September 15, 2022

Annual Membership Meeting Cedar Day Community Association, Inc

Board Members Present:

Gerry Mannel, President

Fran Mergler, Vice President

Susan Mannel, Secretary

Laurie Mergler, Treasurer

Mike Dean – Member at Large

The meeting was called to order by President Gerry Mannel at 7:29 PM.

Susan announced that we had received 53 proxies, 41 with vote assignment. In addition, we had 19 homeowners at the meeting. This is in excess of the 40 homeowners needed for a quorum and we are able to conduct business.

The minutes, from the September 15, 2021, annual meeting were posted to the website, with no corrections noted, and were also approved at the October board of directors meeting. Copies of the minutes were available for review to the members present.

Treasurer’s Report: Laurie Mergler

1. Laurie reported that no discrepancies were found with the 2021financial review conducted by Weyrich, Cronin and Sorra. A copy of the Profit & Loss Statement as well as the Balance Sheet were available for review to the members present.

2. Laurie reported on the balances in our savings and checking accounts as well as our one CD total $125,168.35. The CD has recently matured and was converted to a step-up CD. The Board has been monitoring interest rates and the plan is to put money into one or more CD’s now that interest rates are going up.

3. The year-to-date budget income and expenses were the next items reviewed. Laurie pointed out that we are over budget on insurance due to a rate increase. Susan pointed out that this is the first increase we have had in approximately 11 years. We were advised, by our agent, that this is still the best coverage and premium available in the standard marketplace. All other areas are in line, and we are projecting to be at or below budget by year end. All assessments have been collected, along with five late fees. We may be slightly below budget on interest.

4. The 2023 Budget was presented and discussed. A dues increase is not being proposed for 2023 The Board thinks that we have sufficient funds, in reserve, to pay for maintenance expenses that may occur in 2023. The proposed budget is approximately even with the 2022 budget. Gerry asked for a motion to approve the 2023 budget. Bob Fortenbaugh made a motion, and it was seconded by Norma McCarthy. The motion was passed.

Vice President’s Report: Fran Mergler

Fran reported that he walked the ponds, and they are in good shape at this time. Last year we had work performed at the Bynum Run Pond and that looks good. We do have what appears to be a fox hole and Fran will monitor this. We have not had any county inspections this year, although the Deepwood Court pond is due for inspection.

Gerry indicated that maintenance of the three storm management ponds are the major reason that we need to have an adequate reserve. Maryland recently passed House Bill 107 that requires associations have a reserve study conducted. Gerry will do further research into the requirements.

Design Review Board: Gerry Mannel Chairman

Gerry recognized the members of the DRB: Debbie Pasco, Susan Mannel, Jay Brown, Fran Mergler, Ben Lazaro, and Richard Greel. A summary of the year-to-date 2022 activity was included in the packet given to the members in attendance. We have had two violations and 7 maintenance notices so far this year. There were 31 requests for home improvements. This number is higher than usual due to the number of roof replacements.

For the benefit of the new homeowners present, Gerry pointed out that the Covenants require that any external changes require approval by the DRB. This includes roofs, shutters, landscaping, tree removal and planting to name the items that are most often overlooked by homeowners as requiring approval.

Before moving on to committee reports, Gerry recognized the Board of Directors, Vice President Fran Mergler, Treasurer Laurie Mergler, Secretary Susan Mannel and Member at Large Mike Dean. He also recognized Laurie Mergler and Amelia Hentschel for their work on the annual Yard Sale.

Nominating Committee: Gerry reported that Mike Dean is the only board member up for election this year.

Election

Gerry asked if there were any nominations from the floor and there being none, the nominations were closed.

There being no objection, Mike Dean was reelected for another term...

Standing Committees

Newsletter: Gerry reported that the newsletter is no longer being hand delivered and is posted to our website: www.cedardaycommunity.com. Notification, of a new newsletter, is given to the community via Next Door and Facebook.

Website: Gerry reported the website is up to date,

Next-door: Gerry mentioned that changes made seem to have made it more complicated and resulted in more ads.

Welcome Committee: Mike Dean has visited all new homeowners. We include a Brooms Blooms Diary gift card as part of our welcome package.

Yard Sale Committee: Laurie reported that due to weather we didn’t seem to have as many homeowners participating in the yard sale, but as usual the dumpsters and donation truck, provided by Lee Tessier, were a big success.

Old Business: There was no old business.

New Business:

Bill Nies asked about the $140.00 Annual User Benefit Assessment that is levied on all properties that connect to the county’s water and sewer system. Greg Kirkwood checked it out and the assessment is for 25 years.

Comments from the Community

There was discussion about the increase in wildlife, in the community, resulting from the increase in development in the county, but there was no resolution presented. A question was asked about the development, of the farm, that borders Cedarday Drive and Cedar Lane. Gerry indicated he has seen the plot but doesn’t have any information as to when construction will start. He did ask that the homeowners, living on Cedarday Drive, notify him if any activity occurs on the common area owned by us.

With no further items to be discussed Gerry adjourned the meeting at 8:11 PM.

Respectfully submitted,

Susan Mannel, Secretary