

Stratfield Falls Unit Owners Association

Board Meeting

October 30, 2013

Attending: Al Treidel, Gary Gibson, Murray Merl, David Wohl, Barbara Sheffer, John Lotty, property manager Frank Callahan, Barbara and Dick Freeman, Marty Vander May, Herman Kleine, Lois Gibson, Thomas Maxwell, Vincent Milone and Edith Curran, and condo insurance representative Peter Ferraris Jr.

The meeting was called to order by Chairman Al Treidel at Cambridge Manor at 7 p.m.

Approval of Minutes of September 19 Meeting:

A motion was made by Gary Gibson, seconded by Murray Merl, and passed, with David Wohl abstaining due to his absence from that meeting.

Insurance Presentation:

Peter Ferraris Jr. , president of Toohar-Ferraris Insurance Group, the company that insures Stratfield Falls, discussed the importance of maintenance standards to reduce exposure to risks and resulting claims, as a way the association can ensure continued affordable premiums, especially in this tight insurance market.

He said the condo association rules and regulations (an agenda item at this meeting) will help control preventable losses, which commonly are due to water leaks and "no heat" incidents that result in frozen pipes.

If an owner is found to be in violation of the association's rules and regulations, the deductible for the master policy can be passed through to them (\$2,500) in the event of a claim.

Vincent Milone questioned the need to replace hot water tanks every 10 years. Marty Vander May questioned the effectiveness of the water detection shut-off devices that are being suggested in the rules and regulations. Thomas Maxwell expressed his concerns that the rules and regulations were "overly aggressive."

Owner input regarding Rules and Regulations:

Barbara Freeman asked that the board reduce the maximum allowable dog weight from 80 to 60 pounds.

Vincent Milone questioned whether the board should be allowed to dictate such things as when to get a new hot water tank, as opposed to unit owners relying on the expertise of contractors and manufacturers.

Thomas Maxwell asked about flower planting, dog weight rules regarding dogs owned by condo visitors, vehicle parking particularly at Hilary Circle, smoke alarms, gas grills, and thermostats being set at 60 degrees as opposed to a lower setting.

Board discussion and vote regarding Rules and Regulations:

Dave Wohl made a motion to adopt the proposed rules and regulations as is. The motion was seconded by Gary Gibson. Discussion ensued. The motion passed unanimously.

Adjournment:

A motion was made by Gary Gibson, seconded by Murray Merl. The motion passed unanimously and the meeting adjourned at 8:29 p.m.

Respectfully submitted,

**Barbara Sheffer
Board Secretary**