

Firefly Property Owners Association, Inc.

Board Meeting

September 3, 2020

Location:

- Firefly Cove Lake Lure, North Carolina – The Lodge

Roll Call/Call to Order:

- The meeting was called to order by Melva Dye at 6:30 pm
- Directors present: Joy Ciocca, Melva Dye, Mike Frosaker, Mark Helms, and Mike Kirkman
- Directors present by phone: None
- Directors Absent: None
- Property Owners present: Joe Pritchett
- Property Owners present by phone: None

Quorum:

- There being a sufficient number of Board members present a quorum was established.

Approval of Minutes:

- The minutes from the Firefly Cove Board meetings of July 30, 2020 were approved by motion, second, and a unanimous vote 5-0.

Property Owners Input/Comments/Concerns

- None

Updates:

- Mike Kirkman reported the bank balances as of September 2, 2020; Operating account balance is \$19,770, Un-Restricted Reserve account balance \$38,500 and the Restricted Reserve account balance \$4,095. These balances are inclusive of the refundable compliance fees.
- Joy Ciocca reported that we are still monitoring the issue with the wi-fi delays and black outs. We are exploring an option of a booster.

- Joy Ciocca reported that we received 17 Storage Area Applications. There are 22 items in the storage area so we still need 5 more applications. We will keep the applications on file in the office. A discussion was had regarding cleaning out any trash and unidentified items in the storage area. We will ask the landscape contractor to handle removals.
- Joy Ciocca reported that the Kudzu treatment was performed. A discussion was had that we need to continue this treatment in the next year and ongoing. It was decided that next year we would further extend the property owner areas of treatment to those off Boys Camp Road, in the Ridge and Pinnacle areas. Emails will go out to those property owners to notify them for the upcoming year. It was additionally reported that four property owners had still not paid their portion of this year's treatment. They will be notified again with an invoice attached.

Discussion Items:

- Joy Ciocca opened the discussion regarding the state of the common area grass plan to have weed/crab grass control and insecticide treatments as well as aeration, lime, and over-seeding. She reported that she contacted two vendors, one was not interested and the other failed to return her calls. Excel Lawns provided a quote to continue service. After discussion the board voted to approve the new contract for September 2020 to August 2021.
- A discussion was had regarding the upcoming fall landscape project. Since the original landscape contractor has failed to return calls and efforts to contract with new landscapers have also failed the commencement of the project was in question. The availability of cash was also discussed. The board voted 3-2 to postpone the landscape project until next spring.
- Joy Ciocca reported that she received a quote from Melgar's Complete Tree Service to remove one tree and trim another tree along Boys Camp Road as well as remove one bush and trim two trees in front of the lodge. It was agreed to move forward with this tree work.
- Joy Ciocca reported that she received the quote from Asheville Fence to replace the pool fence. The board voted to accept this quote 5-0. To prepare for this work, we will need to have the electric disconnect from the existing fence as well as get pre-approval from the pool inspector. Mike Kirkman will have Bob Cameron handle the electric and Joy Ciocca will contact the inspector and follow up with Asheville Fence to schedule the replacement in the new year.
- Mike Frosaker reported that he has found a person to be the caretaker/maintenance person at a cost of \$25/hour. Discussion was had as to how to fund this contractor; suggestions were to divert some landscape maintenance and to change the frequency of the lodge cleaning contract. It was agreed to bring this person in before year end to discuss the requirements to start in January.
- Mike Kirkman provided the proposed 2021 Operating Budget. A motion was made to approve. The motion was seconded and approved by a vote of 5-0. Joy Ciocca stated that she found a website to use for the electronic vote and that all votes would be anonymous. She will contact all property

owners for their official voting email, one per property. Mike Frosaker state that we need to have 29 official emails to establish a quorum to make it an official vote. Joy Ciocca reported that on August 26, 2020, the Notice of 2020 Annual Property Owners Meeting was sent via email. The property owners have until October 1, 2020 to submit their board biography if they want to run for board. It was decided that the electronic ballots would be send on October 7, 2020 with a deadline to vote by October 22, 2020. Mike Kirkman agreed to prepare an update for Property Owners to be sent after the vote is official to show what the board has done in 2020 and the plans for 2021.

- It was reported that there seems to be another uptake in unauthorized use of the dumpster. It was decided to put new locks on the dumpster as a deterrent.
- Joy Ciocca opened a discussion on the NC Phase 2.5 Pandemic Restrictions. Upon review it was determined that the Gym could be reopened with the following guidelines.
 - Maximum 3 people or one family group.
 - Anyone using the gym must disinfect equipment before and after use. (Sanitizer to be provided by POA)
 - Masks must be worn unless performing strenuous activity.
- Joy Ciocca reported the following:
 - The treadmill part is still on back order.
 - Condo 102 settled, and the Reserve Replacement Fee was sent.
 - Condo 204 is up for sale.
- The date of the next board meeting will be October 22, 2020 at 6:30PM in the lodge. A second meeting is tentatively scheduled for October 24, 2020 at 10AM to decide on board positions after the election is final.

Adjournment:

- The meeting was adjourned at 8:06pm.



Firefly Cove <fireflycovesec@gmail.com>

EXCEL Lawns, LLC Firefly Cove estimate for 9/1/2020 - 8/31/20211 message

Isaac Dermid <excellawns@me.com>

Sat, Aug 1, 2020 at 4:12 PM

To: jlpritchett3@hotmail.com, Joy Ciocca <fireflycovesec@gmail.com>

EXCEL Lawns, LLC

62 Smith Rd
Hendersonville, N.C. 28792
excellawns@me.com
828-329-4106

Firefly Cove HOA 9/1/2020-8/31/2021 Estimate

Weed Control with Fertilization and Insecticide

5 bags of Lesco fertilizer 18-28-12 \$55.00 each total \$275.00 each treatment.

Weed Control And Fertilization with a Pre - Emergent each treatment \$285.00 each treatment.

10 Treatment with weed control, fertilization, and insecticides \$5,600.00.

Aeration, lime, and over seeding.

Aeration \$500.00

Lime \$400.00

Grass \$375.00

Grass seed is Black Beauty seed from Turf Mountain sod at \$125.00 per 50 lbs bags.

1 treatment of the aeration, lime, and over seeding \$1,275.00

This is a grand total of \$6,875 for the year. This contract is to be split into 12 equal monthly payments of \$573.00.

This estimate is good for 30 days. If approved please email a signed copy to Isaac Dermid at excellawns@me.comEXCELLawns.com



ASHEVILLE CONTRACTING CO., INC.
PO BOX 1540
CANDLER, NC 28715
(P) 828-665-8900 (F) 828-665-8902
www.ashevillefence.com
HUB Certified (Woman Owned)

PROPOSAL/CONTRACT

Date: 08/25/2020

CUSTOMER INFORMATION:

Firefly Cove HOA
PO Box 303
Lake Lure, NC, 28746
Joy Ciocca 215-292-2433

JOB INFORMATION:

Mike Kirkman 352-222-2522
121 Firefly Cove
Lake Lure NC 28746
ibtchr2@hotmail.com

SCOPE OF WORK:

Remove and dispose of approximately 185 linear feet of wood fence.

Install approximately 185 linear feet of 54" tall Ameristar Montage Majestic, 3-rail - bronze powder coated steel ornamental pool fence.

- Install (1) 3' walk gate.
- Install (1) 4' walk gate.
- Posts will be set in concrete.(Some posts will be side plated and anchored to side wall)

Approved & Accepted for Customer:

Contract Amount: \$ 9784.30

Down Payment: \$ 4892.15

Balance Due: \$ 4892.15

Credit Card Processing Fee 3% Per Transaction

Customer Date

ASHEVILLE CONTRACTING CO., INC.:

Salesperson Date

Quote good for 5 days



MONTAGE[®]

RESIDENTIAL ORNAMENTAL STEEL FENCE



FENCE PRODUCTS

AMERISTARFENCE.COM | 888-333-3422

Experience a safer and more open world

AMERISTAR[®]

ASSA ABLOY



THE MONTAGE® DIFFERENCE



LIFETIME WARRANTY

The Montage families of fencing products are manufactured from superior quality materials by skilled craftsmen with the highest standards of workmanship in the industry. Ameristar is confident in offering Montage with a Lifetime Warranty, backed by an American company with over 30 years of demonstrated excellence in manufacturing ornamental fencing products.



E-COAT vs PAINTED STEEL

Major corrosion problems start from the inside. That's why all products in the Montage family are coated inside and outside. Our galvanized steel framework is subjected to a multi-stage pre-treatment/wash, followed by a duplex cathodic electrocoat system consisting of an epoxy primer, which significantly increases corrosion protection, and an acrylic topcoat, which provides the protection necessary to withstand adverse weathering effects. This process results in years of maintenance-free ownership. Simply painting steel on the outside leaves it vulnerable to corrosion, which in turn destroys the entire fence.



*Competitors Painted Rail
(outside only)*



Paint



*Montage E-Coated rail
(outside and inside)*



Acrylic Topcoat

Epoxy Primer

Phosphate

PreGalvanized Steel



BE SURROUNDED WITH

Beauty & Protection

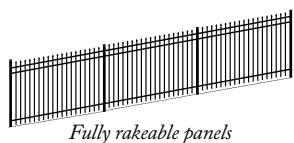
Montage ornamental steel fence is unparalleled in strength and quality, adapts to virtually any terrain, withstands vast shifts in climate yet remains untouched by time in stately elegance.

This fence offers an array of customizable options to fit your unique sense of style and application.

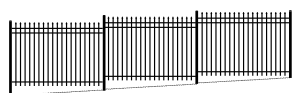


PROFUSION WELDED STEEL vs ALUMINUM

All Montage fence panels are fabricated using Ameristar's ProFusion welding process. This technique combines laser and fusion technology to create a virtually invisible structural connection at every picket to rail intersection. Unlike typical aluminum fence systems that are held together with unsightly screws, the ProFusion weld used with Montage promotes a "good neighbor" profile with sleek lines and no exposed picket to rail fasteners. When compared to residential aluminum fencing, Montage's welded steel construction is unmatched in strength and durability.



Fully rakeable panels



Stair-stepping panels

RAKEABLE vs STAIR-STEP

The ProFusion welded panel design of Montage enables maximum bias for virtually all terrains. Being the only welded steel fence capable of following steep grade changes, Montage follows uneven ground contours like a second skin. This eliminates stair-stepping panels with the flexibility of a 48" rise in an 8' run.

ENVIRONMENTALLY RESPONSIBLE

Ameristar proudly leads the way in manufacturing programs and practices to reduce our carbon footprint and has developed methods to reduce our energy consumption. We consistently monitor air emissions, storm water runoff, and waste water discharge. We also recycle all of our scrap steel, wood, cardboard, plastics, paper and oil products. Ameristar products have the opportunity to earn LEED points.





CLASSIC™

Timeless Elegance

Classic style features extended pickets that culminate to an arrow-pointed spear capture the beautiful look of old style wrought iron fencing. Single, double and arched walk gates that perfectly match this fence style are also available.

- ❖ *2-rail panels in 3', 3½', 4' and 5' heights, with a standard or flush bottom rail*
- ❖ *3-rail panels in 3', 3½', 4', 5' and 6' heights, with a standard or flush bottom rail*

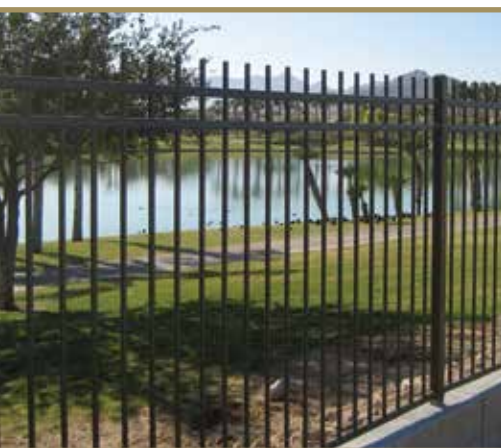


MAJESTIC™

Modern Beauty

Majestic's flush top rail projects a clean, streamlined look that make it one of the most popular styles in the Montage family. Single, double and arched walk gates that perfectly match this fence style are available as well.

- ❖ *2-rail panels in 3', 3½', 4' and 5' heights, with a standard or flush bottom rail*
- ❖ *3-rail panels in 3', 3½', 4', 5' and 6' heights, with a standard or flush bottom rail (4½' panels available with flush bottom rail only)*



GENESIS™

Creatively Distinct

Genesis style's extended flat-topped pickets serve as a foundation for your choice of accent finials providing a customized design. Single, double and arched walk gates that perfectly match this fence style are available as well.

- ❖ *2-rail panels in 3', 3½', 4' and 5' heights, with a standard or flush bottom rail*
- ❖ *3-rail panels in 3', 3½', 4', 5' and 6' heights, with a standard or flush bottom rail*



WARRIOR™

Traditional Character

Alternating picket heights coupled with each picket culminating into an arrow-pointed spear, give the Warrior style a distinctive look that is a hallmark of wrought iron fencing. Single and double swing gates that perfectly match this fence style are also available.

- ❖ 2-rail panels in 3', 3½', 4' and 5' heights, with a standard or flush bottom rail
- ❖ 3-rail panels in 3', 3½', 4', 5' and 6' heights, with a standard or flush bottom rail



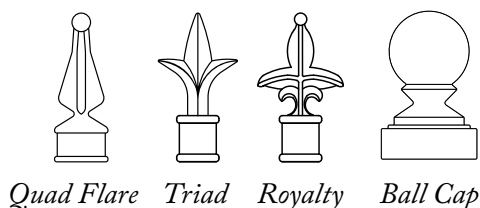
CRESCENT™

Sophisticated Charm

Crescent style is a unique old world look with pressed-spear pickets protected by arched steel loops. Single and double swing gates that perfectly match this fence style are also available. (Not rakeable).

- ❖ 2-rail panels in 3', 3½', 4' and 5' heights, with a standard or flush bottom rail
- ❖ 3-rail panels in 3', 3½', 4', 5' and 6' heights, with a standard or flush bottom rail

FINIALS & ADORNMENTS



Quad Flare

Triad

Royalty

Ball Cap



Serpentine
Scroll



Butterfly
Scroll



Double Rings

COLOR OPTIONS



Black



Bronze

MONTAGE® POOL, PET & PLAY

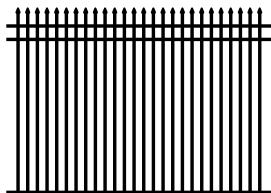


Relax or Splash

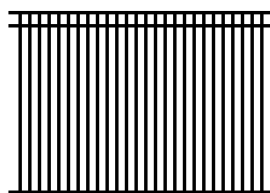
SAFELY & IN STYLE

Montage Pool, Pet & Play provides additional safety for pets and children with 3" airspace between pickets. The 3" airspace of the Montage Pool, Pet & Play gives these panels a more robust appearance, as well as increased panel strength due to the additional picket to rail connections.

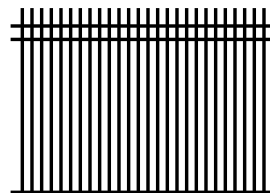
- ❖ *2-rail panels in 3', 3½' and 4' heights, with a standard or flush bottom rail (available in Majestic only)*
- ❖ *3-rail panels in 3', 3½', 4', 5' and 6' heights, with a standard or flush bottom rail (4½' Majestic panels available with flush bottom rail only)*



Classic

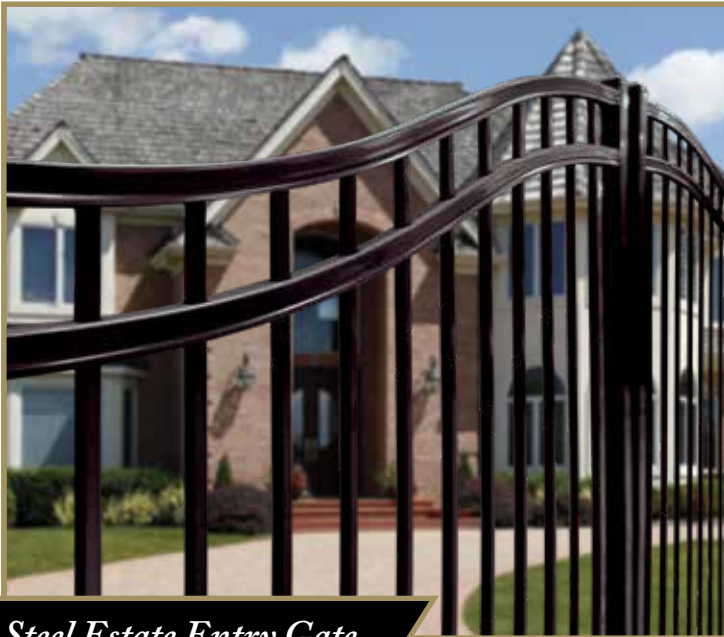


Majestic



Genesis

AVAILABLE GATE SYSTEMS



Steel Estate Entry Gate



EXPERIENCE YOUR

Grand Entrance

For the perfect finishing touch to your project, Montage offers several gate options to compliment any installation. Montage's single arched swing gates, traditional single swing and double swing gates are crafted with fully welded construction for years of durability. Fabricated with the same components as the fence panel these Montage gates provide a seamless transition from ornamental fence to decorative gate. A variety of steel Estate® Entry Gates are also available to accent any entry.



WHY CHOOSE AMERISTAR

KNOWLEDGE & EXPERIENCE

Ameristar was chartered 30 years ago in response to the demand by consumers and specifiers for specialty fence products. Ameristar offers an aesthetically pleasing product that is both high in quality and affordability. This has been achieved by maximizing high-volume productivity, increasing product design strength, and promoting simplistic installation.

PROVEN CAPABILITY

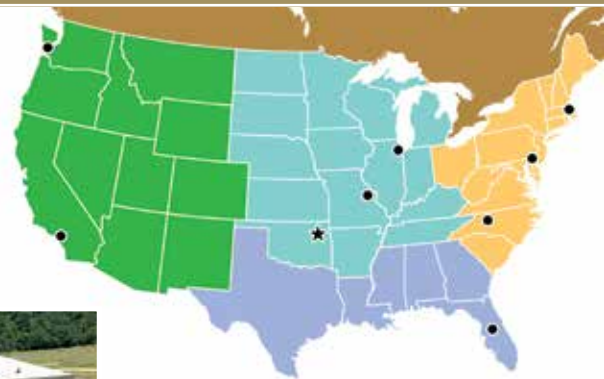
Ameristar's integrated in-house process and extensive raw material inventory results in much improved productivity and availability compared to the competition. By having a vast finished goods inventory, Ameristar is capable of delivering finished products faster than competitors who sublet the majority of their operations.

INDUSTRY LEADERSHIP

Over the years Ameristar has continually raised the bar across the board in the manufacturing of high quality, innovative fencing products. Our demonstrated commitment to upholding higher values translates into superior products that go far beyond merely meeting minimum industry standards.



Ameristar's world headquarters, manufacturing & coil processing facilities in Tulsa, Oklahoma, USA.



LEGEND

- ★ Ameristar Headquarters
- Sales & Service Centers



AMERISTARFENCE.COM | 888-333-3422

Experience a safer and more open world

			2021 Budget
Income			
57 lots X 4 quarters X \$486	POA Dues		\$110,808.00
Pays for Kayak Registration Stickers	Kayak Storage Fee		\$500.00
	ARC Fees		
	Insurance Payout		
	Lodge Rental Fees		
	Miscellaneous		
Total Income			\$111,308.00
Expenses			
Adminstration Expenses			
	Bookeeping Contract		\$6,000.00
	POA Insurance		\$3,300.00
	Legal		\$750.00
	Office Supplies/Refunds/Charges		\$250.00
kayak, paddle board, fire inspection	Permits/Licenses/Tax		\$1,200.00
file federal/state annual tax form	Tax Prep/CPA		\$800.00
annual contract & seasonal contract	Service Contract		\$2,500.00
dumpster in storage area	Sanitation		\$2,200.00
	Fire Alarm Monitor		\$600.00
	COA Quarterly Dues		\$4,650.00
	Website		\$200.00
	Pest Control		\$1,200.00
	Return of Compliance Fee		

<i>Lodge Expenses</i>				
		Cleaning Contract		\$4,800.00
		Cleaning Supplies		\$400.00
		Internet		\$600.00
		TV Cable		\$750.00
		Telephone		\$1,100.00
		Propane		\$400.00
		Electric Lodge/Gates/Dock		\$7,500.00
		Water / Sewer		\$6,000.00
<i>Landscaping Expenses</i>				
		Contracts		\$11,000.00
Annual Mulching + Phase 2 New Lanscaping		Projects		\$13,500.00
		Turf Management		\$7,000.00
<i>Pool Expenses</i>				
		Service Contract		\$6,500.00
Replace Pool Fence		Maintenance/Supplies		\$10,000.00
		Repairs		\$1,500.00
		Propane		\$1,500.00
<i>Capital Expenditures</i>				
		POA Reserve Account		**
Replace Pool Furniture		POA Repairs/Replacements		\$5,000.00
Dredging if Needed		POA Projects		\$5,000.00
		POA Purchases		\$5,108.00
<i>Total Expenses</i>				<i>\$111,308.00</i>
		Phase 2 of Landscape Project		\$ 8,000.00
Future Expense		Security Gate for Pinnacle When Needed		\$ 25,000.00
Future Expense		Replace Logde AC Units		\$ 25,000.00
		** 1/2 of Cash End of 2020 will be transferred to Unrestricted Reserve Jan 2021		