

extra copy

**PRITCHARD ISLAND HOMEOWNERS ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING
January 12, 2004**

The meeting was called to order by Ralph Rose. Directors present were Maxine Helmers, Ralph Rose Joann Rose. Tom McCombs and Jim Morton were absent. A quorum was established.

Linda Deptola read the minutes of the last meeting. Ralph Rose made a MOTION to accept the minutes, seconded by Maxine Helmers, all approved.

UNFINISHED BUSINESS:

Capital City Bank paper work on the promissory note payoff 10/29/03 was give to Linda Deptola for filing at the Joseph Group office.

Two keys have been secured for the safe deposit box at Regions Bank. Ralph Rose and Maxine Helmers each have one.

At the last meeting Barry McCombs was given the approval to paint and number the doors in the community. He was required to provide proper license and insurance information before beginning work. This is not completed yet. Mr. Sleeth called Mr. Rose and let him know that there really is not enough money available to paint doors. Mr. Rose will investigate. One request has been received from unit 876 that we do not paint the door as he takes care of it himself.

Attorney Perrrin received payments on assessments in arrears but did not collect the cost involved. The owners involved will be notified that they must pay the attorney fees. If not paid the fees can become a lien on the property. The association should not pay the legal fees involved.

One roof problem has been reported. Mr. Brock in unit 840 has a leak. The roofer will be notified to get it repair as soon as possible. There were no new siding problems to report.

Allstate insurance sent a letter regarding claim # 3711719272. The Board was allowed to look at the letter regarding settlement of the claim. No action was required by the Board at this time.

Trash cans have become an eyesore. It would help if Board could talk to those residents on the first committee. Every resident needs to be aware of problem and if the service supplier is not picking up properly call them and complain.

NEW BUSINESS:

Proposals are being received for pressure cleaning of buildings. Kyle & Co has been called as well as A Better Way. Other companies were discussed and the association will get at least three bids.

check.

Several letters have been sent out on behalf of the Violation Committee. They were regarding the following:

Unit 892- misuse of parking spaces.

Unit 894- dog running loose and not cleaning up after dog. Also a washer and dryer is improperly stored on the lanai.

Unit 896- misuse of parking spaces, loud stereo/video games past 10:00 PM.

Unit 872-bags of garbage left sitting outside and not cleaning up after dog.

Unit 866-more than four persons living in unit, Board will approve for a short time or if it is a hardship.

Unit 902-screen door wrong color. This was tabled until Board decides what rules to publish regarding the color of screen doors and how to handle those already in place. Mr. Rose will report at next meeting.

Questions were raised about soliciting door to door and what can be done about it. If any solicitor is an annoyance or behaves improperly resident should call 911 and report.

It was noted that many parking areas have a lot of oil damage from leaking vehicles. Holly Martin will be asked to compile a list of units involved.

Joann Rose asked that a notice go out showing that the Rules and Regulations are in keeping with local ordinance. Linda Deptola will prepare this and it will go out with the mailing of the minutes. It is illegal to put trash in a container belonging to someone else. It was suggested that it would be helpful if the trash cans were numbered but there was a question of who would do that. Who owns the trash can was discussed and Joann Rose will read past minutes to find out.

Unit 898 is having a reoccurring plumbing problem. It seems every three to four month the line clogs and a plumber must come out. This will be investigated to fix it properly and put an end to the problem.

There being no further business for the Board to consider a MOTION was made by Maxine Helmers to adjourn, seconded by Ralph Rose, all approved.

Submitted by,

Joann Rose, Secretary
Board of Directors

Minutes are in draft form until approved at the next meeting.

January 14, 2004

In an effort to maintain Pritchard Island in accordance with our Deed Restrictions we are mailing out information from local governing ordinances. This is just to let you know that the rules and regulations of Pritchard Island are in line with local law.

Inverness City Ordinance Sec. 10-35 Unauthorized dumping prohibited.
It shall be unlawful for any person to:

- (5) Place or deposit solid waste in waste container owned or leased by another person without the other person's permission

Each unit in Pritchard Island has one trash can provided, two if you purchased an extra. Do not place your trash in any container but your own. Trash may only be put outside on the morning of a pick-up

Inverness City Ordinance Sec. 5-3 Animals running at large prohibited:

No animals, whether wearing proper identification or not, shall be at large. Any animal found at large shall be deemed to be committing an act in violation of this chapter.

Inverness City Ordinance Sec. 5-4 Animals creating nuisance prohibited.

(a) Any animal which habitually barks, whines, howls or causes other objectionable noise which is at large, chases or runs after persons or vehicles, which destroys or damages any property of another person, which causes serious annoyance to a neighboring resident or interferes with the reasonable use and enjoyment of his property, or which is otherwise offensive as to create a nuisance, shall be deemed to be committing an act in violation of this chapter.

(b) Any animal which defecates or urinates upon the sidewalk of any public street, or upon the floor of any common hall in any apartment house, hotel or other multiple dwelling or upon entranceway, stairway or wall immediately abutting on a public sidewalk or upon the floor of any theater, shop, store, office building, or other buildings used in common by the public, or upon any property or premises owned by any person, except the property or other premises of the owner of such animal, shall be deemed to be committing an act which constitutes a violation of this article.

Pritchard Island Deed Restrictions, Rules and Regulations states only two pets may be housed in a unit, they can not be an annoyance or a nuisance in the neighborhood and that each pet's owner shall promptly clean up any excrement from their animal outside.

Linda

1/12/2004

Ralph E. Rose, President Agenda

Thank you for coming to night.

Roll

Approve last month minutes

Business Old

Bank Business

Capitol City Bank: recieved Promissory Note paper work of payoff 10/29/2003 will give to Linda Deptolia.

Regions Bank, safe deposit box was opened and two new key were given one to Maxine Hellmers and one to Ralph Rose.

Painting and numbering doors, Barry McCombs was given the approval to paint and numbers the doors with aquring a county lincence and proper insurance. What has the contractor done? note Mr. Sleeth called Ralph Rose in December to inform him that there was not enough money to do the painting at this time. This was confusing. ** Unit 876 - MR Patton DO NOT Paint the DOOR, see the*

Attorney Mr. Don Perrin, received payments from arrears in monthly assessments, D006, E008 and F003, however the attorney fees were not paid. (ltr from attorney was given to Linday Deptolia) Ralph Rose ask Mr. Perrin to let the residents know it was there responsibilty to pay the attorney fees. Ralph Rose called Joseph and Co. and ask them to let him know if another bill was received from the attorney.

Roofs any problems Tom was aware of some he will address them

Siding, any problems

Allstate, letter was recived Jeff Bone from the Allstate Insurance Company in reference to a claim number 3711719272, ***** pass the letter around to the Board with the information Joann Rose recieved when she called*** not to the residents>

Trash cans, eyesore, talk to people who were on the first committee.

ANY OTHER OLD BUSINESS ?

*eyesore
need to do up right.
Trash Co
pickles*

NEW BUSINESS

Pressure cleaning the buildings
(called Kyle & Co. at 352-427-4013 Lic & Ins. waiting for bid)
does any one remember who did the cleaning last year and was the job done proberly

*John Gray
a better way*

'Letters from the Violations committee, (Linda Deptolia should have the letters with her)

Unit 892:

Parking in spaces of other residents, December 27, 2003 and has been verbally told at least 2 times

Unit 894:

1. Dog running loose outside the residence animal stays out during the day and night see ltrs.

unleased dog & not cleaning up, residents have been warned previously on the unleashed dog and a letter of warning sent 05/19/2003. Real Estate sign vehicle Commercial lettering

2. Washer and Dryer sitting on lanai for several weeks

Unit 896:

1. residents are parking their vehicle in 898 parking spot, and when asked to move the vehicle the residents became loud used the F word.

2. Loud Stereo/TV/Video game. 12/11/2003 Loud music/noise 12:15 am, 11:08pm Fri. to 1:27am Saturday

12/22/03 * The sound was so loud that the several items rattled on the walls.

Loud Stereo/TV/Video Games for extended periods of time past 11:00 pm Dec. 25,28,29,30 2003

Unit 872:

1. 2:30 pm Sunday- Several bags 5-6 of garbage and a pole lamp sitting out by can.

2. dog, not picking after the animal

Unit 866: More than 4 persons residing in the residence > if this is the case the board needs to know if it is a hardship and this is needed only for a short time.

Unit 902:

Black screen door *** ask what the board wants to do, last month, the board said that all doors are to be white.***

Misc. Items
Soliciting : is it allowed and can it be stopped
Several parking spots seem to have a lot of damage to them from vehicles leaking

*TABCE - Ralph will talk to them / then write letters
Any modification needs to be presented to the Board.*

Trash letters letters joann rose would like to send out letting residents know it is against the rules of PIHOA and the county to put your trash in another persons trash can.

Trash cans do not belong to the Association they belong to the residents, it would be helpful if they were numbered. *** Rose Eshman asked if the Association could pay for and put on numbers to the trash cans for the residents ***

Resident TABCE - go back a read minutes.

Repair 898- Holly + Wayne Martin.
same problem w/ Plumbing every 3 months
about 40 to 50' from the residents Dan's
Plumbing w/ evaluate the problem +
~~page~~ to fix the problem completely.

MOTIONS Maxie Incl Ralph
all on form

Map

review of claims -

Mr. McCombs

IF INS. pay everything
coverage is for carpet, appliances,

Table till you talk to
Don Perrin attorney.

Further discussion of what insurance
covers.

Issue tabled until Don Perrin
responds Big Motion Jim Martin
McCombs Ind. All approved

Any tenant ^{resident.} may not call INS. for
Claim must go through BOARD

818, 820 822 824 830 834 838 840
Request to payment to Gary Dist. Clerk

#381 98 Jim Martin motion, Ind by some name
Motion to adjourn Jim Martin, Ind Tom McCombs
all approved

Jim Martin Motion (w/ Jim McCombs)
Motion
Ind by McCombs
14th Feb
6pm
10 pay from
tomorrow
for [unclear]
unit

PRITCHARD ISLAND HOMEOWNERS ASSOCIATION, INC
BOARD OF DIRECTORS MEETING
FEBRUARY 9, 2004

The meeting was called to order by Ralph Rose, President. Present in addition to Mr. Rose were Maxine Helmers, Tom McCombs, Jim Morton and Joann Rose. A quorum was established.

The previous minutes were read by Mr. Morton. There being no corrections a MOTION was made by Maxine Helmers, seconded by Tom McCombs, all in favor.

There was no financial business to discuss.

Unfinished Business:

It has been verified that all vendors have liability insurance. Unit 906 and 908 had a roof leaks. Roofer has been having a problem gaining access to units. People are often not home or they turn him away. Roofer has contacted Maxine Helmers, he will leave note on doors to let resident know what he has done. If he continues to be turned away he will have to begin charging for his travel time.

There are not siding problems to report.

Allstate Insurance has notified the Association that they have settled claim # 3711719272 for \$121,000. Letter was passed around for Board to read.

Trash cans were discussed. Joann Rose has done research to establish who should be responsible for the cans after installation. After discussion Jim Morton made a MOTION for the Association to be responsible for trash cans, Joann Rose seconded, all in favor. Jim Morton made a MOTION for numbers to be placed on the cans by the Association, seconded by Joann Rose, all approved. There was discussion as to who would put the numbers on, Tom McCombs offered to go through the area and put numbers on. A MOTION for him to do so was made by Jim Morton, seconded by Maxine Helmers. The vote was four in favor, one opposed. Motion carried. A suggestion was made that Barry Mc Combs get a handyman license and along with painting he could put the numbers in place. The Board will ask him if he is interested.

There are three cans that have been run over, two by the trash hauler and one by a moving van. The trash hauler will pay for damage. Trash may only be placed outside the can the night before or the morning of trash pick up.

Joann Rose requested office supplies. Mr. Morton suggested that as Secretary of the Board Mrs. Rose should be able to spend up to \$100.00 without Board approval.

The renter has been interviewed for unit 892. Unit 822 is rented by a tenant who works for the forestry service and has a marked vehicle which will be allowed since the forestry service is a government office not a commercial business. He has however been parking in the wrong space so Mr. Rose discussed the matter with him.

Bids are being taken on pressure cleaning. Care must be taken in hiring someone who knows what he is doing. Mr. McCombs suggested that the Association purchase a pressure washer and do the work themselves. Again if Barry McCombs had a handy man license he could do work. The use of bleach was discussed and caution was suggested since it can do damage. Residents would have to be notified if bleach were to be used.

Holly Martin did report for Violation Committee. If you see a violation it must be presented in writing. Per the Documents there is a hearing procedure which must be followed. State Statutes also come into play. Other violations noted during the month included three complaints about garbage not being in cans or put out too early. Trash is blowing around the community. There was also a violation concerning a barking dog.

New Business:

Neat and Tidy put down pine straw and cypress mulch for \$3,571.00.
Don's Plumbing was called to repair the small bathroom at the pool.
Bob Clemens brought up the need for six new chairs, two lounges, one small table and two big tables in the pool area. Jim Morton made a motion to purchase the new pool furniture, Maxine Helmers seconded, all approved.

An insurance issue was brought up involving unit 918 where the washing machine malfunctioned and caused the unit to flood. The owner did not have individual insurance so they contacted the Association to pay for the cleanup by Stanley Steamer and to replace carpet. It was indicated that the Association master insurance policy covers this. Mrs. Rose spoke with Catherine Maynard at West Coast Insurers and established that coverage is in the policy for water damage inside the units caused by "accident". Copies of all the bills involved were presented to the Board.

Mrs. Rose did extensive research in old minutes and letters and found that the Master Policy was purchased to cover catastrophic occurrences and that over the years the Boards have typically turned down the claims for water damage telling them it was the responsibility of the homeowner. Any one who wants to read the documentation should contact Mrs. Rose at 344-3372 for a copy. Research would indicate that it was never the intent to cover small claims; the coverage was for a catastrophic event like a fire or hurricane. The Association Covenants, Restrictions and Declarations say the homeowner is responsible for interior damage. Section

5.1.2.2 states homeowner is responsible to maintain, repair and replace any and all walls, ceilings and floors, interior surfaces, painting, and replace any and all walls, ceilings and floors, interior surfaces, painting, decorating and furnishings. It was emphasized by Linda Deptola with the management company that no one may give permission to the Association to violate its Restrictions.

There was a lengthy discussion with disagreement as to what action the Board should take. Mr. Rose does not feel the Association is responsible to pay for the damage and Joann again pointed out that the policy in place was not meant for this type of claim. Insurance is increasingly harder to find for Associations. If there are many small claims the Association could lose its coverage. Replacing it would be very expensive and perhaps impossible. The policy in place with West Coast Insurers was never intended to take the place of individual homeowner insurance. Mr. McCombs felt the insurance company should be responsible. Joann suggested that a raise in the deductible to \$1,000 would help the situation and possibly the claim, if the Association decided to pay it, could come out of the operating account. Mr. Morton suggested that the Association wait for the Attorney's opinion and meet with Mr. Sleeth, past President for advice. This matter was tabled by MOTION of Jim Morton, seconded by Tom McCombs, all in favor. It will be on the agenda for the next meeting.

It was noted that no resident or tenant is authorized to contact the insurance company. They must contact the Board and they will decide how to handle the claim.

Barry McCombs has requested payment for painting doors on units 818, 820, 822, 824, 830, 836, 838, 840, in the amount of \$381.78. Jim Morton made a MOTION to issue a check, seconded by Joann Rose, all approved.

There being no further business to bring before the Board a MOTION was made to adjourn, before it was seconded and approved a decision was made to call a Special Meeting of the Board for the purpose of deciding how to handle the insurance coverage versus the Deed Restriction issue and the current claim. It will be February 19, 2004 at 6:00 PM at Jim Morton's office. The MOTION was seconded by Tom McCombs and approved by all.

Submitted by

Joann Rose, Secretary
Board of Directors

Minutes are in draft form until approved at the next meeting

PRITCHARD ISLAND HOMEOWNERS ASSOCIATION, INC
SPECIAL
BOARD OF DIRECTORS MEETING
FEBRUARY 19, 2004

The meeting was called to order by Ralph Rose, President. Present in addition to Mr. Rose were, Tom McCombs, Jim Morton and Joann Rose. A quorum was established. This special meeting was held at Jim Morton's office.

The purpose of this meeting is to discuss and resolve who is responsible for water damage to the inside of units. In an effort to bring closure to this issue the advice of the Association's attorney, Don Perrin was attained in writing. His letter was read by Mr. Morton and is made part of these minutes. The basic statement was that the Association is not responsible for water damage occurring to the interior of a unit from an appliance or system located in the interior, which appliance or system is under the exclusive ownership and control of the unit owner.

The Association was advised to adhere to the "division of risk" as stated in the Declaration and not file claims on behalf of property owners for water damage which is caused by appliances or systems which are the responsibility of the unit owner.

Mr. McCombs made a MOTION to abide by the attorney's findings and deny the claim recently made by a unit owner. This was seconded by Mr. Morton and approved by all. The Association will make all decisions based on the recorded documents that govern Pritchard Island Homeowner's Association.

The second issue was whether to raise the deductible on the policy from \$500 to \$1000. Mrs. Rose felt it would show "good faith" on the part of the Association to do so. Our cost increased 15% this year and a raise to \$1000 would show the insurance company that we were interested in keeping claims down. Mr. Morton and Mr. McCombs felt that since the premium would not reduce very much it would be better to leave the deductible at \$500 and make sure the members clearly understand what is covered and what is not. Define division of risk to all members. It was decided to leave the insurance deductible at \$500.

Minutes of this meeting and a copy of Attorney Perrin's letter will go out to every member. There being no further business to bring to the special meeting a MOTION was heard to adjourn, seconded and approved.

Submitted by Joann Rose, Secretary
Pritchard Island Homeowner's Association, Inc

LAW OFFICE OF
DONALD F. PERRIN*
A PROFESSIONAL ASSOCIATION

*BOARD CERTIFIED IN REAL ESTATE
TELEPHONE: (352) 726-6767
FAX: (352) 726-2586
dfplaw@tampabay.rr.com

BANK OF INVERNESS BUILDING
320 U.S. HIGHWAY 41 SOUTH
INVERNESS, FLORIDA 34450

MAILING ADDRESS:
POST OFFICE BOX 250
INVERNESS, FL 34451-0250

February 19, 2004

Mr. Ralph Rose
3011 S. Rose Avenue
Inverness, FL 34450

Re: Insurance

Dear Mr. Rose:

Please be advised that I have reviewed the items of correspondence sent to me by your wife and have further reviewed the Amended and Restated Declaration of Covenants, Conditions, and Restrictions of Pritchard Island. I have further discussed our insurance policy with Catherine Maynard of West Coast Insurers. Based upon my review of all of the documents and my discussions with Catherine Maynard, my opinion is as follows regarding water damage occurring to the interior of a unit from an appliance or system located in the interior of a unit which appliance or system is under the exclusive control and ownership of the unit owner:

1. Our current insurance policy defines water damage in a very broad manner and basically would apparently provide coverage if a claim was made by the Association for water damage to the interior of a unit even if the water damage claim came from a system or appliance located in the interior of a unit which was the responsibility of the unit owner to maintain. Additionally, an endorsement can not be made to the policy to restrict coverage because the provisions are mandated. Our policy defines "building" to include wall to wall carpeting affixed to the floor of a building.

2. Despite the foregoing, our "division of risk" between unit owner and Association is clearly delineated in our Declaration. The provisions of our Declaration are specific and would prevail over the generalized coverage afforded to us under our insurance policy. In other words, the Association is not responsible for water damage occurring to the interior of a unit from an appliance or system located in the interior, which appliance or system is under the exclusive ownership and control of the unit owner.

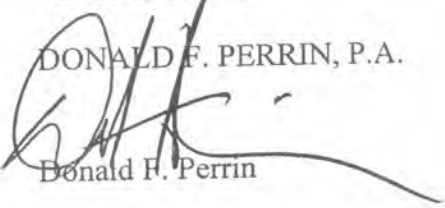
3. It is my conclusion that the Board of Directors should adhere to the "division of risk" as stated in the Declaration and not file claims on behalf of property owners for water damage which is caused by appliances or systems which are the responsibility of the unit owner.

The present Board should continue to follow the previous policy of rejecting these type of claims and thus upholding the provisions of the Declaration. This policy will provide a benefit to all unit owners by reducing claims made under our existing insurance policy. Claims made of the nature which Mrs. Czapka is now requesting would surely drive up insurance premiums and would possibly even result in cancellation of coverage.

If anything further is needed, please feel free to contact me.

Sincerely yours,

DONALD F. PERRIN, P.A.



Donald F. Perrin

DFP/gmc

**SPECIAL
Pritchard Island Board of Directors Meeting**

3/8/2004
gave copy to
Linda Diptolla

FEBRUARY 19, 2004

P.O. Box 1297
Inverness Florida 34450

February 10, 2004

To: Residents of Pritchard Island

From: Ralph E. Rose *RR*
President

Subject: Special Board Meeting

There will be a special board meeting at: Century 21
J.W. Morton Real Estate, Inc.
1645 West Main Street
Inverness, Florida 34450
Thursday
6:00pm

At this meeting the board will discuss how the Declaration of Covenants, Conditions and Restriction interface with the current Blanket Policy. The current issue is about water damage, from a washing machine for an insured resident.

Linda, put with the minutes of the
Special Meeting, this was a the pool
area for the committee to see

Joann Rose

RR/jr

PRITCHARD ISLAND HOMEOWNERS ASSOCIATION, INC
BOARD OF DIRECTORS MEETING MINUTES
MARCH 8, 2004

The meeting was called to order by Tom McCombs, VP. Present in addition to Mr. McCombs were, Joann Rose and Jim Morton. Ralph Rose and Maxine Helmers were absent. A quorum was established.

The first matter of business was the approval of the minutes of the last meeting. There being no additions or corrections Mr. Morton made a MOTION to approve the minutes as read. It was seconded by Joann Rose and approved by all.

UNFINISHED BUSINESS:

Trash cans at 844 & 904 were reported broken. There was a discussion of the need to paint trash cans and to get all broken cans repaired. Three have been ordered and delivered. Barry McCombs who is currently painting door will be asked to bid on painting the cans.

At this time the Chairman pointed out that this was a Board meeting and there was too much conversation going on between the guests. Audience participation is not allowed until the end of the meeting. At that time questions and comments will be heard.

Roof leaks were reported at units 878, 874, 924, 910, and 838. Copies of the communication that went to Proffit and Hicks, the roofing company, were given to each Board member. Both owners and renters are notified when work is to be done. Tom McCombs spoke to the roofer and looked at the roof, all leaks were taken care of.

Mr. McCombs questioned the need for a 30 day renter/visitor needing to have a boat license. It was determined that everyone regardless of how long they are at Pritchard Island must have a boat license to put their boat in the water or dock it.

There is an eight year old child who rides a scooter in the road often into oncoming traffic. Mr. Rose has spoken to the parents who said they will talk to the child. He also contacted the Sheriffs Department and was told that you must have a driver's license to operate any type of vehicle. Since the Deputy must see the action everyone should call the Sheriffs Department if they see the child riding again. The number to call is 726-1121.

Citrus County Animal Control came out on Monday, March 1, 2004 to take a report. Unit 924 Laren Elzinga, this happened Friday at approximately 5:00 pm on

February 27, 2004. Unit 922 , Elaine Leirer dog slipped his collar and jumped at the owner of 924 in an attempt to get to her dog which she had picked up to protect. In the process the dog had left a mark on the owner of 924. The dog did not break the skin according to complainant. The officer spoke with the dog owner who said the dog had rabies shot in MO., she was given 7 days to provide proof of rabies. The officer discussed changing from collar to harness and advised of laws. Animal Control was called by a third party. The dog's owner agreed to comply with the instruction of Animal Control and documented. The Association can not take any action with out documentation and must follow County ordinances.

Mr. Morton made a MOTION that the Board write a letter to the dog owner and suggest that she get rid of the dog. A discussion ensued regarding what action we can legally take. Mr. McCombs seconded the motion, the vote was two (2) in favor (1) opposed. The discussion continues with Mr. Morton insisting that the dog be removed from Pritchard Island to protect our owners. Mrs. Rose felt that lady needed a warning letter first. Mr. Morton is trying to protect the association from any liability and Mrs. Rose wants to be sure we are following the law and procedure. If the dog does anything else then she should be told to get rid of the dog. A second and third vote on the same issue continued. The second vote was also two to one. More discussion followed and Mrs. Rose agreed that the vote should be unanimous and made the motion approved by all on the third vote.

NEW BUSINESS:

Invitation was mailed to President of Gospel Island inviting him to the Board meetings tonight and in the future.

Painting of the gate was discussed. A bid was presented from Barry McCombs for \$4,000 to pressure wash, paint the sign, gate and fencing. Mr. Morton agreed to contribute \$1,000 if both Pritchard Island and Gospel Island Association participate. It was suggested that to avoid any inference of impropriety other bids be received before we accept this bid. Mrs. Rose will provide names of other painters she approached, no one else was interested. Names will be provided to Mr. Morton.

Joseph & Company is charging \$50.00 hour for extra work such as letters. Mrs. Rose has questions on what the description of time charged included. Linda Deptola explained that she can look up what letter were written but noted that the extra fee was \$175.00 and was for two months. Linda will go back and discuss the amount which seems high with the principles of the firm.

Pressure washing of building was considered. Elliot Pressure Washing has been asked to bid. We are waiting for him to do so. Mrs. Rose has called several companies with no response.

Late assessments were considered. Several residents are past due. Mrs. Rose made a MOTION that the names be sent to the attorney for collection. After one month past due interest is added and the owner is sent a past due invoice. A letter should go out advising residents that the assessment is \$130.00 per month for the year of 2004. Mr. Morton suggests fines for late payment. This would require a change to the Covenant and Restrictions. MOTION was rescinded by Mrs. Rose. Mrs. Rose has permission of Board to have the attorney contact the owners who are three month in arrears. The following units will receive letter from the attorney B006, C001, C004, D002, D006, D008, E004, E006, F004. Anything over three months past due should be turned over to the attorney by the Treasurer of the Association.

The owner of 932 does not think the siding that was replaced on Building H was installed properly. She wants an independent contractor to review the installation. It was pointed out that the county has no code for vinyl siding but the City of Inverness does. Manufactures have specifications that come with their product. Mr. Morton will contact a contractor and follow up.

There being no further business to bring before the Board a motion to adjourn was made by Mr. Morton, seconded and approved.

Submitted by;

Prepared by Joseph & Company for
Pritchard Island, HOA

Minutes are in draft form until approved at the next meeting.

LAW OFFICE OF
DONALD F. PERRIN*
A PROFESSIONAL ASSOCIATION

BANK OF INVERNESS BUILDING
320 U.S. HIGHWAY 41 SOUTH
INVERNESS, FLORIDA 34450

MAILING ADDRESS:
POST OFFICE BOX 250
INVERNESS, FL 34451-0250

*BOARD CERTIFIED IN REAL ESTATE

TELEPHONE: (352) 726-6767
FAX: (352) 726-2586
dfplaw@tampabay.rr.com

February 19, 2004

COPY!

Mr. Ralph Rose
3011 S. Rose Avenue
Inverness, FL 34450

Re: Insurance

Dear Mr. Rose:

Please be advised that I have reviewed the items of correspondence sent to me by your wife and have further reviewed the Amended and Restated Declaration of Covenants, Conditions, and Restrictions of Pritchard Island. I have further discussed our insurance policy with Catherine Maynard of West Coast Insurers. Based upon my review of all of the documents and my discussions with Catherine Maynard, my opinion is as follows regarding water damage occurring to the interior of a unit from an appliance or system located in the interior of a unit which appliance or system is under the exclusive control and ownership of the unit owner:

1. Our current insurance policy defines water damage in a very broad manner and basically would apparently provide coverage if a claim was made by the Association for water damage to the interior of a unit even if the water damage claim came from a system or appliance located in the interior of a unit which was the responsibility of the unit owner to maintain. Additionally, an endorsement can not be made to the policy to restrict coverage because the provisions are mandated. Our policy defines "building" to include wall to wall carpeting affixed to the floor of a building.

2. Despite the foregoing, our "division of risk" between unit owner and Association is clearly delineated in our Declaration. The provisions of our Declaration are specific and would prevail over the generalized coverage afforded to us under our insurance policy. In other words, the Association is not responsible for water damage occurring to the interior of a unit from an appliance or system located in the interior, which appliance or system is under the exclusive ownership and control of the unit owner.

3. It is my conclusion that the Board of Directors should adhere to the "division of risk" as stated in the Declaration and not file claims on behalf of property owners for water damage which is caused by appliances or systems which are the responsibility of the unit owner.

The present Board should continue to follow the previous policy of rejecting these type of claims and thus upholding the provisions of the Declaration. This policy will provide a benefit to all unit owners by reducing claims made under our existing insurance policy. Claims made of the nature which Mrs. Czapka is now requesting would surely drive up insurance premiums and would possibly even result in cancellation of coverage.

If anything further is needed, please feel free to contact me.

Sincerely yours,

DONALD F. PERRIN, P.A.



Donald F. Perrin

DFP/gmc

SPECIAL
Prichard Island Board of Directors Meeting

FEBRUARY 19, 2004

P.O. Box 1297
Inverness Florida 34450

February 19, 2004

To: Residents of Pritchard Island

From: Ralph E. Rose
President

Subject: Special Board Meeting

There will be a special board meeting at: Century 21
J.W. Morton Real Estate, Inc.
1645 West Main Street
Inverness, Florida 34450
Thursday
6:00pm

At this meeting the board will discuss how the Declaration of Covenants, Conditions and Restriction interface with the current Blanket Policy. The current issue is about water damage, from a washing machine for an insured resident.

Declarations of Covenants, Conditions and Restriction

Who's
Responsible for damage

Homeowners:
Insurance or out of pocket

Association
Insurance or General Fund

Chapter 720

720.301 Declaration of covenants. (4) jurisdiction and control of an association (b) Succeeds to the rights and liabilities of the person or entity that created the community by the association.

720.303 Powers and duties. The officers and directors of an association have a fiduciary relationship to the members who are served by the association. The powers and duties of an association include those set forth in this chapter and, except as expressly limited or restricted in this chapter, those set forth in the governing documents.

RR/js
copies of 720 given to Board

Pritchard Island Board of Directors Meeting

Inverness Florida 3445

850 Pritchard Island Road

February 19, 2004



Save our Insurance

Raise deductible to \$ 1000.00 from \$ 500.00

no

Who cares what covered

How do we want to handle our insurance

What criteria as a Board do we want to use to pay claims

Need to set an amount for claim to be turned into Ins.

1. When is it the Association Responsibility
2. When is it the Unit owner Responsibility
3. Do we need to set up a Reserve amount of money to cover claims

West cost will consider Unit Owners for coverage

JJ Ann S. Rose
850 Pritchard Island Road
Inverness Florida 34450
Home Phone 352-344-3370

February 19, 2004

Don Perrin, P.A.
Bank of Inverness Bldg.
320 Highway 41 South
Inverness Florida 34450

Dear Mr. Don Perrin, Attorney at Law

In Reference to your lettered 1/29/2004 in reference to Pritchard Island - Water Damage

When people purchase homes in Pritchard Island, they are given a copy of the Declaration of Covenants, Conditions and Restrictions. When violation letters are sent, the first line states to the resident they in violation of the Covenants.

2.6 Accepting the Deed, owner agrees to the terms and conditions.

5.1.2.1 Responsibility of the owner fixtures and /or their connection required to provide water.

5.1.4 Damage for Loss Covered by the Association-Insurance Bland Special policy, was purchased to ensure the Association in case of a calamity. (see letter dated 10/8/1996) this is a wonderful policy, it protects the investment of the Association and the residents.

I have spoken to Katherine Maynard at West Coast insurance and there is no insurance policy that mirrors (your words last time we spoke) an Association Covenants, it is up to the Board to make that decision.

I'm sending you the history I have found through the minutes of Pritchard Island I hope you feel my concern about residents being turned down because of water damage, and told the inside was their responsibility, only to have a past board member put through a claim at the direction of a past president.

11/20/1991 Mary Czapka owner of Unit damaged (she was on the board) see highlighted area

9/8/1993 Owner of Unit 898 had damage and the board did not pay

12/1995 Lincoln regarding water damage caused by a leaking water heater. **Interior damage must be covered by the individual Home Owners Policy.** the board did not cover this either.

9/9/1996 Mr. Jim Sleeth talked about insurance situation and that all unit owners have the same base level of insurance so that any damage to the unit will be covered by the owners policy.

10/8/1996 Mr. Donatello letter

4/13/1998 Unit 904 , insurance claim to much pressure in the pipes covered by the association.

9/14/1998 Mr. Sleeth is worried about to many insurance claims, could result in higher rates.

12/14/1998 deductible is changed from \$ 250.00 to \$500.00

Mr. Parrin as a board member, I want to feel like I have done my home work and can do my best for the community to ensure we keep insurance and safeguard their and my investment at Pritchard. It should be equitable to all.

The water damage at Mary, is not Association responsibility, because of what the Covenants indicate. Mary Czapka choose not to get insurance, when her 15 yr. old washing machine hose broke damaging the rug. She took a gamble, and lost. We were told that any damage inside was ours to cover. I think that since only a select few are privy to the insurance coverage knowledge, especially the board I think we have to be very careful about discrimination against residents who have insurance or and residents who have been told the inside is your to take care of, it could be looked at as being unethical and bias and shows favoritism.

Do we follow the Covenants or the Insurance policy

I want to do whats right and I have lost alot of sleep over this issue.

~~*Meeting for April 12, 2004 was canceled*~~

Call Roll

Read Minutes March 2004

OLD OR UNFINISHED BUSINESS

Assessments:

Secretary & Treasures Report

Painting:

Painting of the Gate

Violation Communittee:

Trash/Garbage

Trash can Repair:

Painting Trash Cans:

Pressure Cleaning Building:

Roof

Leaks

Proffett & Hicks

CJ Roofing

Siding Problems:

Maintenance Person:

Maintenance Problems:

Community Complaints:

Grounds/Common Area:

Boat:

Pool Area:

Pressure Cleaning Building:

Important: the Budget for 2004 was only \$ 190.00 per building total \$ 1,330.00

1. Dolan Smith gave a bid to Pressure wash the building for \$ 165.00 (see bid copy)
1. Picard- Pressure Cleaning 341-3300 March 4, 2004, he gave us a bid last year, never received a bid this year.
2. Pressure Cleaning: Dave Auger @ 352-527-0038 had appt with Tom 3/23/04 will send bid, Lic. & Ins. 026875

Roof Leaks:

After the heavy rain March 13 & 14, 2004 the following calls were received,

Unit 874, renter Linda Resino< Proffitt & Hick Roofers were faxed and called. (3/17/04, 3/23/2004)

Unit 874, Mr Gary Bryant (owner called) 4-21-2004, the leak is still happening and he is concerned about interior damage to the unit now. Joann Rose gave him the phone number to Proffitt and Hicks so he could make arraignments with the roofer to have someone there when they come. Maxine Hellmerw faxed to Proffitts and Hicks the request again and also cc: by fax a copy to Mr. Bryant for his records. Joann Rose also called Mr. Bryant at work to see if he was given good service from the roofer.

Mr Bryant Office # 637-1707 Fax 637-1703 Cell # 302-8254

Unit 908, contact person Sue Burns call< Proffitt & Hicks were called and faxed (3/17/04, 3/23/2004)

Fixed

Unit 870 Elizabeth Swajay , May 3, 2004 after heavy rain last night Unit 870 has a leak in the same place, will call the new roofer Monaday, Russll will be to let him to asses the problem.

Unit 840 Tom Brock, < Proffitt & Hicks faxed (3/23/2004)Fixed

* Mr. J.W. Morton. questioned the roofer about charges on the last invoice. \$1,7000

* Ralph Rose spoke with Mr. J.W. Morton about getting a new Roofer

John Foster/DJ Roofing purchased Proffitts and Hicks Roofing Co. Information was faxed to 352-544-1003 4/26/2004 (see copies) There was no answer by FAX and no answer by the phone number 352-7999-0228.

NEW ROOFER: CJ ROOF THEY WERE CALLED ON UNITS 874 UNIT 858 4/29/04 CAME OUT AND GAVE BID AND ASSESSMENT OF DAMAGE SEE COPY OF BID, FOR REPAIR IT WAS SIGN BY BOARD SO WORK WOULD BE STARED.

5/4/04 UNITS STILL LEAKING 870 AND 908 * NOTE ALL OF THESE WERE FIXED WITH A MONTH OR TWO BY PROFFITT AND HICKS *****SEE LETTER FROM RALPH ABOUT NEW ROOFER *****

Siding Problems:

Siding: Keith Miller Windows and Siding Phone# 352-795-8772 Fax # 352-795-0311

Unit 932 Ms Donetello, her siding is coming off on her building, faxed (3/24/2004) * Keith Miller was called and the problem was fixed *

Maintenance Person:

1. Dolan Smith Carpentry Inc., General Repairs and Maintenance Licensed & Insured @ 352-637-5158 or cell, @ 352-212-5117 called 4/24/2004 message left (resident Sue Smith refereed this person) Mr. Smith called back and will be glad to be the handyman. He was ask to look at Unit 860 - Unit 846 and the trash can repair.

2. Stone Cold Services, Power Washing-Painting/Maintenance-Repair Licensed and Insured @ 352-344-9323 left two messages . Did not receive any calls back.

Maintenance Problems:

Unit 860, front stoop needs to be repaired (tt Barry Mccombs to see if he wanted to repair it, he will be getting his handyman license soon)

Agenda May 2004 Pritchard Island Homeowners Association

Unit 820, there is a new unpainted front door on the unit, the old door was painted by Barry Mccombs at the expense of the association, a letter was sent to the unit owner stating that the door needs to be painted at her expense. The owner lives in NJ

Unit 846, front stoop needs to be repaired, I notices that the stoop is gray in color, what does the association want to do? Do we paint or let the Unit owner paint it. ** Most of the stoops are not painted **

Community Complaints:

Letter from Don Qunell, about a barking dog, Joann Rose talk to him a few days latter and he said the problem was getting better, but the dog still barks sometimes. (Dogs do that)

Russell Sajwga, called three times about a dead rat. in front of the mail box, and insisted that the president come down and remove it.

Several Complaints about garbage being left out, starting Fri. the trash is not picked up until Monday. This could be way there are RATS president.

Neat and Tidy are plowing grass and mulch around front doors/Joann Rose suggested to Mr. Manning that he let Jeff know, because maybe he was not aware that this was happening.

Grounds/Common Area:

Neat and Tidy, Ralph Rose and Tom Mccombs did a walk around to see about new shrubs, Budget was about \$700.00 for FY 2004 will be spending approx. \$800.00

The old or dying red tip bushes were cut down in April.

Unit 926 Dana Sutter was concerned about the low growing shrubs (Juniper) around the last building, there have been dead snakes and a nests. Mr. Pierce, also said that very often when he comes out of his unit there are snakes laying by his front door. Ralph Rose talked to Jeff from Neat and Tidy and the shrubs will be removed and grass put down. 4/24/2004 Neat and Tidy removed and cleared the shrubs, Ms Sutter was also there. Joann & Ralph Rose surveyed the area and it looked much better, Joann Rose spoke to Jeff and was told that nothing else needs to be done to the area. Joann Rose called Ms Sutter at work and she wanted to plant flower where the shrubs were taken up, she was informed to give a letter at the next Board meeting 5/10/04 and indicate what kind of flowers she was going to plant.

Boat:

Tom Mccombs, has no problems at this time.

Pool Area:

1. Bob Clemens called, there was a problem at the pool with children under 12 yrs of age swimming with an adult present, that is against the Rules of Pritchard Island. A letter was drafter with information from August 2003 section 11 and it was given to all residents via Bob (put them in their door. Mr Morton will send out copies to Gospel Island and Sub Association. The Pool belongs to PIHOA and the rules must be followed in ordered to have unity and safety for the community, other association pay dues has access to the pool.

2. Louise Clemens will be on vacation May -July 2004, Resident from Unit 878 Ms May Avis @ 637-4794 will be glad to clean the pool area and take pool reading. Bob and Louise gave all information to Ms Avis and she feels convertible with the duties.

Agenda May 2004 Pritchard Island Homeowners Association

Painting:

Painting of the Doors is complete.

Unit 892 had a steel door put up after their old door was painted, a letter was sent to Ms. Reynolds in NJ, stating it was the owner who had to paint the door now, Barry McCombs phone number was given if the owner just in case they wanted to contact him to have their new door painted at their expense. see copy of letter.

Unit , Don Quneill called @ 726-3599 did not like the way his door was painted, it had some spots that have bubbled up, he had spoken with Barry McCombs and Tom McCombs on one occupation and called Tom twice, with out any satisfaction. Mr. Qunell said he would paint the spots himself, if the painter would give him some paint.

Painting the building, it should be done this year see Budget 2004

Painting of the Gate/ Brick need to be pressured washed. BIDS

1. Barry McCombs bid is \$ 4,000.00 * copy was given to all Board members March 2004 meeting
2. Phillip Elliott Pressure front gate, \$ 200.00 (cleaning only) * see copy
3. Davis Construction, \$ 2,700.00 * see copy

Joann Rose has copy of current licenses from Court House, all are current and can do the work indicated. copies upon request.

Mr. Rose ask Mr. Morton if he would help the Association with this expense for cleaning and painting the gate , and Mr. Morton would be willing to give \$ 1,000.00

Mr. Rose mailed a letter to the President of Gospel Island Assoc. to see if a contribution for the to help with the cost since it would be an asset for the whole community. * see copy of letter . No response from Mr. Grissom.

Violation Communittee:

Trash/Garbage is becoming a BIG problem at Pritchard Island, the trash is picked up on Mon. and Fri. the trash should be put out the evening before or the morning of trash pick up. There are residents who have no regard for the rules or the neibors, and put their trash out when ever they want. A letter will go out in the minutes and let residents know this will not be tolerated any more the fine is \$ 100.00 per offense.

Trash can Repair:

Received invoice from A.J. Hendricks 293 N Cherry Pop Dr. Inverness, Fl 34453
Underground trash can receptacles (8) \$ 687.92 plus tax \$ 41.28 = \$729.20 (see copy of invoice)

Unit 844, Bob Measure @ 708-903-1818 has two can that do not open

Unit 904 Ms, Hebson, her lid if off and need's to be repaired

Unit 876, lid is off the can, and the can is smashed it might be able to be repaired.

Unit 932, Ms Dontello, Waste Management Truck ran over the cans, have called WW @ 1-800-223-4825 to see if they can install the cans, since they broke them. The Association has purchased cans (WW will pay for them) but can not find a Handyman that will install them in the ground.

Unit 856, Ron Lispki lip if broken (phone # 726-1907)

Unit 890, MsGena Reynolds, will pay \$ 200.00 to the Association for day to her trash cans, that happened when she ran over them. The money will be sent to the Joseph Group and any overpayment will be returned to Ms. Reynolds.

Painting Trash Cans:

1. Dolan Smith will paint repair and paint cans (see bid)
2. Barry McCombs was ask to put in bid (have not received a bid at this time)
3. Callahan Bob Painting @ 637-6127 Feb. 13, 2004 again on March 4, 2004 LMTCB / NR
4. Hall Randal Paint Contractor @ 860-2627 called Feb. 18, 2004 said he would give bid, never heard from him.
5. Jim Cincotti@ 344-4908, he came out and talk to Ralph Rose, he was not interested

Agenda May 2004 Pritchard Island Homeowners Association

NEW BUSINESS

Budget for 2005, the board should be gathering bids, the budget review is in Nov.

1. Accounting:

Joseph & Co @746.1400

Robert E. McCranie III CPA@726.8130

2. Attorney:

Don Parrin

James Neal A Jr. PA @ 726.7776 he was not taking new clients

3. Landscaping and Ground Maintenance:

Neat & Tidy

Pest Control

J.D. Smith Pest Control asked to be considered for 2005

Neat & Tidy

Pressure Washing the Building

Roof Company:

DJ Roofing: the work they are doing now is under warranty

New Interview Sheet:

Joann Rose made a new interview sheet, it was approved by the Board give (5) copies to each board member.

Miscellaneous Items:

1. Letter from Larien Unit 922 Thanking Ralph Rose for the ltr he sent her (see copy)

2. Letter from Don Quenelle, Reference to barking dog, Joann Rose spoke with him & barking not bothering him currently

3. Letter from Rose Eshlmen, 1. Shrubs should have been planted in the rainy season, and some behind her unit are dying.

2. Would like a letter to be sent about garbage" stating garbage unless

it is enclosed in the can, should not be put out until the evening after 6 p.m. or the morning of pick up and that is Mon. and Thur. Joann Rose will send out a letter along with minutes reminding the unit owners about the Rules stated in August 2003.

New Owners:

Unit 828 was sold to Mark and Richard Lehocky, Mr. Morton did the interview and copies of the Rules and Covenants were given to the new owners.

New Renters:

Unit 890 Owner, Gena Reynolds will start renting May 1, 2004 to Ralph Rose did the interview.

Artechecitual Community

Mr. Mccombs requested that an Artechecitual Committee be appointed to oversee the work and repair of contractors.

Structural Person: painting, roofing, siding good interpersonal skills, Tom Mccombs volunteered

Electrical Person

Future Projects for Pritchard Island

Painting the Building, might want to designate a person to start and get bid now, write a agenda what need to be done, type of paint, how long will it last stuff like that as for volunteers.

Agenda May 2004 Pritchard Island Homeowners Association

Gospel Island: The president was invited to the meeting via letter.

Sub-Association: Who is doing the interviewing?

Cecillia said there was a lady who was interested in purchasing one of the end units by the water, wanted to put up a fence because she had two large dogs, one was a pit bull.

Maxine Hellmers said "her renter noticed the resident that lives in the new house on Pritchard Island lets his dog run loose behind the condo's Joann Rose could send him a letter.

Monthly Meeting:

Does the board want to change to every two months for the summer and see who it works out?

May - July - Sept - Nov- Oct - Special Finiancel Meeting & Dec 2004

PRITCHARD ISLAND HOMEOWNERS ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING
MAY 10, 2004

The meeting was called to order at 6:15 P.M. by Mr. Rose. Present in addition to Mr. Rose were Mrs. Rose, Ms. Helmers and Mr. Morton. Mr. McCombs was absent.

Mr. Morton read the minutes of the March 8, 2004 meeting. The minutes were approved with no changes.

Assessments of the following units were paid with no legal action: B006, C004, D002, D008, E004, F004 and G001. A check was received from Don Perrin to bring Jill Carvalho up to date. Mr. McCombs stated he was concerned about the assessments being due the first of the month and considered late by the 10th. He said he never received a letter of the change to \$130.00 from \$120.00. The budget was approved at the November 10, 2003 meeting by a motion made by Mr. McCombs.

The Board was given the financial statement as of April 30, 2004. There was a mix up as to the amount of the sub association amounts due. This was cleared up by Mr. Sleeth. The invoices will be redone. The amount should be \$19.68 per home or unit. The title company will prorate any partial month at closing. Statements will be sent out to all delinquent accounts.

There was a question regarding the Title change for the irrigation reserves. Mr. Tringali of Joseph & Company sent a letter to the Board concerning this issue which stated that a vote of all owners needed to be taken to re-designate the reserves according to our documents. The attorney was also consulted on this matter and he stated that we can just rename without a vote. (Copy attached)

The painting of the gate bids are Barry McCombs - \$4000, Phillip Elliott -\$200 to pressure clean gate only. Davis Construction - \$2700. The Board was given copies of the bids. The money is in the budget for this painting. Mr. Morton stated he would contribute \$1,000 towards the work. The question arose that perhaps the other two associations might contribute to this project. Mr. Morton will check and get back to the Board. Mrs. Rose motioned to go ahead with Davis Construction for the work; seconded by Mr. Morton; passed.

When the attorney sends a letter out for violations, his fees should be paid by the violator not the association.

Dolan Smith - handyman will pressure wash and paint trash cans. There were no other responses from others requested to bid. He will also pressure wash buildings for \$160 per building. Mr. Morton moved to go ahead with his handyman for \$160 per building; seconded by Ms. Helmers; passed.

There are roof leaks that need to be repaired. Profit & Hicks are out of business. C.J. Roofing came out and will work on the roofs. All their work will be guaranteed for two years. Mr.

Morton suggested that Profit & Hicks should be reported to the County.

The siding problems were taken care of by Keith Miller Windows & Siding at building 932.

We have had complaints regarding barking dogs. If you have a problem with barking dogs please call animal control. The Board should also be notified. Please do not call Board members before 9:00 A.M. or after 6:00 P.M. unless an emergency.

Grounds and Common Area bushes will cost \$800 to replace as they are dying. The old or dying red tip bushes were cut down in April. Dana Sutter concerned about over growth in front of unit. This was cleaned out.

There was a discussion regarding the age requirements for the pool. It was decided to change the required age to 14.

Mr. Clemens stated that Louise will be on vacation and someone else would be cleaning the pool area and bathrooms. Mr. Morton stated that anyone who works at the pool must have a contractors license and be insured otherwise the pool will need to be shut down. Mr. Morton will check on leasing company.

A request for a 20' X 15' patio extension was denied.

The Board requested that all financial statements be mailed to all owners starting with April 2004.

The president of Gospel Island was invited to the meeting via letter.

Mr. Morton does the interviewing for the Sub Association. There was a lady that wants to put a fence up for her dogs if she buys. Mr. Morton will take care of this issue.

Mrs. Rose suggested that the meetings be every two months for the summer. The documents state a meeting per month unless a quorum is not available.

There being no further business to come before the Board, Mrs. Rose moved to adjourn; seconded by Ms. Helmers; passed.

Accepted _____

Date _____

Trash can repairs will be made to those can needing repairs or replacement.

BOARD OF DIRECTORS MEETING
JUNE 14, 2004

The meeting was called to order at 6:15 P.M.

Members Present: Mr. Rose, Mr. McCombs, Mr. Morton, Mrs. Rose and Mrs. Helmers

The minutes from the May meeting were presented for approval; Discussion of changes; Mrs. Rose moved to accept with corrections; seconded by Mr. McCombs; passed.

Old Business

Dolan Smith our handyman has completed several repairs at Pritchard Island including fixing trash cans, repairs to stoops, exterior lights, reattached flashing, new numbers, fix gutters, dryer vent, concrete work, and gutter cleaning.

A check was received from Waste Management for damage to trash cans (\$269.27).

The EPA sent a letter regarding the dock construction at 966 and a copy was given to Mr. Morton.

Citrus Pest Control will start termite work this week. Owners will receive notice on what day their building will be done.

A letter should have been received by everyone from the Water Management District regarding the new bridge.

Mr. Perrin sent a letter regarding Independent Contractor Agreement and Reserve Funds. A copy was given to Mr. Morton.

Treasurer's Report

The report was given as of 5/31/04 from Joseph & Company. There was a discussion on Reserves. The past due accounts were also discussed.

Secretary's Report

There was an approval of a sale of unit 842.

There are rentals of 902 & 844 which are approved and interviews given.

A letter was sent to Mr. & Mrs. Warner regarding damage caused by water leak from the roof that was repaired by Proffitt and Hicks.

Mrs. Rose is preparing a form for the Department of Business and Professional Regulation in reference to Proffitt and Hicks.

New Business

Mr. Rose noted that Joseph & Company sent a letter stating they will no longer do the accounting for Pritchard Island as of July 31, 2004. He received bids from two other accounting firms. Lane

Accounting who wanted \$1020 per month and a charge of \$250 for tax returns - no secretary for minutes available. Williams, McCraney & Sutton - charge of \$285 per month with tax returns included and same service we now have except no secretary for minutes. Discussion followed. Mr. Morton motioned that the Association contract Williams, McCraney and Sutton for the accounting services; seconded by Mrs. Rose; passed.

Owner Requests:

870 install plastic windows on Lanai - approved

886 wants satellite dish - invited to attend meeting - did not show up today - Mr.

McCombs feels the Board should take a stand on this issue. Discussion.

928 has problem with snakes in shrubs - this will be taken care of as best we can

Mr. Rose invoices for handyman repairs, pool expenses by Mr. Clemens and Pool License and all were approved.

Mrs. Rose played a tape of a phone call from Mrs. Donatello for the Board.

It was noted that there are several problems with roof repairs done by prior roofer. The new roofer CG Roofing carries a two year warranty from date of repairs.


Mr. Rose asked to be reimbursed for auto costs. Mr. Morton motioned to approve this reimbursement at \$.40 per mile; seconded by Mr. McCombs; passed. Mr. Morton motioned that auto expenses by the President of the Board be reimbursed as a general rule; seconded by Mr. McCombs; passed.

There being no further business to come before the Board the meeting was adjourned.

Accepted _____

Date _____

July 2004 MINUTES Meeting

AS OF 11/14/2018 

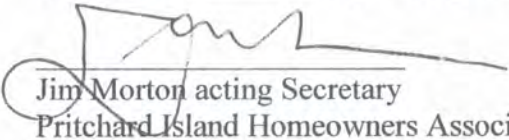
*Minutes to Pritchard Island Board of Director's Meeting
held August 09, 2004 @ 6:15*

1. Meeting was called to order at 6:18 P.M.
2. Roll Call: Maxine Hellmers, Tom McComb and Jim Morton were present. Joanne Rose was present at the meeting as a guest of the board and to help in the turn over of books, notes, etc. to the board.
3. Minutes from previous meeting were read, one correction was made regarding the name of roofing contractor. Corrected was made and minutes approved.
4. Ralph and Joanne Rose sent a letter to the board stating that their home in Pritchard Island was sold and closed on July 30, 2004 so they were no longer eligible to serve on the PI board of directors. Appreciation for the Rose's outstanding contribution to Pritchard Island was expressed by several board members and the attending community members.
5. There was a discussion regarding the vacancies of two board members. It was decided that the board would entertain volunteers to serve on the board until the November elections. Karen Elzinger and John Manning offered their services and were appointed to the board by unanimous approval. John Manning was appointed President and Karen Elzinger Secretary. The chair was turned over to Mr. Manning who commented on his qualifications and investigating the possibility of consolidation the three boards at PI. He recommended that a committee be appointed to look into the possibility of joining all associations under one board due to common interests and an economy of scale.
6. Old business was discussed:
 - a. Termite report/inspections. Tommy McCombs was asked to oversee the inspections so that appointments could be made and kept.
 - b. Ralph Rose's expenses for mileage and phone bills were approved to be paid.
 - c. Williams, McCranie & Sutton effective August 1, 2004 took over the accounting for PI.
 - d. Karen Elzinger will be reimbursed \$138 for the removal of a poisonous snake.
 - e. Tom McCombs was reimbursed \$10 for cost of materials for pool repair.
 - f. Joanne Rose turned over the following: Pool keys; all current files; 63—32 cent stamps; Cd originals paperwork; there are currently files at the Rose's home regarding the history of PI files.
 - g. A motion was made and unanimously approved that John Manning would be a signor on the checking account, safety deposit account, and PI CD's.
 - h. Rose Eschelmann was asked to be the person who conducted interviews on all new owner(s)/tenants at Pritchard Island. Rose accepted appointment.
 - i. Linda and Barry Warner's request to extending their patio 1' was tabled subject to John Manning and Tom McCombs inspection of same to be certain a lawn mower could still maneuver in respective area of patio extension. If they approved extension this matter would not have to come before the board again for approval. The request for an ac replacement was approved so long as the ac location does not move.

- j. Discussion on satellite dishes was discussed. A committee of Tom, John and Karen was appointed to look into the matter.

Their being no further business before the board a motion was made and seconded to close the meeting. The motion passed and the meeting closed.

Signed this _____ day of August, 2004 by acting Secretary Jim Morton.



Jim Morton acting Secretary

Pritchard Island Homeowners Association Board of Directors

**Minutes to Pritchard Island Board of Director's Meeting
Held October 11, 2004 @ 6:15 p.m. at First Presbyterian Church**

- Meeting was called to order at 6:14 p.m.
- Roll Call: Maxine Hellmers, Jim Morton, John Manning and Karen Elzinga

OLD BUSINESS: Discussed...

- Read minutes of previous meeting. JoAnn and Ralph Rose resigned due to the selling of their home on July 30th. We then discussed that we still need to pick up the filing cabinet from them since it belongs to the Association.
- Neighbors need to leave their key with another neighbor so that the Termite Inspections can be accomplished.
- If a homeowner wants a Satellite Dish/Direct TV, etc. they must submit a written request stating where they are going to install it.
- Sam and Laura Gumbel and also Van and Al Grubman did not receive John Manning's letter introducing himself to the neighbors wherein he explained his vision for Pritchard Island.
- Linda and Barry Warner's request to extend their patio was approved.
- Maxine Hellmers and John Manning signed appropriate checks for payments due.
- Motion was made and seconded to accept the minutes as read. All were in favor.

NEW BUSINESS: Discussed...

- 876
- The leaving of our previous roofer being replaced by Mule Roofing. The following Villas have reported leaks and will be inspected by Mule Roofing on Friday, October 15th: 914, 916, 846, 882, 880, 920, 862, 868, 870, 930, 924, 926. Homeowner must make arrangements to be home to allow roofer entrance or leave key with neighbor. Everyone's cooperation will be appreciated.
 - Rose Eschelman will interview perspective buyers/owners/tenants at Pritchard Island.
 - John Manning feels that the Lanai's are not being kept up to the original standards. Patio's need to be kept level and safe by individual homeowner.
 - Next months annual meeting will be ~~Tuesday~~ ^{Monday}, November ~~16th~~ ^{15th}. We will be conducting the Board Elections, Office Appointments approved, Budget Review, Budget and Assessments. A letter will be drafted for the 2005 Budget.

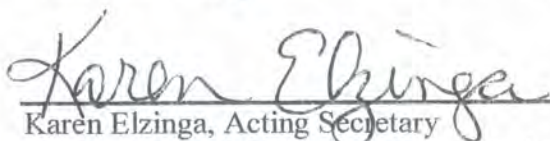
- Will be setting a date for a Landscaping Meeting to discuss Irrigation monies.
- The Beautification Committee met at John Manning's home to discuss the beautification of Pritchard Island. Some of the Pritchard Island women have volunteered to research which foliage will be drought resistant and survive the summer heat and winter cold. These women will report back to the Board with their recommendations.
- Part of the Beautification discussed was planting hedges around the garbage cans.
- John Manning and Maxine Hellmers met together with the Bank Auditors and discovered that instead of the reported \$37,000 there is only \$22,000 in the account. Our previous Auditors, Joseph and Company made the error. The monies were actually spent on siding a few years ago and were not taken off the ledger. John and Maxine solved the mystery. We now have a new accountant
- Annual contracts are up for renewal. There are actually only four annual contracts to be renewed: accounting (which has already been filled), pool, lawn, and pest control. Jeff of Neat and Tidy Landscaping have submitted a proposal for a three year contract. He will be obligated to clean and repair gutters four (4) times a year, and will also be submitting a proposal for the garbage can shrubs.
- Barry McCombs will pressure-clean garbage cans. We will ask him about drilling holes in garbage cans for drainage. Maxine made a motion to have the holes drilled in garbage cans and Karen seconded the motion. The motion passed unanimously.
- We need three (3) bids for painting the trim and the concrete on the villas. John Manning has received two (2) bids and is waiting for a third.
- John Manning walked through the complex with Jeff from Neat and Tidy and pointed out to him that there must be a three (3) foot clearance on each sidewalk. Also, keeping hedges away from walls is a must. In addition, **we expect that Jeff will ensure that the work is done properly every Thursday.**
- Al Grubman submitted a request for a boat lift. John Manning will be asking our Attorney about the boat lift and the responsibility of ownership. Insurance is also a big issue. Can we enhance an easement for a boat lift. John read the request aloud. This is pending.
- Discussed the fact that we have three Associations and the possibility of encompassing all into one efficient association.

Brought to the Table were the following:

- Pritchard Island I – Lakefront
- Pritchard Island II – New Lakefront
- Gospel Island – The Interior Homes
- 2003 Sub-Association
- Federal Taxes
- John Manning, Jim Morton and our Attorney will have a meeting to discuss the three (3) associations *to share common area costs or improvements*
- Will the State of Florida allow the boat lift. Neighbors will have to approve.
- Holly and Wayne Martin need **HELP with enforcing the Rules and Violations as set the covenant.**
- Animal excrement (**poop**) **MUST** be picked up immediately.
- Dogs must be leashed. No more than **two dogs** per unit are allowed.
- JoAnn Gillen will send letters .
- For Termite Inspection please make an appointment with Citrus Pest Control if you haven't already done so.
- We need to find a better method of communicating with other Associations.
- Jim Morton will be having a meeting with Bill Bilinkey to write an amendment clarification of the units dock easement.
- John Manning will call Don Perrin about the docks.
- Jim Morton thinks John Manning is right in both cases.
- Maxine made a motion to cut the lock on the pool light time in order to re-set it. Karen E. seconded the motion. It passed unanimously.
- Board will be checking on pavers to re-do the entrances.
- Tennis Courts need new nets.
- No Roller Skating will be tolerated on the Tennis Courts.
- Jim Morton and John Manning will discuss swamp-land back to Pritchard Island Association. Jim said it has already been deeded back.
- Jim Morton is to make sure that the cut wood that is stacked will be removed from the property.
- Jim Morton will check regarding the cleaning the water around the docks.
- Jim Morton, at his discretion, will do a "walk-about" to inspect the Island before turning it over to Pritchard Island Association.
- John Manning asked if anyone had any further business.

A motion was made to adjourn the Meeting at 8:00 p.m.. The motion was seconded and passed unanimously.

Signed this 12th day of October, 2004 by acting Secretary Karen Elzinga.



Karen Elzinga, Acting Secretary
Pritchard Island Homeowners Association Board of Directors

Pritchard Island Homeowners Association Meeting

November 8, 2004

The meeting was called to order by President John Manning. Directors present were Tommy McCombs, Jim Morton and Karen Elzinga. Several residents were present.

Old Business

Roofing

Mule Roofing failed to appear to present an estimate to repair roof leaks from the hurricanes. John Manning will locate another roofer. Jim Morton suggested the association may be responsible for internal damages to units caused by the storms. It was agreed to address these problems after the roofs are repaired. Unit # 876 was added to the list of storm damaged roofs. It was noted that tenants are not to have their repairs done and submit bills for repair to the board. Such bills will not be considered for payment.

Unit Captains

Once again the discussion arose as to accessibility to units for termite inspection. It was suggested we try to get building tenants to elect a captain for their building who could have a key to all the units to allow inspectors inside.

Lanais and Patios

The violations committee will send letters to owners of condos who have loose screen and/or unattractive or unsafe patios. Patio plans must be submitted to the board for approval. Patios must be safe, level with ground, as well as esthetically pleasing..

Landscaping and Beautification

The landscaping committee was represented by Harriet McCombs who will work with Joan Gillend and Dana Suther to submit a bid and plans for improving our landscaping.. Neat and Tidy will be trimming hedges back from the buildings 12"-18" to allow for cleaning and painting. Barry McCombs pressure cleaned and drilled holes in the garbage cans.

New Business

Budget

John Manning went over some of the more pressing changes in our budget for next year. Dues will increase by ten or twelve dollars. Insurance rates have increased by 17 ½%. The termite company presently under contract charges us \$5600.00 per year and doesn't even get into many

NOVEMBER 8, 2004

homes. John discussed this with Stipe's Termite Control and they are willing to service our homes for much less money. It was agreed John should pursue Stipe's. Other budget items discussed were other contracts, reserve funds, electricity and the use of some reserve funds to irrigate the entrance for the beautification project. Member may obtain copies of the budget by sending a SASE to PO Box 1297 Inverness 34452.

Painting

Barry McCombs was hired to clean, scrape, caulk, seal and paint the condo buildings for \$975.00 per building. He was hired to paint the garbage cans for \$180.00 per building.

Office Building

A proposal was made by Jim Morton and John Manning that Jim build a structure on the Gospel Island side to house records for all three associations. Gospel Island Association will have to be contacted and may have to approve the structure.

Tennis Courts

John bought a new tennis net to be strung on the court and suggested Barry McCombs be ask if he can do some work on the court surface to make it safer and more playable.

Responsibility to Neighborhood.

Once again it was brought up that some "islanders" are not obeying the rules. All of us are responsible for reminding the people of the rules-not just the board members. Speak to the offender. If it is a city violation call the police. Do not call board members to report trash, dog poop, noise etc. Handle it or call the police.

Boat Lift

Al Grubman submitted a plan and request to build a covered boat lift. The board granted him permission to build an uncovered lift provided he gets all the required permits. Should he succeed, future requests for boat lifts will be handled on an individual basis. No precedence has been set except as case by case requests. Boats must be 20 feet or less and 5000 pounds or less. This motion was made by Jim Morton and seconded by Tom McCombs.

There being no further business the meeting adjourned a 7:50 pm.

Submitted by

Harriet McCombs, Acting Secretary

1602N-5

MultiCover Neutral Acrylic Resurfacer with Sand (5-gal/pail)

\$55.00 ea

Add to Cart 








MultiMate Color with Sand

MultiMate Color Concentrate with sand already added. MultiMate Color with Sand takes the guess work out of choosing the right type of sand. Easy to use, just add water and apply by soft rubber squeegee. Undiluted material requirements (coverage) 700 to 740 square feet per 5-gallon pail for one-coat, depending on surface porosity. Two coats required. (use the DIY Flow Chart to navigate to the 'Is a Base Coat Required?' and/or 'MultiMate One-Color' or 'MultiMate Two-Color' buttons). Available in 9 standard colors. Packaged in 5-gallon pails for easy on-site handling. 66 lb/pail.

SHIPPING NOTE

Crackfillers, line paints and patching material in 1-gallon jugs/pails or up to three 5-gallon pails can be shipped by UPS. To place an order for more than three 5-gallon pails or larger containers of any coating materials you must call our office to determine the freight rate and finalize the total order amount. Our toll-free telephone number is 1-800-263-8800.

Cat#	Item	Price
1604SG	MultiMate Color with Sand, 5-gal/pail (Sherwood Green)	\$68.00 ea Add to Cart 
1604FG	MultiMate Color with Sand, 5-gal/pail (Forest Green)	\$65.00 ea Add to Cart 
1604LG	MultiMate Color with Sand, 5-gal/pail (Light Green)	\$65.00 ea Add to Cart 
1604R	MultiMate Color with Sand, 5-gal/pail (Red)	\$65.00 ea Add to Cart 
1604BR	MultiMate Color with Sand, 5-gal/pail (Brown)	\$65.00 ea Add to Cart 
1604BG	MultiMate Color with	

PIHO Association Minutes
December 13, 2004

The PIHO Association Board meeting was held December 13, 2004 at the Presbyterian Church at 6:00pm.

The meeting was called to order by President John Manning at 6:15pm. Roll call: Karen Elzinga, Dana Sutter, Gus Magdad, John Manning and Maxine Helmers. Harriet McCombs acting as scribe.

Old Business

-Thompson Roofing has agreed to begin repairs this week. The price will be 12 homes @ \$8200.00. Four more homes have been added to the list since this price. Their costs will be added to the initial bid. Motion made by Karen Elzinga to accept these costs and seconded by Maxine Helmers. So carried.

-John Manning recommended that since Barry McCombs has been retained to do outside painting he be allowed to continue with interior repairs caused by the damaged roofs. Barry is to ascertain damages with a board member. Board concurred to allow Barry McCombs to repair interior damages.

-John Manning submitted the costs to repair the tennis court surface. The equipment cost to be \$125.00 and the materials to be \$2500.00. Labor costs are not included. Dana Sutter questioned the legality of changing the court's color. John Manning will check into the covenants for any restrictions concerning the color. Motion made by Dana Sutter to accept the prices for the repairs excluding labor costs and seconded by Karen Elzinga. So carried.

-The board agreed to contract with Stypes Termite Control for \$1500.00 initial treatment and \$1050.00 per year. This is considerably less money than Citrus Pest Control the company we had been using.

-John Manning reported that the complaint made by Wayne Martin concerning his siding has been addressed and the Martins are satisfied.

-The board approved the new contract with Neat and Tidy Lawn Services.

Edgar Bichardo reported that he has examined our docks and found areas of disrepair that need attention. He has numbered the piers and can list the repairs each needs. Since this is expected to be a large expense and an important concern, this discussion was tabled to give Edgar some time to gather some costs estimates for repairs.

DECEMBER 13, 2004

New Business

- At this time board members were sworn in for the new year: John Manning as President, Gus Migdad as Vice President, Karen Elzinga as Secretary, Maxine Helmers as Treasurer and Dana Sutter as member. -John Manning reported on his meetings with banks holding our association monies in accounts. He has asked the banks to place cd's in more accessible accounts with as little loss of interests rates as possible. He reported that our assets are solvent and our accounts will cover our reserves at this time. John has informed all members that our financial records are open books to anyone who might wish to examine them.
- A contract between PIHO II and Jim Morton was reviewed with the board stating that rights to new docks built by owners on Pritchard Island II may be sold to new owners. Motion made to accept by Karen Elzinga and seconded by Maxine Helmers. So carried.
- John Manning met with Jim Morton to discuss building a records center/meeting room. This building would in essence be similar to the current pool house in design with the walls enlarged to accommodate approximately 12 ft. X 15 ft. of interior space. Details will be forthcoming as agreements are made with the Gospel Island Association to use common ground by the tennis court. Jim Morton has generously agreed to fund this structure's construction. Another meeting was held by John Manning and the Gospel Island board to review shared use and to agree upon specifics. Discussions are forthcoming. Motion was made by Gus Migdad and seconded by Karen Elzinga to approve these Gospel Island negotiations.
- Dana Sutter will be responsible for locating a new pool service as the past service has raised its price considerably.
- Maxine Helmers will act as coordinator between committee members and the board.
- A request by unit #908 to build a patio 20 ft. X 6 ft. was postponed to allow investigation of possible size restrictions.
- Bob Clements will call SECO about an exposed electrical box on a power pole next to the pool.
- Bob Clements will get estimates for repairing the tennis court.
- Edgar Bichardo will get prices to have new signs made for the piers, pool and tennis court. Edgar will word the signs appropriately.
- As there was no further business, Karen Elzinga made a motion to dismiss which was seconded by Dana Sutter and carried.

- The next meeting will be January 10th at 6pm at the Presbyterian Church.

Submitted by
Harriet McCombs
Scribe