



## **Gulf Harbors Civic Association Inc. General Session Meeting Minutes 5/4/2023**

### **Call to order**

A meeting of The Gulf Harbors Civic Association General Session Meeting was held at Gulf Harbors Civic Association by President on 5/4/2023 at 7:30 pm EST.

### **Pledge of Allegiance to the Flag Attendees**

#### ***Board Member Attendees included:***

President Paris Tsirnikas  
Vice President Bill Longstreet  
Secretary Joan Thrailkill  
Director of Ways and Means Diane Alesci  
Director of Membership Juanita Kurkechian  
Director of IT and Security Todd Cummings  
Director of Maintenance Craig Thiesen  
Director of Public Relations Mitchell Kobernick  
Director of Hall Debbie Demars-Clark

#### ***Board Member Absent included:***

Treasurer Larry Williams

#### **39 # Households of GHCA Membership in attendance confirmed head count by Volunteers**

Motion to approve the minutes of March 2,2023 General Membership meeting and the minutes of the April 6,2023 General Membership Meeting. Motions unanimously approved.

### **Vice President**

- Announced Annex work completed in the main office – new floors, it has been painted and some new furniture.

### **Secretary**

- Announced working with The Becker Law firm to approve the needed amendments to the articles of incorporation. Will be available for voting in the fall.

### **Treasurer**

#### **Financials:**

- Financials were handed out on behalf of Treasurer.
- Announced by President on behalf of Treasurer, T-bills matured 4.25% earned a little over \$5000 .00 in 6 months, those funds were rolled over into new T-bills earning 4.65%.

### **Director of Ways and Mean**

- Harbors Market was a success – thank you to The Calusa Club and the Women’s Club for donating Baskets. Thank you to Paris for her hard work in making it a success. Presenting a check to GHCA for \$1893.00.
- July 15<sup>th</sup> Members only event – It will be a tribute band from 7-10 PM will be held indoors. BYOB and water and soda will be available to purchase.
- Friday 9/1 Country Fest music by Crossfire Creek. Food Trucks will be onsite. Looking for sponsors, please contact the director.
- September 30<sup>th</sup> Harbors Trade EXPO
- October 13th Fish Fry
- Asked Clubs to speak.
- Snacks are provided by the Sailing Club.

### **Director of Membership**

- Welcoming of New Members. Asked if they could stay at the end of the meeting and Director will give them their welcoming packet.
- Announced 912 members, 326 Boat Ramp keys

### **Director of IT and Security**

- New cables will be installed this weekend for the additional cameras.
- Have done some modifications to the Microsoft Access program and will be moved into production next week.
- Announced there will be some additional indoor cameras installed that were donated to GHCA.

### **Director of Hall**

- Announced 3 rentals for June
- There are additional summer rentals in the works
- Announced all groups and clubs now have like agreements. Thank you to all of you.

### **Director of Maintenance**

- Announced will be looking after AC and Appliances and looking forward to meeting everyone and thanks for allowing me to help out.

### **Director of Public Relations**

- Would like to speak about vacation rentals as I received feedback about my LOTG article over summarized. To be clear Gulf Harbors is not a vacation rental community. In order to be a vacation rental community would many steps taken before that could happen.
- Vacation Rental is defined as a home rented for less than 30 days more then three times per year.
- If renters cause an issue call the Sheriffs department. Street parking, late night noises you need to report to the Sheriffs department.

## President

- Announced insurance last year in 2022 cost \$9800.00 including wind and \$3200.00 for liability. We budgeted for 2023 \$13000 including wind and \$3500.0 for liability. Two weeks prior to renewal date received a letter from our current insurance carrier that they will not renew due to underwriting reasons and proximity to the water.
- Had put it out in the community for recommendations on carriers. One company pulled their quote. We are down to two choices.
- First choice is CRC Group property with wind \$25,496.00 no flood, \$21,373.00 of that is for wind only. They are valuing the building at \$843,000 and contents at \$110,000.00. Deductible \$2500.00 if not related to wind. If wind related it is 3%, \$10,000.00 for a named storm.
- Announced did not see that much exposure to wind damage, asked of the members. Currently have a new roof and hurricane shutters.
- Without wind could get liability and property insurance somewhere between &7000.00 to \$8000.00 and take the balance of what's allocated and deposit into a newly named hazard fund, and each year continue to deposit funds into the hazard fund.
- Motion was made to only carry liability and basic property insurance for approximately \$9000.00 and place the excess into the hazard fund. Motion seconded. Motion not carried.
- Motion was made to only carry liability and basic property insurance for approximately \$9000.00 and place \$8500.00 into the hazard fund. Motion seconded. Motion carried.
- Motion made to change the name of the flood account to the hazard account. Motion seconded. Motion approved.
- Announced there are some tables still left that we would like to donate if anyone is in need.
- Comment from member- South boat ramp, boards rotting, needs power washing. President stated was unaware will look into it and speak with Frank.

## Club Announcements

### **Pancake Breakfast Club**

Announced last month was great and expect more to come.

### **Women's Club**

June will be going to Hernando beach for a luncheon cruise

### **Card Club**

Announced the dates are published in LOTG but a time was published in error – it is only the 2<sup>nd</sup> Tuesday of the month at 7 PM all the others are at 6 PM.

### **Fishing Club**

No report -openings for new Directors and Members

### **Social Club**

No report

### **Swag and Swing Club**

Open to attend to dance or just watch and listen to the music, fun group.

### **Calusa Club**

No report

### **2<sup>nd</sup> Amendment Club**

No report

### **Sailing Club**

Commodore – Stated they are a very long-standing club and are always looking for new members who have any interest in sailing.

*Tonight's Refreshments provided by The Sailing Club*

## Adjournment

Motion that the meeting be adjourned, Motion seconded and this was agreed upon at 8:21 PM EST.

### **Summary of Motions:**

NA no quorum

(via electronic signature) *Jean Thraikill*

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Secretary

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Date of approval