

SECOND ANNUAL MEETING – October 12, 2025

PRESENT:

CARRIE CARUANA	SCOT DESORT	STEVEN KOENIGSBERG	BARRY SILBIGER
MICHELLE CROMWELL	MICHAEL ILARDI	MICHAEL LYNCH	MICHAEL STOCKNOFF
ROGER CROOK	GLEN KATZ	DARYL MACELLARO	EVAN TRISLER
PAT DEGNAN	STU KIPILMAN	KRISTEN NEU	NELSON VARGAS

ADMINISTRATION: ROBERT ROSSMEISSEL, Esq.

ARRIVED LATE: Barry Silbiger @ 12:27pm

LEFT EARLY: Mike Lynch @ 1pm

ABSENT:

Roger Crook, President, at 12:00 p.m. states that we are going to wait until we have either 50 people or wait 20 minutes, make a motion to waive quorum, vote and begin the meeting.

Greetings & Salute to the flag & Pledge of Allegiance- Led by Roger Crook

Roger Crook, President, called the meeting to order on Sunday, October 12, 2025 at 12:20 pm.

We have 38 members present that waived the quorum to start the meeting.

Evan Trisler, Roll Call

MOTION #2: Motion to approve the minutes of the 1st Annual Meeting held on September 10, 2025.

Motion by: Mike Ilardi, Past President

2nd by: Roger Crook, President

Discussion: None

- **Motion Carried**

2026 BUDGET: Led by Stu Joseph, Budget Committee

Welcome to the 2nd annual meeting. Today we will set the 2026 POA budget from which 2026 dues are determined. The outcome today sets our financial direction for the next year. Thank you all for being here to provide input.

Budget figures come from the committees, then goes to the Board of Directors, which then becomes the preliminary budget at the 1st Annual meeting. Residents recommend budget figures, and the board discusses the budget again. Final figures are then presented as the budget at this meeting.

Current dues show as \$1,005.

Grayed out areas and payroll tax are calculated automatically.

We are discussing the POA budget, not Country Club.

Please don't come up to agree with a number, it can make the meeting longer than it needs to be.

Voting is taken by a show of cards.

Will take questions from the audience first but the board members can answer your questions.

ATHLETICS Total Proposed \$49,725

Stu Kipilman, 5 W Lake Shore:

501.03 Intercommunity Comp.: Suggests \$3,000

Line voted at \$3,000

Stu Joseph, 25 Old Middletown Rd:

501.02 Equipment/Supplies: Still money to spend this year, suggests \$2,000

Line voted at \$2,000

Stu Joseph, 25 Old Middletown Rd:

501.12 Maintain Athletic Facilities: Can money be used from this year to lower 2026 budget? Yes.

Suggests \$6,000

Line voted at \$6,000

John D, Daniel's Law: Can this extra money be used to offset the dues?

Can't decide until we discuss setting the dues amount.

Niraj Shah, 40 Shawnee Ave: What about revamping basketball courts?

Glen Katz: Invite you to the Athletics Committee meeting to speak about future projects.

Stu Kipilman, 5 W Lake Shore:

501.14 Umpires: Suggests \$1,000

Line voted to stay at \$1,300

Athletics total is now \$43,725

Lisa Dispenza, 29 Comanche Ave: Questions lines skipped/not discussed.

BEACHES Total Proposed \$254,583

Stu Joseph, 25 Old Middletown Rd:

503.04 Medical Supplies: Discussion but no suggestion

Michelle Cromwell: Items expire so you need to order closer to need/use date, otherwise we lose time for usage.

Mary Jean Jones, 62 Oakland Ave: Nothing can be bought this year? Try to buy items this year.

Suggests \$500.

Pat Degnan, 88 Valley View Dr: Made med kits with Steve and got rid of the old stuff. Nothing left for next year.

Carrie Caruana: Do AED batteries fall under here? Yes

Line voted to stay at \$1,000

Barry Mendelsohn, 53 Oakland Ave:

503.01 Lifeguards and 503.17 Beach Supervision: Why not combined? Does payroll taxes include both lines? Yes

Michelle Cromwell: Discussed in committee level and looking to combine the lines to say Lifeguards/Staff.

Mike Ilardi: Add a figure now to combine lines.

Michelle:

503.01 Lifeguards: Suggests \$203,000 and new line name, Lifeguards/Staff.

503.17 Beach Supervision: Suggests \$0.

503.23 Beach Operations Software (new line; money was in line 503.17) Suggests \$1,500.

Cassie Robinson, 183 White Meadow Rd:

503.01 Lifeguards: Questioned if it's all salary. Yes

503.01 Lifeguards: Line voted at \$203,000 with a new name; Lifeguards/Staff

503.17 Line voted at \$0

503.23 Line voted at \$1,500

John O'Connor, 42 Mohawk Ave:

503.08 Repair Equip/Structures: Can we buy pumps this year?

No, not enough money.

Barry Silbiger, how much is hardware compared to labor?

Don't have figures.

No suggestions-Line stays at \$13,000

John D, Daniel's Law:

503.02 Sand Maintenance: Sand added to beach 2 this year, weeds are growing through it. Suggests \$7,500.

Goal is to prevent geese from going there, not the weeds. It also expands the beach area.

John D: Sand isn't helping with weeds and putting sand under racks is a waste of money.

Line voted at \$7,500

Ghalib Choudhury, 6 S Dacotah Ave: Questioned difference between testing under Beach & Lake.

Stu Joseph, 25 Old Middletown Rd:

503.07 Community Beach Activities/Staff Expenses: Suggests \$2,500.

Line voted at \$2,500

*Count update: 44 voting numbers given out.

Stu Joseph, 25 Old Middletown Rd:

503.09 Improve Lands: Based on notes, not enough money in the line. Suggests \$11,000.

Mike Ilardi: Tree work at drum pool was just done.

Stu: suggestion withdrawn

Line stays at \$10,000.

Beach total is now \$250,440

505.01 BOAT DOCKS/HOUSE Proposed \$6,000

Stu Joseph, 25 Old Middletown Rd:

What are we buying?

One T-dock on the sailboat side.

Line voted to stay at \$6,000

515.00 CIVIC AFFAIRS Proposed \$1,000

No comments

Line voted to stay at \$1,000

507.00 COMM. PLANNING & ENGINEERING Proposed \$7,500

No comments

Line voted to stay at \$7,500

FESTIVAL DAY Total Proposed \$10,000

Stu Joseph, 25 Old Middletown Rd:

I would like to change wording of expenses to fireworks. Does not include insurance or permit.

Suggests \$15,000 for POA to pay for fireworks. No longer a coverage line but have POA pay for the fireworks.

Marti Sweinhart, 75 W Lake Shore: Change line name to fireworks and related expenses.

Nelson Vargas: Line is a supplemental basis for Festival Days. POA pays security & insurance; approx. \$4,500 for this event.

Stu Kipilman: Why change it, have been doing this for years. Works as is.

Evan Trisler: Good to add money in the supplement, Country Club made money this year.

Stu Joseph: Country Club owes money to POA and this will help with that.

Mike Ilardi: Committee was fine with the \$10,000 and the POA pays for the fireworks via a motion.

Mary Jean Jones, 62 Oakland Ave: Was the \$5,000 spent? No, event made a profit.

Options: Leave as status quo-use to cover losses.

2nd Change name of line and use it for fireworks.

3rd Use it for fireworks but leave the name as is.

Line voted to stay at \$10,000

511.01 FURNITURE/RENO Proposed \$5

Line voted to stay at \$5

GENERAL & ADMINISTRATIVE Total Proposed \$569,594

Barry Mendelsohn, 53 Oakland Ave:

513.03 Audit & Consulting: Where do we stand with that line? Suggests \$33,000.

Line voted to stay at \$30,000

Jim Smith, 8 Apache Trail:

Can you explain the credit card negative number.

Nelson: It's rewards we receive by using our credit card.

John O'Conner, 42 Mohawk Ave:

513.18 Alarm System/Fire Alarm: Why is it going up? Suggests \$5,000

Line voted at \$5,000

Casey Robinson, 183 White Meadow Rd:

513.14 Office Automation/Training: Suggest \$750

Line voted at \$750

Barry Mendelsohn, 53 Oakland Ave:

513.25 Rent For POA Use Of Country Club: Suggests \$65,000

Stu Joseph, 25 Old Middletown Rd:

Suggest \$140,000 to offset dues, \$80,000 goes to Country Club. Country Club would have to pay taxes on it.

Mary Jean Jones, 62 Oakland Ave:

Does this set a precedence for future budgets? Yes.

Don't want the surplus to not be used to reduce dues. It can happen.

Nelson: We did not discuss Stu's plan with the auditors to make sure it's a viable plan.

Line voted to stay at \$60,000

Stu Joseph, 25 Old Middletown Rd:

513.05 Miscellaneous: Suggests \$1,500 but withdrew amount once an explanation was given.

Stu Joseph, 25 Old Middletown Rd:

513.12 Office/Clerical: Suggests that amount includes partial newsletter salary.

Rafael Soto, 39 Cherokee Ave:

Is Community Manager position filled? Not yet. We hired one earlier in the year but she left. Want to leave the option to hire if we want to. Do you see a struggle hiring one?

We are managing with volunteers and employees stepping up to handle the tasks.

Is the job description available to public? Will be once advertised.

Kristen: See an increase that doesn't match the explanation.

General & Administrative total is now \$568,344

HOUSE OPERATIONS Total Proposed \$44,200

John O'Connor, 42 Mohawk Ave:

517.03 Exterminator: Suggests \$5,000

Mike Ilardi: Have updates to figures after speaking with Kurt from maintenance.

Suggests \$4,000.

Line voted at \$4,000

Mike Ilardi, 19 N Brookside Dr:

517.04 Utility Maintenance & Contracts: Suggests to keep it at \$9,000 per Kurt.

John O'Connor, 42 Mohawk Ave: Suggests \$7,000.

Line voted to stay at \$9,000

Mike Ilardi, 19 N Brookside Dr:

517.06 Beautification/Restoration: Suggests \$10,000 per Kurt.

Casey Robinson, 183 White Meadow Rd: Do we have specific plans for this money? Yes, Kurt has plans for this. Work is done in the spring and fall.

Line voted at \$10,000

Mike Ilardi, 19 N Brookside Dr:

517.07 Cleaning/Bathroom Supplies: Suggests \$9,000 per Kurt.

John O'Connor, 42 Mohawk Ave: Suggests \$8,000.

Line voted at \$8,000

House Operations total is now \$36,000

INSURANCE Total Proposed \$448,000

No comments

Line voted to stay at \$448,000

LAKE Total Proposed \$97,905

Stu Joseph, 25 Old Middletown Rd:

521.06 Fishing Club: Is there an increase in fishing? Yes, and more kids.

Lake total to stay at \$97,905

LAKE RECLAMATION Total Proposed \$81,005

Stu Joseph, 25 Old Middletown Rd:

522.07 Lake Remediation: Stu Joseph: Suggests \$2,000

Barry Silbiger: YTD we spent more than that. Want to do soil sampling past beach 2. Full study is \$18,000.

John O'Connor, 42 Mohawk Ave: Should we test and what if we find something we don't like? Are we bound to remediate it?

It can open a can of worms.

1990 we did testing in south end of lake.

Lauren Bianchi, 10 S Brookside Dr: If we did our own testing we are not bound. If state does it, then we are bound by results. Suggests \$20,000

Mike Ilardi: What's the cost for each sample and what we are testing for? We have DEP limits.

Price is just to test the core sample. Didn't break down for taking it and testing it.

Charlie Bogusat, 24 N Lake Shore: In the office there are results of core samples from the year 2000.

Tests are old and irrelevant. When you get the new ones, then I'd like to compare them.

Jasmine Vargas, 9 Cherokee Ave: Why isn't the money spent yet? Bills were paid recently but not shown yet on the budget.

Suggests \$15,000

Line voted at \$15,000

Casey Robinson, 183 White Meadow Rd:

522.21 Geese Control: Are there specific controls for geese?

Mike I: Suggested to use a laser system since dogs aren't here all day.

Do we have any other proposals?

No, looking to lease the laser to test it out.

Nelson: Concern that lake is not on board with using a laser.

John O'Conner, 42 Mohawk Ave: Does it only scare geese and not other birds? Not sure but directing them where the geese are. Doesn't harm the birds, just scares them away.

Casey: Can we do a 6 month trial? Can we arrange budget to pay for trial and purchase next year?

No, because they will take it away after the trial which would result in a loss.

Marty Sweinhart, 75 W Lake Shore Dr: Laser aimed on common properties but geese can come to lakefront properties.

We can't control where they go but with permission we can come to your property as well.
Charlie Bogusat, 24 N Lake Shore: Let lakefront owners know that they can buy a pen online that works as well.
Barry S: Laser will cover beach 1 and handheld around here, not beach 2.
Mary Jean Jones, 62 Oakland Ave: After nesting season, the babies will be left behind if their parents leave.
Mike I: Looking to start early before they nest and through the summer so they can nest elsewhere.
Jasmine Vargas, 9 Cherokee Ave: If lake is not on board with this then what other options do we have?
The board can make a motion and vote to treat the geese.
Barry S: Lake isn't against getting rid of the geese but doesn't have enough info on the laser process.
Jasmine: Dogs are \$9,000 and lasers are \$20,000.
Pat Degnan: We consolidated the cost all into this line.
Stu Joseph, 25 Old Middletown Rd: Suggests \$0, wants it managed by maintenance.
Line stays at \$20,000

Carrie Caruana, 7 Wichita Ave:
522.18 Consultant Fees: What's it for?
Consultants come out to do the biology to the lake.
Suggest \$20,000
Line stays at \$25,000

Stu Joseph, 25 Old Middletown Rd:
522.12 Alum System Maintenance: Can we use this year's money to save for next year?
We can't anticipate any damage to alum lines and diffusers.
Stu: Buy a spare pump, suggests \$1,000
Line stays at \$2,500

Lake Reclamation total is now \$78,005

MAINTENANCE Total Proposed \$267,900
Mike Ilardi, 19 N Brookside Dr:
525.01 Vehicle Fuel & Maintenance: Suggests \$10,000.
Barry Mendelsohn: Never spent more than \$8,500. Suggests \$12,000
Line voted at \$10,000

Mike Ilardi, 19 N Brookside Dr:
Suggestions made based on conversation with Kurt
525.02 Landscape Maintenance: Suggests \$10,000
Line voted at \$10,000

525.06 Purchase Maintenance Equipment: Mike suggests \$4,000.
Line voted at \$4,000

525.11 Community Maintenance Materials: Mike suggests \$6,000.
Line voted at \$6,000

Stu Joseph, 25 Old Middletown Rd:
525.04 Maintenance Building Materials: Never spend more than \$2,000, suggests \$3,000
Line voted at \$3,000

Maintenance total is now \$254,200

NEWSLETTER/COMMUNICATIONS Total Proposed \$17,489
No comments

Newsletter/Communications total stays at \$17,489

529.00 PARKING LOTS Total Proposed \$1,000

No comments

Line voted to stay at \$1,000

PLAQUES & AWARDS Total Proposed \$1,000

Barry Mendelsohn, 53 Oakland Ave:

570.02 Committee Appreciation: Looking to recognize those running/volunteering. Suggests \$1,000 to use for gift cards, plaques, etc.

Line voted to stay at \$500

Plaques & Awards total stays at \$1,000

SECURITY Total Proposed \$125,000

Stu Kipilman, 5 W Lake Shore Dr:

531.01 Security Salary: Suggests \$70,000

John O'Connor, 42 Mohawk Ave: Suggests \$120,000

Line voted to stay at \$100,000

Rachel Soto, 39 Cherokee Ave: What do we need to fill these rolls? Need committee to hire them. Starts at the security committee level.

Jasmine Vargas, 9 Cherokee Ave:

531.03 Equipment: What is in the equipment line and why haven't we spent this?

Walkies and batteries for them.

Suggests \$750

Stu Joseph, 25 Old Middletown Rd: Anything we can buy this year?

Just found out that two walkies don't work and we need to replace them.

Line voted to stay at \$1,200

Casey Robinson, 183 White Meadow Rd:

531.11 Internet Connection Fees: Is that for everywhere? No

Security total stays at \$125,000

REAL ESTATE TAXES Proposed \$157,000

No comments

Real Estate Taxes total stays at \$157,000

SENIOR CITIZENS Total Proposed \$21,500

Stu Joseph, 25 Old Middletown Rd:

535.01 Bus Trips: Suggests \$13,000

Lilly Sweet, 1 Oakland Ave: Thanks the board. \$15,000 came up last year. We had to cancel a trip due to costs going up. Without this money, many seniors don't leave their homes.

Mary Jean Jones, 62 Oakland Ave: Last year I suggested that seniors meet in the evening or weekends so more can attend.

Many can't drive at night.

People who work, can't make it. Trips are during the day and cutting out many people to participate.

Stu Kipilman: Most senior groups meet during the day.

Lil Sweet: We don't ask other groups to meet during the day.

We had an accident last year when we drove to an event last year.

Michelle Cromwell: Suggests \$20,000 to run an evening trip.

Line voted to stay at \$15,000

Senior Citizens to stay at \$21,500

UTILITIES Total Proposed \$78,700

No comments

Utilities total to stay at \$78,700

WOMEN'S CLUB Total Proposed \$30,010

Lisa Dispenza, 29 Comanche Ave:

539.09 Community Events: Suggests \$18,500

Evan Trisler, 13 Comanche Ave: Suggests \$25,000

Line voted at \$18,500

Lisa Dispenza, 29 Comanche Ave:

539.13 Community Center: Suggests \$5, whoever is using it can cover the costs.

John O'Connor, 42 Mohawk Ave:

Room is in disrepair. Suggests \$1,500. Withdraws suggestion.

Line voted to stay at \$500

Raffael Soto, 39 Cherokee Ave:

539.12 Children's Events: Suggests \$ 2,500

Patrizia Trento, Oneida Ave: What's the difference between this and community events?

Spring & Halloween parties

Line voted to stay at \$1,500

Women's Club total is now \$26,510

PROPERTY RIGHTS-LEGAL FEES Proposed \$5

No comments

Line voted to stay at \$5

SPECIAL FUNDS Total Proposed \$150,000

Jim Smith, 8 Apache Trail

542.03 Collections Reserve: Suggest \$30,000 for dues shortfall.

Penny Mariano, 35 Ellen Dr:

If someone doesn't pay, they get a lien and do we get the money? Yes

Stu Joseph, 25 Old Middletown Rd:

Dues collection was at 97% but now 98.5%. We still have 3 more months to collect the dues.

Line voted to stay at \$0

Barry Mendelsohn, 53 Oakland Ave:

542.04 Country Club Reserve Fund: Suggests \$200,000

Mike Ilardi: Money in CC reserve is not all the reserve money. We have multiple funds that make up our reserve.

Barry: Reserve Fund can only be used for items on the reserve list.

Mike I: All our funds fall under our reserves.

Line voted to stay at \$150,000

Special Funds total stays at \$150,000

Budget final total \$2,379,328

Dues \$989

SUMMARY OF YEAR'S ACTIVITIES FOR COMMITTEES:

COMMITTEE REPORTS:

Civic Affairs, Pat Degnan: Monday, 10/20 political candidates night at 8pm.

GOOD AND WELFARE:

Jim Smith, 8 Apache Trail, waited 20 minutes to start the meeting and not have a quorum. Would still like to see a proxy system/vote for this meeting. Would get a bigger representation of the community.

Barry Mendelsohn, 53 Oakland Ave: Thanks everyone on the board and the committees. They put in a lot of time. Commend them all. Audience is thin and people should get more involved.

John O'Connor, 42 Mohawk Ave: Thanks the board & the committees. Board should consider why there's not a lot of people here today.

Pat Degnan, 88 Valley View Dr: Shout out to women's Hub Lakes softball team and they won 1st place.

Glen Katz, 47 W Lake Shore Dr: I'm not able to run this year. Thanks all for coming today. We have many homes in this community and get a small turnout. The board members get one vote, the same as others, and pay the same dues as everyone else. We are vested in this community. I raised 5 kids in 3 houses. My committees have done amazing work and we don't take spending lightly. Please don't go on Facebook to read the untrue comments. They are not here to know what happens. We are criticized when we spend hours of our own time. Someone even stated the board should be fired. The board pays with time away from families and friends. No price on time and we sacrifice. Things go on Facebook, but we want your help. Come to committee meetings and run for the board. People have a lot to say but don't back it up. We make it happen. I thank the board and those that participate in committees.

Mary Jean Jones, 62 Oakland Ave: Thanks everyone. There used to be a Mah Jongg group here in the clubhouse. How do we start it up again?
Check with Women's Club to possibly use the youth center.

Lauren Bianchi, 10 S Brookside Dr: Maybe people don't show up because they are happy with the way things are. Thanks everyone and sorry that I had to back down.

Mike Ilardi, 19 N Brookside Dr: Thanks the audience spending the day here. I also think that people don't show because they are happy. Most show up when they aren't happy. Everyone has the opportunity but choose not to attend.

Mary Jean Jones, 62 Oakland Ave: Appreciate everyone trying to cut the budget and seeing the dues under \$1,000 makes a difference psychologically.

Rebecca Mack, 247 W Lake Shore Dr: Not sure if playground at beach 3 was discussed yet but hoping for an improvement there. Young families aren't going to beach 3 because they need a better place to play.

Lil Sweet, 1 Oakland Ave: I've been here 56 years. Dues started at \$80 a year. Now a year-round community. Kids are coming back to raise their families here.

Stu Joseph & I were on a planning board and sent out letters to many communities. We offered a lot more for your dues.

Thanks Mike Ilardi for helping out the seniors. Thanks again for all the work you do.

REPORT BY ELECTION COMMITTEE

President:

***Michael Ilardi 77**

1st Vice President

***Roger Crook 98**

2nd Vice President

***Michelle Cromwell 99**

Treasurer

***Nelson Vargas-Fuentes 93**

Three Year Director Seat

***Carrie Caruana 97**

***Patricia Degnan 97**

***Steve Koenigsberg 100**

***Michael Lynch 84**

Two Year Director Seat

***Robert Eric Veit III 94**

***Indicates the candidates that won.**

Total paper and absentee ballots 107

Absentee 20,

87 in person

Meeting adjourned at 3:52pm

Motion by: Mike Ilardi, Past President

2nd by: Roger Crook, President

Next Board Meeting is Wednesday, October 15, 2025

Written & Submitted by: Suzie Palazzo

Approved by: Roger Crook, President