



Cedar Lake Owners Association

**CLOA ANNUAL MEETING:** June 09, 2025 at Bristol Elk's Club

**BOARD MEMBERS IN ATTENDANCE:**

Dan Houlihan (President)	Joe Guarino (Vice President)	Michael Guerrero (Treas)
Michael Glanovsky (Secretary)	Celina Bunn*	Robert DiSapio
Brian Grabowski	Sue Guerrera	Donna Lombardi
Greg Laviero	<del>Matt Smith</del>	Gary Sweetman
Pat Zailckas		

**OTHER MEMBERS IN ATTENDANCE:**

James Albert	Jim Albert, Joseph Piacentini, <del>Gary Sassu</del>	Ron, Celina Bunn* (one vote)	George D'Addario
Mark, AnnSue DiVenere	John Donnangolo	Stephen, Caroline Dupuis	Paula Eshoo
Peter Ferrigno	Ed, Jody Finland	<i>Margi Fletcher proxy</i>	Paul Hammell
<i>Michael, Deborah Heimbach proxy</i>	Michael, Maryann Kowalczyk	Michael, Maryann Kowalczyk	Kevin, Duska Kupec
Jeffrey Laviero	<i>Morris and Pat Laviero proxy</i>	Shawn, Laura Levesque	Henri, Roxanne Martin
Michael, Gwen Mitchell	Jim, Dawn Pelletier	Jim, Kyle Pelletier	Ralph, Carol Ann Phaneuf
Joseph, Jane Piacentini	Scott, Sharon Poarch	North Shore: Tony, Louise Scotti	<i>Barbara, Philip Serafino proxy</i>
Alfonzo, Mari Sirica	Jason Sirko	Michael Skelskey, Janice Peluso	Gary Snow
<i>Mark Thomas proxy</i>	James Valentino		
12 Board Members +	28 and 2/3 Other Voting Members Physically Present +	5 Proxy Voters =	45 2/3 Total Voters

**NEXT MEETINGS:**

July 14, 2025      Monthly CLOA Board Meeting

Tonight's Annual Meeting was called to order at by Pat Zailckas at 6:37pm

## SECRETARY'S REPORT:

- Michael Glanovsky directed members to the 2024 Annual minutes for corrections. George D'Addario made a motion to accept them, Louise Scotti seconded, with majority in favor, and none opposed.

## TREASURER'S REPORT

- M Guerrero informed members that we have 6 accounts (at 3 Financial Institutions), and gave the following report of our 4 CDs and 2 Bank Accounts:
- Beginning balance of all accounts was \$423,692.85
- Ending balance of all accounts is \$409,184.35
- **Interest** of \$0.65. This is from the Edward Jones Insured Bank Account.
- **Expenditures** of -\$14,698.83 consisting of \$9,358.80 to The Pond & Lake Connection, and \$4,636.08 to Pro Excavation for Dam repairs, spring cleanup and Grass mowing.
- **Deposits** totaling \$189.68 were from a Member paying penalty and late fees of \$64.68 and a non-member Donation of \$125 from Leon Plouffe for our Fireworks show. Thank you!
- Janice Peluso made a motion to accept the Treasurer Report, it was seconded, and vote was with all in favor
- Mike next went through last year's Budget, versus this year's projected Budget. Last year, total income was \$92,114.41, and we spent \$101,893.51, for a deficit of -\$9,779.10. This deficit was offset by our interest of \$17,332.83, making the balance for the year \$7,553.73. Our biggest expenses last year were weed treatment which was \$27,296.97. We are budgeting \$30,000 for this year. Fireworks last year were \$18,970.66. We need to budget \$24,000 this year (because we were undercharged last year since the fire department didn't show up). Insurance last year was \$16,025.00 and we are budgeting \$17,000.00 for this year. Property taxes were \$12,676.05. Lake maintenance was \$10,982.33 due to dam repair, and we are budgeting \$5000. Federal Income Tax was \$9,772.00 and we are budgeting \$6,772.00. We expect our CD interest to drop due to falling rates. We are expecting a bigger deficit this year of -\$18,891.16, which will not be covered by CD interest. Mike recommended and made a motion that we increase the annual dues by \$50. this year, which would generate an additional \$6000. It was seconded and passed with 27 yeas, 11 nays.
- There was an extended discussion about potential Weed Treatment costs for Invasive Species.

## MEMBERSHIP COMMITTEE

- Bob DiSapio described the duties of the Membership committee, and introduced 6 new homeowners

## SAFETY COMMITTEE

- Gary Sweetman did a presentation on safety issues and particularly singled out late night speeding. He also mentioned the importance of staying away from fireworks barges and respecting the buoys. He further described safety **more as a duty of each one of us all**, and that we could be only one serious accident away from our Association not being able to obtain Lake Insurance at all. (This would be a devastating hit to all of our property values.) Joe Guarino further described the danger of powerboats not being able to see the random tuber or kayak that is out in the middle areas, and requests owners to discourage guests from doing this. Mike Guerrero added the importance of not creating big waves while the fireworks people are wiring explosives from 12 noon to showtime. A member stressed the danger he sees when operators allow people to ride outside of gunwales or on the bow of bowriders. Another member suggested a laminated card with safety rules to be issued to members.

### LEGAL BYLAW COMMITTEE

- There is an existing By Law requirement to vote yearly on continuing use of ATVs for ice fishing purposes only in Winter. This Amendment Passed tonight by majority vote by a show of 24 hands.
- Pat went through a new Proposed ATV By Law amendment. This amendment removes a section and adds a section, effectively allowing ATVs to be used for other activities and require a 'Winter Safety Patrol' for policing legitimate members. There was discussion about submitting a different version in the future. This Amendment (as written) failed tonight by a show of hands.

### DAM/BOAT LAUNCH COMMITTEE

- Matt Smith couldn't make it tonight so Mike Guerrera gave the report on the Dam and Boat Launch. The state required us to reseal the joints between the concrete lakeside part of the dam, and also some work inside the old spillway. The boat launch had extensive rotting so we had to have boards replaced. We also had dead tree limbs trimmed back and the driveway regraded. He also spoke about our obligations in an EAP (Emergency Action Plan).

### DOCKS & WALLS COMMITTEE

- Dan Houlihan states that we have the application and procedure on our web site, and that dock and wall work does need *prior* approval.

### BUOY COMMITTEE

- Brian Grabowski states to please stay away from our buoys which can *and do* drift, as well as those placed for the floating islands.

### INSURANCE COMMITTEE

- Celina Bunn gave a report and shops for our Insurance policies each term Aug to Aug
- We paid \$16,000 last year for our Workmen's Compensation Insurance, Property, Liability, and a \$5 million umbrella for Directors and Officers coverage. Member's primary insurance coverage is through their own Homeowners policies.

### ENVIRONMENTAL COMMITTEE

- Celina informed members that our Weed treatment budget is \$30,000 for this year. She mentioned a new weed, American Pondweed, which we treat using two chemicals
- Celina Bunn acknowledged her helper, Gary Sweetman, and told members we test water weekly, at the 4 corners of the lake for e Coli (and testing for Blue-Green algae as needed) and that our results have been great.
- We do two weed treatments: with the first in the Spring for Curly Leaf Pondweed and American Pondweed. Our second treatment for Tape grass (together with American Pondweed), is to be determined.

### WEBSITE COMMITTEE

- Mike Guerrera spoke about information available on our CLOA.org web site: such as by-laws, regulations, board minutes, CLOA Boat registration form, when we treat the lake, water sampling results, Newsletters, News & Announcements, etc. To e-mail us use [contactus@cloa.org](mailto:contactus@cloa.org) and mentioned we strive to have everyone's e-mail in order to be modern in our communications.
- Mike provided the password for the Member's only area

### FIREWORKS COMMITTEE

- Mike reminded members to stay away from the buoys around the barge
- He also addressed a member question regarding voting for/against Fireworks

## SOCIAL COMMITTEE

- Sue Guerrera had no updates, so went on to her next Committee: Newsletter

## NEWSLETTER COMMITTEE

- Sue Guerrera gave a presentation regarding our Newsletters, especially about kayaks and safety
- Anyone who would like to add photos or anything to the newsletter, please contact her.

## BOAT REGISTRATION

- Joe Guarino gave a presentation regarding CLOA boat registration and acknowledged Donna Lombardi's assistance on the Committee. As of today they have received about 90 submissions. He requested members NOT send last year's CT registration, (which expired in April). He also mentioned the importance of **submitting** Homeowners Insurance liability which should be sent in at Dues payment time, but certainly by Boat Reg time. He mentioned the importance of contacting us when considering boat purchases, since some are restricted on the lake.
- Joe also mentioned applying stickers on the rear Starboard side; kayaks also should have the yellow background sticker AND current CLOA year. This makes it VERY difficult for our patrols to verify.
- There was a member question about boats that churn up the bottom of the lake, and By Laws affecting this. Pat Zailckas states that our By Laws state that no more wake boats (costing \$100,000 and more) will be allowed on our lake.
- Bob DiSapio spoke (as a Realtor) about sales on ~400 acre Woodbridge Lake, limiting boats to 20' and 90 HP and 5 mph for a lake that is 3 ½ times the size of ours. His point is that we have an unusually good situation.

## PRESIDENT'S REPORT

- Dan stated that the Board is here for them, and we're not AFTER people but FOR them.

## ELECTION OF OFFICERS and BOARD MEMBERS

- Pat kicked off the Election process
- There was a motion and seeing there was a full slate of 13 already. A show of hands was a clear vote to re-elect the current slate.

## OLD BUSINESS

- No old business

## OLD BUSINESS / NEW BUSINESS

- Jim Valentino mentioned he was doing a Wounded Warrior event at his house and was looking for volunteers.

## ADJOURNMENT

- Mike Guerrera made the Motion to Adjourn, and was seconded, with all in favor at 8:34 PM