

RUSTIC RIDGE ASSOCIATION
Board Meeting
Saturday, July 23, 2005
19 Ledge Way Northfield, Massachusetts

PRESENT: Bob Caruthers, President; Bob Ziegenhagen, Acting Vice President; Margaret Burdick, Secretary; Lucia Powel, Treasurer; and Board members: Sharie Broadhead; Ted Denise; and George Thomas.

PRESIDENT'S REPORT: Mr. Caruthers announced Adrienne Hawkinson, Vice President, was recovering from an accident and will not be present this summer. With the Board's assent, he had appointed Mr. Ziegenhagen as Acting Vice President..

TREASURER'S REPORT: Mrs. Powell reported that all 2005 bills have not yet been paid. Regarding the 2005-2006 budget, she expressed her belief that all operating expenses, including road repair (budgeted at \$2,500), should be funded from dues, and that the reserve fund should be used only for emergencies. Therefore, she proposed a dues increase of \$25, to \$100 per cottage, even though this action could cause lower contributions to the reserve fund. The consensus was that dues be raised to \$100, which will be voted on at the next board meeting.

OTHER BUSINESS: > Mr. Ziegenhagen reported Tommy Walker, Northfield's road superintendent, was aware of the problems on North Lane and the Willows, and plans to repave both in the Fall. > The role of the Ridge Representative was discussed. It was agreed Mr. Caruthers and Mr. Ziegenhagen would try to contact Sue Ross, the incumbent, and explore her willingness to continue in the role. Funding for the position, currently \$200, will be eliminated, and alternative forms of compensation will be examined, e.g. a gift certificate at a local restaurant. Creation of a position description was discussed. > Compensation for Diedra Gilmour, Ridge security representative, will remain as-is. It was noted she did extra security check-ups for three-four cottagers last winter. >After a brief discussion, it was agreed Bob Huber's pay will remain as-is. >Mr. Ziegenhagen reported we are close to obtaining Director's and Officer's (D&O) insurance through Randy Foster's agency, at a cost not to exceed \$900. This coverage would work concurrently with the indemnification Massachusetts law grants non-profit organization boards. Mr. Ziegenhagen stated that as a derelict house on the Ridge could be sold for more than \$150,000, future Boards will need to be protected from those who might buy on the Ridge without understanding its ethos. The decision to purchase D&O insurance will be voted on at next week's Board meeting. > Concerning future road repair, Mr. Ziegenhagen reported he and Alan Abel feel that it is important to place culverts and dig ditches to divert water flow before repaving roads. Steve Wiggins will repair Wood Way. >The revised by-laws have been circulated, and will be voted on at the Annual Meeting, August 6th. > Mr. Caruthers will contact Mrs. Hawkinson to determine her willingness to continue on the Historic District initiative. It was felt that such designation gives us a further sense of community. David Powell's book on the Ridge and its cottages will be incorporated into our Historic District application, if one is to be made.

> The North Ridge sign has yet to be constructed. Mr. Caruthers offered cedar posts which he has in storage; once a site is chosen, Mr. Thomas, Mr. Abel and Mr. Caruthers will design, construct and erect the sign. > The Town of Northfield, which appears to be in financial difficulty, is changing the transfer station (the dump) hours as of August 1st, and is considering changes in dump fees. Currently the Ridge pays a \$100 fee on behalf of its residents, and a private contractor collects from an average of 20 cottages each week during the season. It is possible the Town will require the purchase special bags for disposal and/or require all residents to purchase a dump sticker. Mrs. Powell will monitor the situation on behalf of the Association.

SEASONAL USE OF ROADS: Gail Given St. Clair, who purchased the cottage at 15 Mountain Road for year-around use, contacted Mr. Caruthers about being able to plow the roads to her cottage. Mr. Caruthers explained the Ridge's policy, but has had no further contact with Ms. St. Clair. To clarify our rights as an association, and to explore potential legal remedies, Mr. Caruthers, Mr. Nelson, Mr. Ziegenhagen, and James Broadhead will meet Thursday, July 28th with Ed Berlin, an experienced Greenfield litigator. The Board will receive a full report of the meeting at its July 30 meeting.

Charlotte Martin will be asked to chair the Nominating Committee. Mrs. Broadhead and Mrs. Powell agreed to serve on this committee, and Mr. Caruthers will sit on it ex officio. The next meeting was scheduled for Saturday, July 30st at 10:00 AM at 20 Pine Road.

By consensus, the meeting adjourned at 11:55 PM.

Respectively submitted,

Margaret M. Burdick