

**ST. JOHNS GOLF AND COUNTRY CLUB
COMMUNITY ASSOCIATION, INC
BOARD OF DIRECTORS MEETING
September 17, 2012**

Minutes

CALL TO ORDER

The St Johns Golf and Country Club Community Association Board of Directors meeting was called to order at 5:30 pm by Pam Watt. Board members present were Pam Watt-President, Shea Knauff- Treasurer, Stepan Kira-Secretary, and Richard Barrett-Director. Alice Hubbard from First Coast Association Management was also present. A quorum of the Board was verified.

REVIEW OF UNAPPROVED MEETING MINUTES

The minutes of the July 16, 2012 Board meeting were reviewed. A motion was made, seconded and passed to approve the minutes as recorded. (Kira/Conching)

FINANCIAL STATEMENT REVIEW

Alice Hubbard presented the financial report for the period ending August 31, 2012. The Association ended the period with year to date operating income earned of \$581,776.91 and year to date operating expense of \$576,611.67. Accounts receivables for both cable/internet and Association fees totaled \$127,300.87. Alice reviewed the status of delinquent accounts.

COMMITTEE REPORTS

Covenant Enforcement

Alice Hubbard reported that mutual inspections of the community are being conducted with members of the committee and First Coast Association Management on a monthly basis. The next inspection is scheduled for September 28. Alice reported that as we go into the dormant season and the lawn violations decrease, the committee will be focusing on mailbox refurbishment and will be addressing those mailboxes that need attention 50 at a time.

Architectural Review

No one from the committee was present. Alice Hubbard, FCAM account manager reported on behalf of the committee that the committee met on September 10 and reviewed several ARC requests. The committee is also embarking on a project to convert the color palette from Benjamin Moore to Sherwin Williams to make it easier for residents due to the close proximity of the Sherwin Williams store to the community and their offer to maintain the paint color palette books.

Litestream Contract Review

Rich Barrett reported on on-going dialogue with Litestream and discussed the potential for rebate refund for potential overcharges based on their contractual obligation to maintain their fees with rates consistent with their competitors. This possibility is being further investigated by the Association attorney in his on-going dialogue with Litestream.

UNFINISHED BUSINESS

Collection Policy

Discussion was held regarding the current collection policy and statutory requirements regarding providing notice to owners prior to levying liens and/or foreclosing on liens. Rich Barrett expressed his opinion that the first point of contact should be in a friendlier tone and that the notice of intent to lien sent at 120 days instead of the current 90 days. The other Board member weighed in and generally felt that the delay in the collection process would result in an increase in delinquencies and unnecessarily delay the collection efforts. However, they were amenable to reviewing the letters that are sent at 30 and 60 days with respect to perhaps softening the tone of the letters. No definitive action was taken on this matter.

NEW BUSINESS

Preliminary 2013 Budget Review

Due to time constraints, this matter was tabled to a special Board meeting to be held October 8 at 5:30.

ADJOURNMENT

With no further business to come before the Board a motion was made seconded and passed to adjourn the meeting (Watt/Kira)

Stepan Kira, Secretary

Date