

SILVER BEACH IMPROVEMENT ASSOCIATION WINTER BOARD MEETING February 28 @ 3:00pm via ZOOM

Minutes of the board meeting of the Silver Beach Improvement Association (SBIA), North Falmouth, MA held virtually through ZOOM on February 28, 2020 at 3:00pm. The meeting was physically closed to the board members due to the COVID-19 outbreak. The attached agenda is posted on the SBIA website.

Attendees: Penny Fleming, Ron Fernandes, Peter Lind, Peter Leddy, Kelly Strain, Sarah Maxwell, John Maxwell, David O'Keefe, Carolyn Halloran, Michael Halloran, Beth Tuleja, Andy Doherty, Allison Hutchins

Absent: Beth Murphy, Rich McCarthy, Elaine Beckett, Jim Simmons

- Call to Order and Welcoming Remarks (Penny Fleming)

President Penny Fleming called the meeting to order at 3:08pm with 13 participants. Penny noted that committee chairs have gotten packets for each committee. Goal is to give guidance to the committee members and allow for transition from committee member to chair.

OLD BUSINESS

Summer of 2021 with Coronavirus (Penny Fleming)

- Penny took time to review summer 2020. Beach access, events, etc. Penny noted that masks and social distancing to be continued as stated by state guidelines.

COMMITTEE REPORTS

Advisory (David O'Keefe)

- David noted that the NSBIA board can send items for discussion to the advisory committee. Once this happens, the committee will give guidance and recommendations.

Beach (Sarah Maxwell)

- Penny noted that the day security will not occur this summer, but we will continue to have night security on Fridays, Saturdays and Sundays as well as around busy times of the summer such as Fourth of July. Penny has spoken with Seascapc regarding the guard, Tom Griffin, who we will share with Seascapc.
- Sarah noted that last summer, we had six lifeguards. Two of those guards have resigned. She notes that it was, most likely, salary related. Sarah will be working with her committee to hire two new guards. Sarah noted that we should adjust our pay scale for the lifeguards. We have typically been in line with the Falmouth lifeguards, but this is no longer consistent. She also notes certifications that are required. Initial lifeguarding course is \$400. Recertification is \$200 every two years. WSI is \$230 every two years. Sarah also is planning to keep overtime (“time and a half”) at a minimum, since that can quickly get expensive.
- Penny noted that more participation will be necessary to successfully run the membership tables.
- Sarah asked a clarifying question regarding who is responsible for the tables. Penny noted that it most likely not a beach committee issue, that it is most likely a membership committee issue.

Entertainment/Social Activities (Peter Leddy)

- Peter noted that the committee met briefly to discuss the upcoming summer. The next few months will tell the association a lot regarding what we can and cannot host. Outdoor gatherings are still, as of this meeting, limited to 25 people per state regulations. Zoom bingo, crabbing, arts and crafts, fishing tournament, cornhole, golf are all proposed activities. Possible new ideas... adult trivia night. Illumination night. Dodgeball may not happen... so looking at other teen ideas such as a scavenger hunt. Hoping to get creative, but also stay within guidelines. Calendar is being worked on... but waiting for more guidance... especially with adult events.

Finance (Michael Halloran)

- Michael provided an overview of summer 2020. We had the most members ever recorded at 500. The association was able to pay back \$30,000 towards tennis court renovations this year. A conservative approach is currently being budgeted for 2021.

- Ron Fernandes reviewed the finance report. In bank accounts \$46,000. Loan balance owed on the tennis courts is \$24,000. Upcoming purchases will be soon (inventory... court cleanup, etc).
- **Motion to approve the 2021 budget by Michael Halloran. Second by Carolyn Halloran. Vote was taken and passed unanimously.**

Grounds and Harbor (Andy Doherty)

- Andy shared that the beach cleanup is scheduled to be Saturday, June 26th. Rain Date to be Sunday, June 27th.
- Lifeguard stands that had to be removed in 2020. Penny has been in touch with the board of selectmen to see if they can be put back in place. Penny will follow up this week.
- Beach cleanup. Andy will speak with David O'Keefe regarding the vendor and Andy will coordinate with both the vendor and the conservation commission.
- Raft... the association is planning to put the raft in for the season. It will be scheduled to be put in prior to beach cleanup.
- Electrification of the shed. It is currently in the budget and Andy will work to get that done.

JW NSB Store (Elaine Beckett)

- Penny had received an update from Elaine Becket/Paula Merchant and noted that there is an inventory problem with the current vendor and that the store will be trying a new vendor. New items will be forthcoming. The summer 2020 process will be the same for 2021... purchasing online, store pickup and several tent events.

Membership/Volunteer (Rich McCarthy)

- Penny provided an overview of our current membership and that we aren't currently following the bylaws as written regarding membership and the boundaries of the New Silver Beach Improvement Association. Ron noted that last summer we had 55 members that lived outside the stated boundaries. Approximately 35 of these members were grandfathered prior to 2011 (the last time the bylaws were updated) and therefore are allowed to remain members. The remaining 20 members living outside the boundaries stated in the bylaws are not grandfathered. Non-grandfathered members are mostly from Nyes Neck and Seascape. Ron shared the proposed, updated membership policy. Discussion occurred regarding the pros

and cons of allowing members that are not within the stated boundaries in the bylaws.

- After discussion, the board decided that the association will follow the current bylaws as written in 2011.
- **Motion to follow the current bylaws as written. Vote was taken and passed unanimously.**
- Therefore, the 20 non-grandfathered, non-resident members will not be granted membership in 2021.
- Penny has requested that board members review the bylaws as currently written and provide feedback of any changes. Board members should submit feedback by March 15th to Penny.

Movie (Beth Murphy)

- Beth was unable to attend. Nothing to report.

Historian (Beth Tuleja)

- Beth has requested to send out an email blast to membership to begin to collect artifacts, papers, pictures, etc. Email blast to be sent to the membership this spring.

NEW BUSINESS

Off-Season Discussion (Penny Fleming)

- Discussion around year-round communication, possible funding for off-season events, possibly running off-season events through the social committee. Penny will reach out to Sarah Dundalis to discuss board support for off-season events. No formal vote or decision.

Tea Room Discussion (Penny Fleming)

- Penny noted that, two years ago, the board of directors chose not to take a position regarding the liquor license application by the Tea Room, given how divided the association was on the matter.
- Penny stressed that both the association and the Tea Room need a win-win relationship and noted examples that require collaboration.
- Sarah noted that relationship-building and repair needs to occur with some members and the Tea Room ownership to move forward and build a more positive experience for all members. Ron noted that someone from the board should sit with Tea Room ownership to discuss summer 2021, events, dumpster, etc. Ron, David and Peter Leddy will reach out to the Tea Room ownership to discuss further.

SBIA Website (Penny Fleming)

- Penny requested everyone's input for the website update for 2021. In an effort to keep the website updated and fresh, need calendars, membership packages, etc. Committee may not have everything finalized and that's okay. We are targeting May 22 to send out the membership package. Thanks for your help.
- Need Membership (Rich McCarthy), Beach (Sarah Maxwell), Movie (Beth Murphy), and Social/Entertainment (Peter Leddy) information no later than May 1, 2021.

Motion to adjourn by Ron Fernandes. Second by Peter Leddy. Vote was unanimous.

The meeting adjourned at 5:40pm.

Respectfully submitted by John Maxwell

SBIA Winter Meeting Agenda – February 28 @ 3:00pm via ZOOM

NOTE: All Committee Chairs, please review the attached 2021 SBIA Board Slate and add members if necessary. Please contact via email or phone your non-board committee members and welcome them to the committee and go over your expectations for 2021 prior to the Winter meeting.

OLD BUSINESS

Summer of 2021 with Coronavirus (Penny Fleming)

- What do we need to address – masks and social distancing?

COMMITTEE REPORTS

- Advisory (David O'Keefe)
 - SBIA Bylaw Review (see attached current SBIA bylaws)
 - *Board Members/Discussion: Please review attached SBIA Bylaws and provide feedback/recommendations to me no later than May 15. The Board of Directors will review feedback/recommendations and send summary of comments to Advisory Committee for review and recommendation regarding possible SBIA Bylaw update.*
- Beach (Sarah Maxwell)
 - Day and Night Security
 - Any COVID restrictions?
 - *Board Discussion*
- Entertainment/Social Activities (Peter Leddy)
 - Any COVID restrictions?
 - Plan all events and pare down if necessary. Draft event calendar should be sent to the Board by April 15th.
 - *Board Discussion*
- Finance (Michael Halloran)
 - Finance Report
 - 2021 Budget (see attached)
 - *Board Discussion: Committee Chairs should review their final budget number with Ron Fernandes if necessary.*
- Grounds and Harbor (Andy Doherty)
 - Beach Cleanup – Conservation Permit
 - Lifeguard Stand Placement
 - *Board Discussion*
- JW NSB Store (Elaine Beckett)
 - Any COVID restrictions for the store?
 - Store Inventory Status
 - *Board Discussion*

- Membership/Volunteer (Rich McCarthy)
 - SBIA Membership Overview (see attached)
 - 2021 SBIA Membership Policy (see attached)
 - 2021 Membership Assumptions (425)
 - *Board Discussion*
- Movie (Beth Murphy)
 - Any COVID restrictions?
 - Plan all events and pare down if necessary. Draft event calendar should be sent to the Board by April 15th.
 - *Board Discussion*

Historian (Beth Tuleja)

125th SBIA Anniversary Project

Beth Tuleja will coordinate the activities for this project. Beth will set up an Adhoc committee to manage this project.

NEW BUSINESS

Off-Season Discussion (Penny Fleming and Beth Murphy)

- Activities
- Communication
- Funding opportunities
- JW NSB Store opportunities

Tea Room Discussion (Penny Fleming and Beth Murphy)

- Board is not taking a position on the liquor license
- Want a win-win relationship with the Tea Room
- How do we feel about the Tea Room as a whole, is it not in our best interest in seeing that the Tea Room is successful?
- Water to clean tennis courts
- Dumpster
- Association/Tea Room Events Support

SBIA Website (Penny Fleming)

- Need everyone's input for the website update for 2021. In an effort to keep the website updated and fresh, need calendars, membership packages, etc.

Attachments:

- (1) 2021 SBIA Board Slate
- (2) Revised SBIA Bylaws dated 2011
- (3) 2021 SBIA Budget
- (4) SBIA Membership Requirements Overview (Current)
- (5) 2021 SBIA Membership Policy

2021 SBIA Board Slate

Board Officers

Penny Fleming
Beth Murphy
Ron Fernandes
John Maxwell
Beth Tuleja

President
Vice President
Treasurer
Secretary
Financial Secretary

Board of Directors

Kelly Strain
Peter Lind
Allison Hutchins
Jim Simmons
Carolyn Halloran
Rich McCarthy

BOD; Entertainment/Social Committee (Support)
BOD; Grounds and Harbor Committee (Support)
BOD; Beach Committee (Support)
BOD; Entertainment/Social Committee (Support)
BOD; Beach Committee (Support)
BOD; Membership/Volunteer Committee Chair

Michael Halloran
Beth Tuleja

President, ex officio; Finance Committee Chair
Historian

Committee Chairs

Sarah Maxwell (Chair)
Andy Doherty (Chair)
Peter Leddy (Chair)
Beth Murphy (Chair)
Rich McCarthy (Chair)
Michael Halloran (Chair)
Elaine Beckett (Chair)
David O'Keefe (Chair)

Beach Committee
Grounds and Harbor Committee
Entertainment/Social Activities Committee
Movies Committee
Membership/Volunteer Committee
Finance Committee
JW NSB Store Committee
Advisory Committee

Committees

Beach Committee

- Sarah Maxwell (Chair)
- Allison Hutchins (Board Support)
- Carolyn Halloran (Board Support)
- Denise Papagno (Member Support)
- UNFILLED (Member Support)

Entertainment/Social Activities Committee

- Peter Leddy (Chair)
- Kelly Strain (Board Support)
- Jim Simmons (Board Support)
- UNFILLED (Member Support)
- UNFILLED (Member Support)

Grounds & Harbor Committee

- Andy Doherty (Chair)
- Peter Lind (Board Support)
- Andrew Gilmore (Member Support)
- UNFILLED (Member Support)
- UNFILLED (Member Support)

Movies Committee

- Beth Murphy (Chair)
- UNFILLED (Board Support)
- Christie Murphy (Member Support)
- Dennis Murphy (Member Support)
- Brianna Murphy (Member Support)

Membership/Volunteer Coordination Committee

- Rich McCarthy (Chair)
- Ron Fernandes (Board Support)
- Penny Fleming (Board Support)
- Karen Kullen (Member Support)
- Betty Craig (Member Support)

JW NSB Store Committee

- Elaine Beckett (Chair)
- Penny Fleming (Board Support)
- Paula Merchant (Member Support)
- Laurene Dynan (Member Support)
- Mary Jo Kennedy (Member Support)
- Susan Flynn (Member Support)

Advisory Committee

- David O'Keefe (Chair)
- Ryan Hutchins (Member Support)
- Lloyd Beckett (Member Support)
- Bill Dynan (Member Support)

Finance Committee

- Michael Halloran (Chair)
- Penny Fleming (Board Support)
- Ron Fernandes (Board Support)
- Beth Tuleja (Board Support)
- Beth Murphy (Board Support)

Beach Committee

The Beach Committee shall have the care and management of beach-related activities and shall formulate rules, subject to the approval of the Board of Directors, for the use and care of said property; and shall be in charge of any employee or employees hired or retained by the Board of Directors for the maintenance, upkeep and preservation of said property.

- Develop Beach Rules/Policies
- Hire and manage lifeguards
- Hire and manage beach patrol
- Swim Lessons (supplies/coordination)
- Beach Games (Swim Races, Beach Races)
- Work with Treasurer to develop a budget for supplies/contracts

Grounds & Harbor Committee

The Grounds & Harbor Committee shall have the care and management of the Association property, real or personal, and shall oversee all improvements and alterations and shall formulate rules, subject to the approval of the Board of Directors, for the use and care of said property; and shall be in charge of any employee or employees hired or retained by the Board of Directors for the maintenance, upkeep and preservation of said property.

- Develop Rules for the use and care of tennis courts, playground area, etc.

- Signage
- Tennis Courts
- Playground
- Free Library (In and Out)
- Harbor Area
- Seawalls
- Trash / Dumpster
- Beach Cleanup (supplies/coordination)
- Raft (In and Out)
- Seaweed Management
- Environmental preservation of conservation areas
- Work with Treasurer to develop budget for supplies/contracts

Entertainment/Social Activities Committee

The Entertainment/Social Activities Committee shall arrange all entertainment and social functions (children and adult activities).

- Create SBIA kids' activities and events
- Create SBIA adult activities and events
- Coordinate volunteers
- Coordinate communication of activities and events
- Supplies for activities

Movie Committee

This committee shall arrange all movie functions.

- Movie Schedule
- Prizes, snacks
- Projectionist

Membership/Volunteer Coordination Committee

The duties of this Committee shall be in keeping and consistent with the obligation to obtain members in the Association and cooperate with the Treasurer in collecting dues. This Committee shall also arrange volunteers for the various events the association manages.

JW NSB Store Committee

The JW NSB Store Committee shall have the care and management of what is known as the "Joanne Ward New Silver Beach Store". This committee will be responsible for the ordering and sale of NSB merchandise both online and at the physical store.

Advisory Committee

The Advisory Committee shall be made up of past Presidents of SBIA and possibly a member who has a specific expertise in an area that might be needed at any particular time. This committee, whose collective experiences and knowledge will be used on major issues that arise, e.g. bylaw reviews, large capital expenditure projects in excess of \$5,000 and advise the President of the SBIA when needed.

Finance Committee

The Finance Committee shall examine, audit and certify such bills incurred by the Association as may be referred to it for that purpose; and shall consider and report, when directed by the Board upon any special matters relating to the finances of the Association.

The Committee may employ an auditor to examine the financial records of the Association and report thereon at the Annual Meeting. At its first meeting, the Finance Committee shall consider all committee estimates and prepare a budget of estimated expenses and receipts of the Association for the year.

Historian

The Historian will have a four-year term. They will start this year to connect with past board members and members to collect SBIA historical documents, photos, books, etc. for possible digitalization and electronically filed for future use. The Historian will work with a sub-committee on the upcoming 125-year anniversary of the SBIA.

Silver Beach Improvement Association, Incorporated
Revised By-Laws – 2011

I.

The name of the association shall be

SILVER BEACH IMPROVEMENT ASSOCIATION INCORPORATED.
Its seal shall bear its name and the year of its incorporation.

PURPOSES

This association is constituted for the purposes of banding together all of the summer and permanent owners of beach property as well as residents for the summer season and thereby unifying the efforts of all the persons in the interest of the improvement of Silver Beach and the facilities now available and to be made available for the entertainment and amusement of the members and their families; to promote standards of good conduct and social contact. The acquisition, ownership, and maintenance of grounds, beaches, and such other real or personal property as shall become necessary, or to represent its members in dealing with the Town of Falmouth for the best interests of the membership, and to do such things as may be incidental to the attainment of the foregoing objects.

II.

OFFICERS

The executive officers of the association shall consist of a president, vice president, a secretary, who shall be a clerk of the association, a financial secretary and a treasurer. Nothing herein contained shall deprive any one person from holding more than one office at the same time.

There shall be a Board of Directors which shall consist of the above officers plus no fewer than six (6) members but no more than eight (8) members in good standing.

Directors elected by the membership as hereinafter set forth, and the Chairperson of the following Standing Committees; Beach Committee; Grounds and Harbor Committee; Finance Committee; Social Activities Committee; Movie Committee; Membership Committee; Volunteer Coordination Committee; and such other added Chairperson of Standing Committees as may be created by the vote of the membership at its Annual Meeting or at a Special Meeting duly called therefore, shall constitute the Board of Directors. Should the board decide to expand the chairperson position to co-chairs, it shall have the authority to do so.

Each officer shall, subject to the By-Laws, have in addition to the duties and powers set forth herein, such duties and powers as are commonly incidental to his or her office, and

such duties and powers as the Board of Directors shall from time to time designate. Each officer, director, chairperson and member of a committee shall be a regular member of the association in good standing and shall hold such office only so long as he or she remains a member in good standing.

The last immediate past President shall become a member of the Board of Directors, Ex Officio, with the power to vote, upon completion of their term of office, for the duration of the term of the succeeding President.

III.

ELECTION OF OFFICERS AND BOARD OF DIRECTORS

There shall be elected at the Annual Meeting of the Association, a President, a Vice-President, a Treasurer, a Secretary, and a Financial Secretary, each to hold office for one (1) year or until his or her successor is elected. Persons holding the office of President shall not be elected for more than three (3) consecutive, one year terms.

There shall be elected at the Annual Meeting of the Association six (6) to eight (8) Directors, each to serve for a term of one (1) year or until his or her successor is elected.

Balloting for the election of officers and directors shall be made by open ballot. In case of a tie vote for any officer or Director, the General Body shall immediately re-vote but only as to the nominees for whom the tie vote was cast.

In case of a temporary absence or disability of the Treasurer, Secretary or Financial Secretary, the Board of Directors shall appoint a regular member in good standing to perform the duties of such officer or officers during such temporary absence or disability. In case of a vacancy in any of such officers or on the Board of Directors, the Board of Directors shall elect a member in good standing to perform the duties incident to the office, and the vacancy shall be filled by a vote of the general Body at the next Annual Meeting or at a Special Meeting called for said purpose.

Any Officer or Director may be removed from office by a majority vote of all the regular members in good standing of the Association in the call for which notice of the proposed action is duly given.

IV.

PRESIDENT AND VICE-PRESIDENT

The President shall be the chief executive officer of the Association. The President shall preside at all meetings of the Association and at all meetings of the Board of Directors. The President shall be a member, Ex Officio, of all standing committees with the right to vote thereon.

In the absence, disability or at the direction of the President, the Vice-President shall assume all the powers of the office and perform all the duties of the President; appoint committees in the manner herein provided, and the Vice-President shall perform all other acts which the President may be authorized to do by the Board of Directors.

The President shall appoint as herein before provided, all standing Committees and shall appoint such other temporary committees as may be required during the presidential term of office. The President shall designate one of the appointees to be Chairperson (or Co-Chairpersons) of each such committee, subject to the approval of the selection by the Board of Directors. Such Chairperson (or Co-Chairpersons) shall become a member of the Board of Directors during their term of office. In the case where the Board of Directors does not approve such Chairperson, the Board of Directors shall thereupon elect a Chairperson. No Chairperson shall be removed from office without the approval of the Board of Directors.

V.

TREASURER

The Treasurer shall, subject only to the direction of the Board of Directors and under its supervision, collect all monies and have care and custody of all funds, valuable papers and the Seal of the Association, and he or she shall have power to endorse, for deposit or collection all notes, checks, drafts, etc., payable to the Association or its order. The Treasurer shall keep or cause to be kept accurate books of account which shall be the property of the Association, and shall render a statement of the financial affairs of the Association to the Board of Directors whenever they may require it, and at each Annual Meeting shall submit a complete written statement on his or her account as Treasurer for the calendar year last past which calendar year shall end on the last day of December of each year of the life of the Association. If required by the Board of Directors, the Treasurer shall give bond for the faithful performance of his or her duties in such form and such sum and with such surety or sureties as the Board of Directors shall require, all at the expense and cost of the Association.

VI.

SILVER BEACH HISTORIAN

The Silver Beach Historian shall serve a 4 year term and have primary responsibility to be the custodian of all historic records of the association.

VII.

SECRETARY (Clerk)

The Secretary (who shall be known as the Clerk) shall keep an accurate record of proceeding of all meetings of the membership and all meetings of the Board of Directors,

in books belonging to the Association, which books shall be open to inspection to all regular members of good standing. He or she shall issue all the notices of all meetings; he or she shall cause to be published all notices, the publication of which shall be required; and he or she shall also conduct the general correspondence of the Association and the Board of Directors.

VIII.

BOARD OF DIRECTORS

The Board of Directors, except as otherwise limited by these By-Laws, shall have the entire management, government, and control of the property, business and affairs of the Association. The Board of Directors shall have the power, in the name and behalf of the Association, to acquire property other than real estate, to sell, transfer, lease, encumber and otherwise dispose of property other than real estate, and to fix the terms of any such acquisitions, dispositions or encumbrances of property and of any such contracts; to fix the terms of and incur indebtedness and issue the negotiable and other obligations of the Association therefore, and secure the same by mortgage, pledge or other lien upon any part of the property or assets of the Association; provided, however, that it shall not, other than for usual current operating expenses, incur obligations in the amount greater than the sum of two thousand five hundred dollars (\$2,500.00) for any one project.

The Board of Directors may, upon majority vote, purchase and mortgage or otherwise obtain real estate.

The sale of Association property requires a written, two thirds majority vote for, in advance, by the members who are in good standing. The results of the vote must be kept by the Board of Directors for at least three (3) years in the Association safe deposit box, of a bank approved by the Board of Directors. Any such vote may be done in writing or by use of electronic means over the internet.

The Board of Directors shall determine the requirements for eligibility and the amount of entrance or initiation fees, fix the Annual dues of all classes of members and levy assessments.

The Board of Directors may make rules governing the use of any of the facilities of the Association; may regulate the privileges extended to visitors or guests; may create new committees in addition to the aforementioned standing committees, the members of such additional committees to be appointed by the President; may expel or suspend members for improper conduct, violation of rules or non-payment of dues or other indebtedness.

Meetings of the Board of Directors shall be held at the call of the President or on a written request of at least one fourth of the Directors. At any meeting of the Board of Directors, an affirmative vote of the majority of the Directors present, providing a quorum shall be present, shall be necessary to pass any resolution, except a vote to adjourn when no quorum is present. Five (5) members of the Board of Directors shall

constitute a quorum. The Board of Directors shall appoint a Nominating Committee of five members in good standing at least one week prior to the Annual Meeting. No member of the Nominating Committee shall be a Director or Officer. This Committee shall report a full slate of nominees for election at the Annual Meeting.

IX.

EXECUTION OF PAPERS

The Board of Directors may generally or, in particular cases, authorize the execution thereof in some other manner, all deeds, notes, leases, transfers, contracts, in the name and on behalf of the Association which shall be signed by the President and Treasurer. All checks drawn against deposits of the Association shall be signed by the Treasurer.

X.

MEMBERSHIP COMMITTEE

The Membership Committee may consist of five (5) members in good standing, including the Chairperson who shall meet at the call of the Chairperson or the majority of the members of the Committee. The duties of this Committee shall be in keeping and consistent with the obligation to obtain members in the Association and cooperate with the Treasurer in collecting dues.

XI.

FINANCE COMMITTEE

The Finance Committee shall consist of a Chairperson, who shall be the most recently retired President of the Association, the Treasurer and the Financial Secretary. Such Chairperson shall be a member of the Board of Directors as previously provided.

The Finance Committee shall examine, audit and certify such bills incurred by the Association as may be referred to it for that purpose; and shall consider and report, when directed by the Board upon any special matters relating to the finances of the Association. The Committee may employ an auditor to examine the financial records of the Association and report thereon at the Annual Meeting. At its first meeting, the Finance Committee shall consider all committee estimates and prepare a budget of estimated expenses and receipts of the Association for the year.

XII.

ADDITIONAL STANDING COMMITTEES

- A. Beach Committee shall consist of five (5) members in good standing, including the Chairperson, and shall meet at the call of the Chairperson or any

three (3) members thereof. The Committee shall have the care and management of Beach related activities and shall formulate rules, subject to the approval of the Board of Directors, for the use and care of said property; and shall be in charge of any employee or employees hired or retained by the Board of Directors for the maintenance, upkeep and preservation of said property.

- B. Grounds and Harbor Committee shall consist of five (5) members in good standing, including the Chairperson, and shall meet at the call of the Chairperson or any three (3) members thereof. The Committee shall have the care and management of the Association property, real or personal, and shall oversee all improvements and alterations and shall formulate rules, subject to the approval of the Board of Directors, for the use and care of said property; and shall be in charge of any employee or employees hired or retained by the Board of Directors for the maintenance, upkeep and preservation of said property.
- C. Entertainment/Social Committee shall consist of up to five (5) members in good standing, including the Chairperson, and shall meet at the call of the Chairperson or any three (3) members thereof. This Committee shall have arrange all entertainment and social functions.
- D. Movie Committee shall consist of up to three (3) members in good standing, including the Chairperson, and shall meet at the call of the Chairperson or any three (3) members thereof. This Committee shall arrange all movie functions.
- E. Volunteer Committee shall consist of up to three (3) members in good standing, including the Chairperson, and shall meet at the call of the Chairperson or any three (3) members thereof. This Committee shall have arrange volunteers for the various events the association manages.

No Committee shall have the power to expend funds or incur liabilities other than those necessary to the ordinary and routine functioning of such Committee in accordance with the budget approved by the board.

XIII.

MEMBERSHIP

There shall be regular membership and other classes of membership, as may from time to time be established by the General Body of regular members in good standing.

A member in good standing is considered to be a paid home with two (2) votes per paid home. A paid home is also considered to have two shares of any distribution. Only members in good standing may vote on any issue.

Full membership shall be limited to those people residing in the area bounded by the property, formerly owned by the Silver Beach Improvement Association, Inc., presently owned by the Wild Harbor Yacht Club, from the inner harbor to Wild Harbor Road; then along Wild Harbor Road to Quaker Road; then along Quaker Road to the land known as

Wild Harbor Estates; then along Wild Harbor Estates boundary line, but not including Wild Harbor Estates to Wild Harbor. These requirements for full membership shall apply immediately, but shall not pertain to those existing members in good standing who are now full members and continue to be full members in good standing. Full members shall consist of both the regular full membership and senior full membership levels.

The words “members in good standing”, when used in these By-Laws, shall mean any member who is not delinquent in any pecuniary obligation to the Association.

Only members in good standing and their guests may use Association property or take advantage of Association sponsored programs and events.

There shall be a class of membership known as Junior Members, a class with the same rights and privileges of Full Membership except the right to vote at Association Meetings or the right to share in the distribution of the assets of this corporation, from the sale of properties or the dissolution of the corporation.

Membership Levels:

Regular Full Member – Full Voting Rights

Senior Full Member – Full Voting Rights - Any Regular member with the Sr. member of the family over the age of 65 as of January 1st.

Junior Member – No Voting Rights – For Non Homeowners living in the same house as a Regular Full Member in good standing.

Members who own additional properties in Silver Beach are obligated to pay full regular memberships for each additional property.

XIV.

VOTING RIGHTS

None but full members in good standing shall be entitled to vote at any meeting of the Association and each such member shall have a total of no more than two (2) votes per full paid membership house. Unless otherwise provided, a vote of a majority shall prevail, providing, however, that a quorum shall be present. A quorum at any meeting, annual, regular or special, shall consist of at least five percent (5%) of the total membership. Any member may vote by proxy, in writing, duly executed for the particular meeting, so designated in such proxy, providing, however, no proxy shall be used for subsequent meetings.

XV.

MEETINGS

The Annual Meeting of the Association shall be held on the last Saturday in August of each year, at such a time and place, within the environs of Silver Beach, as the President may designate. If, for good cause, the Annual Meeting cannot be held then, the same may be postponed until such time and place as may be designated by the Board of Directors, but not to exceed six (6) weeks thereafter. Notices of all meetings of the Association, including the Annual Meeting, during the months of June, July and August in each year, shall be given by the Secretary by posting the same in two public and conspicuous places in the community, at least seven (7) days prior to said meeting. Meetings of the Association between the dates September 1st to June 1st, shall be given by mailing postage prepaid to each member at least seven (7) days prior to said meeting. Special Meetings may be called by the President, the Board of Directors or by five (5) regular members in good standing. Such requests for special meetings shall be sent to the Secretary, who shall call same within a reasonable time thereafter but at no time later than twenty-one (21) days subsequent to such request.

The order of business at the Annual Meeting shall be;

1. Election of Officers for the ensuing year
2. Reading of Minutes of previous meeting
3. Report of the Executive Officers
4. Report of the Chairperson of Committees
5. Unfinished business
6. New business

XVI.

DISSOLUTION

If the Association is ever dissolved by a written vote of two-thirds (2/3) of all full members in good standing, those who have paid their dues in full for seven years prior to the vote, will share equally in the sales of assets of the Association.

If any property of the Association is taken by eminent domain, the proceeds of this taking will be presented to the full membership, at the conclusion of any and all legal action, for a decision whether to retain the proceeds in any reserved account, place into the general funds, distribute to the full membership, as called for in Article VIII. Any vote under this article shall be two-thirds (2/3) majority of the members present and eligible to vote. Notice of this meeting shall be given to the membership, in writing, at least fifteen (15) days prior to the meeting.

XVII.

CONSTRUCTION OF BY-LAWS

The Board of Directors shall decide all questions and interpretations pertaining to the construction and meaning of these By-Laws.

XVIII.

AMENDMENT, ALTERATION OR REPEAL OF BY-LAWS

These By-Laws may be altered, amended or repealed at any meeting of the Association, with notice of the general nature of the proposed action having been stated in the call thereof, upon vote of a majority of all the full members of the Association. This vote must occur in writing (either written or by electronic voting) and results must be kept by the Board in a safe place.

-XXXXXXXXXXXXX-

SBIA
2021 BUDGET (BOARD APPROVED)
2019 Actuals, 2020 Actuals and 2021 Budget

	2019	2020	2021
	Actual	Actual	Budget
Revenue			
4090 Membership Dues	\$ 96,910.00	\$ 105,835.00	\$ 89,960.00
4170 NSBIA Store	\$ 17,000.51	\$ 22,022.88	\$ 15,000.00
4172 Kayak Fees	\$ 1,900.00	\$ 2,000.00	\$ 2,000.00
4030 Contributions Income	\$ 125.00	\$ 340.00	\$ 0.00
4180 Association Functions			
4181 Cocktail Party	515.00	0.00	550.00
4182 Kids Bingo/Cookout	227.00	160.00	230.00
4183 Dodgeball Tournament	657.00	0.00	550.00
4184 Fishing Tournament	472.00	585.00	585.00
4185 Social Nite	1,329.00	0.00	1,330.00
4189 Illumination Night	1,312.00	0.00	0.00
4191 E O Y Cookout	869.00	0.00	880.00
4193 Corn Hole	120.00	90.00	90.00
Total 4180 Association Functions	\$ 5,501.00	\$ 835.00	\$ 4,215.00
Total Revenue	\$ 121,436.51	\$ 131,032.88	\$ 111,175.00
Expenses			
6140 SBIA Store Inventory	\$ 10,076.49	\$ 14,941.42	\$ 9,000.00
6555/6560 Lifeguard Salary and Taxes			
6555 Lifeguard Salary	24,913.21	29,205.77	28,125.00
6560 Payroll Taxes			
6561 FUTA	149.47	175.24	170.00
6562 MA Unemployment	248.13	291.85	290.00
6563 Social Security	1,544.63	1,810.76	1,750.00
6564 Medicare	361.25	423.47	410.00
Total Payroll Taxes	2,303.48	2,701.32	2,620.00
Total Lifeguard Salary and Taxes	\$ 27,216.69	\$ 31,907.09	\$ 30,745.00
6150/6160 Beach Expenses			
6160/6161 Beach Expenses	1,433.23	1,235.20	1,200.00
6150 Beach Cleaning	390.00	480.00	3,500.00
6162 Beach Equipment	0.00	1,678.61	900.00
6163 Lifeguard Clothing	647.67	895.60	900.00
6164 Security Patrol	4,086.40	6,697.50	9,000.00
Total Beach Expenses	\$ 6,557.30	\$ 10,986.91	\$ 15,500.00
6300 Repairs and Maintenance			
6300 Repairs and Maintenance	7,317.29	8,082.31	5,700.00
6315 Restroom Service	720.00	0.00	760.00
6320 Rubbish Disposal	906.80	488.32	990.00

SBIA
2021 BUDGET (BOARD APPROVED)
2019 Actuals, 2020 Actuals and 2021 Budget

	2019	2020	2021
	Actual	Actual	Budget
Total Repairs and Maintenance	\$ 8,944.09	\$ 8,570.63	\$ 7,450.00
6350 Equipment Purchases	\$ 454.58	\$ 1,203.08	\$ 2,000.00
6180 Insurance			
6185 Liability Insurance	6,656.28	7,183.72	7,450.00
6191 Auto Insurance	417.15	381.00	400.00
6193 Director & Officer Liability	1,590.00	1,637.00	1,700.00
6195 Umbrella Policy	3,039.00	3,091.00	3,250.00
6196 Workers Comp Insurance	1,243.00	1,143.00	1,150.00
Total Insurance	\$ 12,945.43	\$ 13,435.72	\$ 13,950.00
5010 Real Estate Taxes	\$ 2,550.57	\$ 2,561.39	\$ 2,550.00
5011 Mooring Fee	\$ 100.25	\$ 100.00	\$ 100.00
6549/6261 Membership Costs and Postage			
6549 Membership Costs	875.96	832.07	850.00
6261 Postage	223.00	275.00	440.00
Total Membership Costs/Postage	\$ 1,098.96	\$ 1,107.07	\$ 1,290.00
6650/6655 Payroll Service/Consulting			
6650 Payroll Service	678.68	728.04	750.00
6655 Consulting	6,000.00	1,738.70	750.00
Total 6270 Professional Fees	\$ 6,678.68	\$ 2,466.74	\$ 1,500.00
6120 Bank Service Charges	\$ 1,861.01	\$ 2,402.71	\$ 2,025.00
6670 Program Expense			
6671 Cocktail Party	1,359.78	0.00	1,300.00
6674 Social Nite	1,511.62	0.00	1,520.00
6675 Fishing Tournament Costs	429.60	587.76	590.00
6676 Illumination Night	1,738.98	234.32	250.00
6678 Kids Bingo/Cookout	269.31	326.69	325.00
6679 Arts & Crafts Supplies	134.02	217.30	220.00
6681 Dodgeball Tournament	260.02	0.00	260.00
6682 E O Y Cookout	776.28	0.00	780.00
6684 Crabbing Tournament	44.00	54.50	55.00
6684 Corn Hole Tournament	127.45	138.73	140.00
Total Program Expense	\$ 6,651.06	\$ 1,559.30	\$ 5,440.00
6770 Supplies	\$ 1,587.98	\$ 217.00	\$ 900.00
6230 Licenses and Permits	\$ 165.00	\$ 0.00	\$ 0.00
6250 Donations	\$ 554.19	\$ 600.00	\$ 600.00
6360/70 Meals & Entertainment	\$ 715.38	\$ 0.00	\$ 0.00
6400 Gas and Electric	\$ 81.95	\$ 77.73	\$ 100.00
Interest Expense	\$ 4,718.55	\$ 2,265.59	\$ 840.00
6240 Miscellaneous	\$ 488.93	\$ 2,701.29	\$ 2,560.00
Total Expenses	\$ 93,447.09	\$ 97,103.67	\$ 96,550.00

SBIA
2021 BUDGET (BOARD APPROVED)
2019 Actuals, 2020 Actuals and 2021 Budget

	2019	2020	2021
	Actual	Actual	Budget
Operating Income	\$ 27,989.42	\$ 33,929.21	\$ 14,625.00
Principal Paid on Courts Loan	25,000.00	30,000.00	12,500.00
Net Income	\$ 2,989.42	\$ 3,929.21	\$ 2,125.00

SBIA Membership Requirements Overview (Current)

The Association has not been following the bylaws when it comes to membership for people that live outside of our defined geographical boundaries. A 2021 Membership Policy has been developed for the upcoming summer until the Board can discuss and make a recommendation to the Advisory Committee for incorporation into a possible SBIA Bylaw change.

We have had members who live outside the defined area for a very long time. As recently as 2016, we had a President of the Association, voted on by the membership, that did not live within the defined boundaries identified in the current SBIA Bylaws.

In 2011, the bylaws were re-written and approved by a vote of the membership to allow for members that lived outside the defined area that were previous members. In essence, these people were “grandfathered” and allowed to continue as members.

Almost immediately, after the bylaws were re-written in 2011, the practice began to let anyone join the association. No one knows why this happened or who made the decision to not follow our bylaws.

The membership records are not that accurate prior to 2017 but from our best estimate it looks like we had approximately 35 members that lived outside the defined area at the time the bylaws were re-written in 2011. We now have 55. So, in nine years the number of members outside the defined area increased by 20. *This is not something that has dramatically altered the landscape of the beach and the association. For 2020, it makes up about 11 percent of our membership.*

In 2020 we had 55 members that live outside the defined area. Of the 55, 30 are “grandfathered” members based on the 2011 by-law requirements and the other 25 are people that are members who don’t meet the requirements of our bylaws.

The overwhelming amount of these “outside” members are from Fiddler’s Cove, Seascape and Nye’s Neck and likely friends of yours that would possibly sit on our beach as a guest of yours. The argument for having them as paid members is that most, if not all, will use our amenities whether they are a paid member or not, so why not have them pay. Most of them want to be members to take advantage of our amenities, i.e., beach with lifeguards, swimming lessons, kids and adult activities, etc.

It would be impossible to entertain a change to the bylaws prior to the start of the 2021 season so it is necessary that we vote to adopt the 2021 Membership Policy for the upcoming season.

The Membership/Volunteer Committee has developed a policy for 2021.

2021 SBIA Membership Policy

1. All people wishing to request membership in SBIA will complete a 2021 Membership Application form.
2. 2021 Membership Application forms will be reviewed by the SBIA Treasurer for completeness, payment and ensure that they meet 2021 membership boundary requirements.
3. In the case that a member does not meet the membership boundary requirements, the membership request will be forwarded to the SBIA Membership/Volunteer Committee for review and approval. These applications will be reviewed using the criteria of having family ties to a current NSB member and/or live in Seascape and/or Nye's Neck.
4. Any membership request that meets the requirement of our current 2011 bylaws, whereas members have paid dues and assessments since 2011 and are in good standing, will remain members per our current bylaws.
5. All members that paid in 2020 will be sent a letter allowing them to join in 2021. *This includes members who are currently outside our defined boundaries.*