

**BLOOMFIELD CLUB RECREATION ASSOCIATION
MINUTES OF BOARD OF DIRECTORS MEETING
Wednesday, June 18, 2025 – *Approved: July 16, 2025***

Present: Jan Bedard (President), Mary Bahr (Secretary), Paulette Wirkus (Treasurer), David Smith (Director) Paraj Mathur (Director), Darlene Arnieri (Director) Pam Stanish (ABC Property Managers), Kim Tarman (Administrator)

Absent: Russ Cascio (Vice President)

Homeowners Present: Kerri Fricke (215 Benton Lane), Paula Albright (217 Benton Lane) Patti Esposito (190 Ashfield Ct)

I. Call to Order

Jan Bedard called the meeting to order at 7:02 pm.

II. Agenda:

Motion to approve the Agenda by Jan Bedard; Second by Darlene Arnieri. Approved unanimously.

III. Approval of Minutes –

Motion to waive reading and approve the minutes, of the May 21, 2025 BCRA Meeting by Paraj Mathur; Second by Darlene Arnieri. Motion Approved: 5 Yes, 1 Abstain David Smith who absent from the May meeting.

IV. Treasurer' Report –

A. Paulette Wirkus presented the May 31, 2025 Financial Reports.

The May 30, 2025 Balance Sheet shows:

ASSETS

Current Assets	
Total Current Assets	165,685.78
Other Assets	
Total Investments	553,745.14
TOTAL ASSETS	719,108.92

LIABILITIES & EQUITY

Liabilities:

Prepaid Assessment	7,231.00
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Equity

32000 Retained Earnings	-8,320.45
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Opening Balance Equity	9,052.11
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Total Reserve Fund	711,735.85
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Net Income (YTD 2025)	-589.59
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Total Equity	711,877.92
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TOTAL LIABILITIES & EQUITY	719,108.92
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**Motion to approve the Treasurer's Report and Disbursements by David Smith;
Second by Paraj Mathur; Motion Approved Unanimously.**

V. Management Report presented by Pam Stanis and Jan Bedard.

- A.** Just prior to tonight's meeting, Edward Litke, Partner at The Baldwin Group, presented an alternative to our current property, general liability and D&O insurance contracts with Cross Over, Kinsale and Chubb. We have held those policies since April 1 because our previous insurer, American Family, had exited the HOA insurance market. Our search for a replacement for American Family was complicated by BCRA's one unresolved liability claim and one settled lawsuit. The best available coverage presented in April came with total annual premiums of \$45,544.00 as well as larger deductibles and greatly reduced wind and hail damage coverage.

Mr. Litke's company, the Baldwin Group is a major nationwide insurance broker. He presented an insurance package from Cincinnati Life which would cover BCRA's property and liability insurance needs for an annual premium of \$10,017.00 with a deductible of \$10,000 for all occurrences including wind and hail. This insurance package is guaranteed renewable for 3 years with no increase in premium. The first year's coverage would run from June 30, 2025 through June 30, 2026. Our current Cross Over, Kinsale and Chubb package can be cancelled since we have held it for the minimum 3 month required in the contracts. BCRA expects to receive approximately \$34,000 in refunds from Cross Over, Kinsale and Chubb for the unused portion of the April 4, 2025 through April 4, 2026 annual premiums paid.

Motion by Jan Bedard to purchase Property, General Liability, and Directors and Officers Liability insurance from Cincinnatti Life Insurance for a premium of \$10,017 for the annual period June 30, 2025 through June 30, 2026. Second by David Smith. Approved unanimously.

- B. Homeowners who want to rent the Clubhouse will need to provide a Certificate of Insurance for their event in an amount not less than \$1,000,000 listing BCRA as the additional insured. This COI requirement is needed to protect our homeowners from liability claims which can lead to significant increases in BCRA's insurance premiums. A decrease in the up-front rental deposit required to \$400 from \$500, to help the renters with the upfront insurance cost will also be implemented. A detailed notice explaining these new event insurance requirements for future Clubhouse rentals will be emailed to all homeowners.

Motion by Jan Bedard to require event insurance in an amount not less than \$1,000,000 with BCRA named as co-insured for all Clubhouse Rentals beginning on July 1, 2025. Second by Darlene Arnieri. Approved unanimously.

- C. A Memorial Day weekend auto accident damaged the brick wall and landscape at the south end of Bloomfield Parkway. A police report was filed. Pam Stanish has contacted the driver's insurance carrier and we are in the process of obtaining quotes for needed, extensive repairs. The foundation of the brick wall was damaged and will need to be replaced. The whole row of mature arborvitae will need to be replaced for consistency. The iris, Hosta, native grass and sprinkler systems will also need at least partial replacement. We will also request reimbursement for project management time for this repair because of the time involved in getting estimates and coordinating contractor work.
- D. AUS Energy presented a contract for electricity supply for the Clubhouse. ComEd has receive approval to raise rates in our area by 45%. Our current supplier, Dynegy, has been charging .08 cents per kWh but will increase that rate to .1049 per kWh with a 24-month contract when the current contract ends in October. AUS Energy is offering .9275 per kWh on a 36-month contract.

Motion by Paraj Mathur to contract with AUS for 36 months of electricity supply at a rate of .9275 per kWh. Second by Darlene Arnieri. Approved unanimously.

VI. Social Committee Report presented by Kim Tarman

- A. The Summer Party is scheduled for July 19. Social Committee has many exciting things planned including a petting zoo, a magic show, food trucks and a car show.

- B. The first Happy Hour of the Summer season had to be moved indoors because of weather but was a success nonetheless. The next Happy Hour is scheduled for July 11, from 5 to 7 pm on the Patio.
- C. We will celebrate July 4 with Coffee and Donuts on the Patio at 9:30 am.
- D. The Summer Party is scheduled for Saturday, July 19th. The event will include a car show, two food trucks, an ice cream vendor, Karaoke, a magic show, games for children, a magic show and a petting zoo.
- E. The Board discussed the possibility of including a Beer Truck at the Summer Party. We would not be selling liquor; the truck would carry its own license and liability insurance. No decision was reached. Later, the Social Committee rescinded this request for approval.
- F. The Committee is also looking into hosting a Fall Football Watching Party with a Chilli Cook Off.

VII. Administrator's Report presented by Kim Tarman.

- A. Window and carpet cleaning have been scheduled.
- B. The Caulk repair on the outdoor pool is holding. A more permanent fix will be needed at the end of the season.
- C. The Dehumidification System has required several visits. A rusted part was replaced. The final bill has not come yet.

VIII. Homeowners' Forum:

- A. A homeowner asked if it would be possible to open the fire doors to the pool deck for more convenient access to the lower-level locker rooms. This is not possible because the fire doors do not have exterior door handles and because it is impossible for the attendant to check id's if there are multiple entrances to the pool area.

IX. Old Business:

- A. Platt Hill Nursery will install yews at the Schick Entrance on June 26. This will complete the repair of the Schick Entrance from the auto accident that occurred on Easter Sunday 2024.
- B. We need perennials to replace the dead weigela at the Butterfield Entrance.
- C. Nick Marx, the Village of Bloomingdale forester promised to send a crew out to tag the dead trees along Bloomfield Parkway that need to be removed and replaced.
- D. Pam Stanish and Bill Bahr met with Phil Vanderveen of Sport Court to discuss the sinkhole on the East side of the Multi-Courts. Phil promised to have Chris Kozak, the landscaper who installed the drainage system, come out to take a look. The work should be covered by the 10-year installation warranty from Sport Court.

X. New Business – None

- XI. **Executive Session:** The Open Meeting moved to Executive Session to discuss Violations. No votes on return to Open Session are expected.

- XII.** The meeting adjourned at 8:35 pm. The next Board meeting is scheduled for July 16, 2025 at 7:00 pm.

Respectfully submitted,
Mary Bahr