

**BLOOMFIELD CLUB RECREATION ASSOCIATION
MINUTES OF ANNUAL MEETING
Wednesday, September 17, 2025**

DRAFT: To be presented for approved at the 2026 Annual Meeting - Sept. 15, 2026

The annual meeting of the Homeowners of the Bloomfield Club Recreation Association was scheduled for 7:00 p.m., Wednesday, September 17, 2025, at the Bloomfield Club Clubhouse, Bloomingdale, Illinois. Jan Bedard presided as chairperson of the meeting.

Present: Jan Bedard, President
Russ Cascio, Vice President
Mary Bahr, Secretary
Paulette Wirkus, Treasurer
David Smith, Director
Paraj Mathur, Director
Karen Williams, Director

Pam Stanish, ABC Property Managers
Kim Tarman, Club Administrator

Homeowners Present: 166 members were represented in person or by proxy.

I. CALL TO ORDER

Jan Bedard called the meeting to order at 7:00 pm. Jan Bedard reported that there was a quorum for the meeting with more than the required 10% (44) homes represented. A final count will be available when all ballots and sign ins are tallied.

II. MODIFICATION/APPROVAL OF AGENDA

A motion was made by David Smith to approve the agenda. Seconded by Paraj Mathur. Motion unanimously approved.

III. APPROVAL OF MINUTES

A motion was made by Paulette Wirkus to waive the reading and approve the minutes of 2024 Annual Meeting held on September 18, 2024. Seconded by Karen Williams. Motion unanimously approved.

IV. CALL FOR MOTION TO OPEN FLOOR FOR NOMINATIONS/CALL TO CLOSE NOMINATIONS

Three candidates have submitted forms for the open At-Large seat on the BCRA Board of Directors. No additional candidates were nominated from the floor. President Jan Bedard called to close nominations and asked the candidate to introduce themselves.

V. Introduction of candidates:

David Smith has been a resident of Bloomfield Club for over 30 years and has served on the BCRA Board for 6 years. He brings a wealth of experience to our community, having served as an educator, a superintendent and corporate board member.

Jack Caccioppo is a 2-year resident who wants to bring fresh ideas to the community. He runs an insurance agency and would like to see the Board use more surveys and instant communications to increase resident involvement.

Kunal Shah is a 5-year resident of Bloomfield Club who thinks that the Board needs fresh ideas to to run the organization as efficiently as possible. He has served on other Boards and can bring technology and 22nd century ideas.

VI. Explanation of Voting Procedures:

Members have received ballots for this election at check-in. The Ballot Box is located in the Library. We will take a short recess to allow anyone who has not already cast a ballot to do so. The annual meeting will reconvene while ballots are counted.

VII. Recess Meeting for Balloting.

VIII. Introduction of 2025 BCRA Board Members:

Paraj Mathur – represents BC-IV and complimented this Board on its overall positive working relationships.

Paulette Wirkus – serves as Treasurer and is a 10-year member of the Board and a 30-year resident of Bloomfield Club. Serves on the Architectural Committee.

Mary Bahr – serves as Secretary, compiles the minutes, keeps track of the books, updates the websites. BCRA is a Common Interest Community Association not an HOA. We oversee the property for all 437 units in this subdivision and all of the common property including the Clubhouse. We have an annual budget of half a million dollars and I am happy to say that in the last 5 years we have managed to take care of a many reserve projects including redoing the walking paths, rebuilding the tennis courts as Multi-Courts by adding pickleball and basketball courts, retiling the indoor pool room, repairing the masonry at the Schick Entrance, changing out all of the mechanical equipment for the indoor and outdoor pools while increasing our Reserves by more than \$300,000 raising our monthly assessments by only \$5 per month. I think the Board has done a magnificent job.

Karen Williams -- represents BC-I is attending her 2nd Board meeting today and looks forward to next year.

Jan Bedard – represents BC-III and serves as President of both BCRA and the BC-III Board. Jan has been a resident of Bloomfield Club for 13 years and a Board member for just as long. She also served on the school board for over 10 years.

Russ Cascio – represents BC-II and serves as Vice President. Russ has been a resident for 8 years and likes working with this Board. Russ spent his career in construction and helps the Board oversee some of our major construction projects.

David Smith – has served as an at-large director for 6 years. He introduced himself earlier as a candidate for the open Board seat and expressed his pleasure at seeing so much homeowner interest at this meeting. This is a great community fueled by volunteers and community who pitch in to help whenever needed.

IX. Reconvene Annual Meeting.

X. Report of Election Results.

Jack Caccioppo has been elected to serve a 3-year term on the BCRA Board of Directors.

XI. TREASURER'S REPORT

Treasurer Paulette Wirkus reported that BCRA finished 2024 with a negative net income driven largely by increases in pool maintenance and costs to repair a major water heater leak. The Board has proposed an increase in assessments for 2026 from \$99 to \$102 per month per unit. This reflects general cost increases as well as funding for larger projects needed to keep our facility in good repair. The 2026 Budget includes initial reserve allocations for resurfacing the pools and repairing the concrete patio and pool decks.

In 2025, we were blindsided when our carrier, American Family, announced that they were getting out of the business of insuring community associations like ours. We also had 2 open liability claims against us which led to a denial of insurance coverage from other carriers contacted during a very short time window. Both of the liability claims have now been settled or dropped without cost to BCRA, we have been able to work with an insurance broker to obtain new, guaranteed renewable, policies at very favorable rates and are back on track.

XII. President's Report

Jan Bedard reported on major projects completed this year. Much of the material has already been covered in the earlier parts of the meeting. We did have a leak in the pool 3 days before closing but it looks like it will be repairable. We have a confusing set of interlocking associations and we don't mind answering homeowner questions. We encourage volunteers. There are numerous committees and opportunities to start new groups if interested.

We have many talented residents and a facility that could be use those talents. Maybe someone could teach a water aerobics class. Or put together a Saturday morning Story Hour for our littlest residents. It takes community involvement. We need people.

We have a committee that enforces architectural and exterior appearance standards. It focuses mostly on BC-IV section of the subdivision but it is responsible for oversight of the other areas as well.

Landscaping is another area where volunteers would be welcome.

XIII. HOMEOWNERS QUESTIONS

A homeowner asked if it would be possible to increase lighting at the Butterfield Entrance. BCRA does not have an electrical supply at that intersection. Extra lighting would require installing a new ComEd meter and running the connection under the street. Some solar powered lighting might be possible. A Village of Bloomingdale street light is located at that Intersection so this new light would be mostly ornamental. The brick columns at the Butterfield entrance are adorned with our logo but not otherwise labelled with the subdivision name.

A homeowner asked about the composition of the Board and whether it was fair that some of the sections of the subdivision seem to get more representation on the Board than others. The BCRA Board has 7 members. 4 are chosen directly, one each, from the 4 architecturally unique subsections of the community. That way, there is always at least one Board member from each area of Bloomfield Club (I, II, III and IV). The other 3 members are chosen, at large, from and by the community as a whole without specific reference to their subsection of residence or homeownership. At-large directors are nominated and elected, one per year at the Annual Meeting. In some years, like 2025, all at-large board members lived in the same subsection. In other years, all at-large board members have come from BC-III and BC-I. Most often this is a function of who we can actually get to volunteer to serve on the Board. In recent history, BC-I's appointed slot was empty or held by a fill-in member who was with us for only a few meetings. Board members make decisions based on what is best for the whole community. At-large members serve staggered 3-year terms so that there is some continuity from year to year. Everyone who walks into a Board meeting should be voting in what they think is in the best interest of the whole community. It doesn't take long to realize that the quality of life in Bloomfield Club and the property values of the homes here depend just as much on your nearest neighbors as on those who live on the other side of the subdivision. Problems on Benton Lane will impact Wellington Drive, too.

Another homeowner asked about the budgeting process. The BCRA Budget process starts in July. The Board meets and tries to project expenses for the following year based on the actual expenses from our prior years and the estimates received from vendors and the Club Administrator. A proposed budget is approved by the Board at the July meeting so that it can be sent to all homeowners in early August. We are required,

by law, to send the Proposed Budget to all homeowners not less than 30 days before the scheduled September Annual meeting. At the August Board meeting, homeowners can ask questions about the Budget and bring up any issues that they think need to be addressed. Our property manager prepares monthly financial reports detailing all expenses, listing all transactions and categorizing those into the line-item sections of the Budget. Unless there is an emergency, the Board can only spend the money that is in the budget and for the general line item for which it has been allocated. At the end of the year, any money left in the Budget can be returned to homeowners or it can be transferred to the General Reserve Fund. If there is a shortfall, the shortfall has to be covered by the following year's budget. With careful planning and attention to detail BCRA's actual total expenses have been able running consistently within 2% of total budget. We have had positive net income for all but 1 of the last 10 years.

Major projects are budgeted through the Reserve Funds accounts. We look forward 3 to 5 years and start planning by allocating funds to specific projects. These larger projects take not only money but also time. Usually, a subcommittee of the Board will work with the property manager and the Club Administrator to draft specifications for the project. We then request quotes from multiple vendors, evaluate the quotes and choose the vendor for the project. Once the project is awarded, the vendor has to be supervised and the project inspected to ensure that it has been done correctly. Many of these larger projects can take 2 to 3 years to go from identification to completion. Project management is time and talent consuming.

XIV. ADJOURNMENT

A motion was made by Jan Bedard to adjourn the 2025 Annual Meeting at 8:19 pm. Seconded by David Smith. Motion unanimously approved.

The next scheduled meeting of the membership of the Bloomfield Club Recreation Association will be on Sept. 16, 2026.

Respectfully submitted,

Mary Bahr
Secretary
BCRA Board

List of Individuals who served as BCRA Board Members
Oct. 2024 through Sept. 2025

President	Jan Bedard	BC-III	
Vice President	Russ Cascio	BC-II	
Secretary	Mary Bahr	At Large	Elected to 3 yr term in Sept. 2024
Treasurer	Paulette Wirkus	At Large	Elected to 3 yr term in Sept. 2023
Director	Tina Dunn	BC-I	Oct. 2024 through April 2025
Director	Justin Scheuchenzuber	BC-I	Nov. 2024 through April 2025
Director	Darlene Arnieri-V	BC-I	May, June, July 2025
Director	Karen Williams	BC-I	August, Sept. 2025
Director	Paraj Mathur	BC-IV	
Director	David Smith	At Large	Elected to 3 yr term in Sept 2022