 1,000 | 1,000 | 2,000 | - | 2,000 | 1,500 |
| ADMINISTRATIVE OPERATIONS | | 34,739 | 27,249 | 61,987 | 83,210 | (21,223) | 76,870 |
| BUILDING MATERIALS | | 1,613 | 200 | 1,813 | 500 | 1,313 | 1,700 |
| CLOTHING | | - | 1,050 | 1,050 | 1,100 | (50) | 1,100 |
| CONSULTANTS/OUTSOURCING | | 36,618 | 11,000 | 47,618 | 60,000 | (12,382) | 50,000 |
| FUEL / LUBRICANTS | | - | 600 | 600 | 1,200 | (600) | 1,200 |
| INSURANCE | | 23,982 | 10,039 | 34,021 | 31,595 | 2,426 | 40,000 |
| LANDSCAPE | | 4,664 | 11,825 | 16,489 | 15,196 | 1,293 | 16,200 |
| LEGAL | | 5,670 | 1,830 | 7,500 | 7,000 | 500 | 10,000 |
| MAINTENANCE / REPAIR | | 9,498 | 22,222 | 31,720 | 33,050 | (1,330) | 33,200 |
| PAYROLL EXPENSES | | 47,058 | 22,881 | 69,939 | 90,176 | (20,237) | 79,570 |
| SPONSORED EVENTS | | 7,981 | 900 | 8,881 | 8,750 | 131 | 6,300 |
| SUPPLIES | | 634 | - | 634 | - | 634 | - |
| TOOLS AND EQUIPMENT | | 480 | - | 480 | - | 480 | 500 |
| Total Expense | | 192,400 | 124,323 | 316,723 | 367,967 | (51,244) | 352,290 |
| Net Ordinary Income | | 176,022 | (49,939) | 126,083 | 75,133 | 50,950 | 90,810 |
| Other Income/Expense | | | | | | | |
| Other Expense | | | | | | | |
| CAPITAL PROJECTS | | - | 16,000 | 16,000 | 52,300 | (36,300) | |

NEW CAPITAL APPROPRIATIONS - SUMMARY

| | | |
|-------------------------------|--|---------|
| PROPOSED FOR FY 2016 | | 70,000 |
| PROPOSED FOR FY 2017 & BEYOND | | 240,000 |