

**CAREFREE SHAREHOLDER'S
GENERAL MEETING MINUTES
THURSDAY 2/10/22**

President Joseph Marone Call to Order - 1:00 pm

Board Directors: Joseph Marone, President; Nicholas Recaniti, Vice President; Marilyn Collichio, Treasurer; Marie Persichilli, Secretary; Frank Bracco (Excused Absence); Steve Jakalow, Tony Mingo

Pledge of Allegiance

Please Stand for a Moment of Silence for our Police, Firefighters and Troops

J. Marone: We have a gentleman that is going to go first Mike from Turf Masters.

Mike, Turf Masters (MTM): Good Afternoon Folks. The Board of Directors asked me to come here today to answer any questions that you may have regarding my company's recent snow removal. I think there is a lot of things that need to be cleared up about snow removal. I want to start off by telling everyone that I am unable to start clearing the community until Berkeley Township plows all your streets curb to curb. I started doing driveways the following day and did not see any Berkeley plow trucks. I understand that many residents did their own driveways, but we still have to go street to street to ensure that all the driveways are clear. We also cut out many mailboxes and driveway aprons to avoid those areas turning to ice which is not in our contract. We had 16 inches and in some places snow drifts measured 20 inches. That is a lot of snow. Refer to our contract. I have a number of days to complete the job. In this situation being the snow was over 11", I had 5 days. I met my contract responsibility. Your problem is not with me or the Board it is with the Township because they need more trucks. I will now take your questions.

Questions and comments:

*My neighbor paid to have their mail box cleared but when the mailman delivered their mail they got stuck.

MTM Berkeley Township let you folks down.

*I came home Monday and my driveway was not done. So I made arrangements to have mine done. **MTM** We worked 16 hours. I am sorry we missed your home.

*My concern was not that you were not coming but when were you coming? Being I did not know I hired someone for \$40 to do my driveway. If you don't do my driveway and someone falls am I responsible or association? **MTM** Yes, it is your property.

*They did not do curb to curb. **MTM** You must take that up with Berkeley Township, I have no control over the Township. Call the Mayor.

***MTM** Bonaire had curb to curb because it is an emergency path but most of the other streets were not done. Berkeley Township did not have the manpower to handle this storm.

*In Barnegat you started to plow 3 hours after the snow. Why? The center of the street was only done but you are telling us that you can not do that here. Why? After your workers finished there you came to us. Why are they serviced before us? **MTM** Yes, I was there 3 hours after the snow. They pay to clear their mailboxes. It is 160 homes. As I explained earlier, I can not do anything in your community until the streets are cleared curb to curb. I am here to discuss Holiday City not other communities my company serves. I am not paid to do what I do in their community here.

*I live at 199 Bonaire and my street was not done curb to curb. How am I supposed to know if you are going to come or not. **MTM** I can guarantee with a 19" snowstorm I am coming. Frank calls me when the plows are in the neighborhood. Berkeley is your problem. Last year it snowed 6 1/2", as you know, Berkeley never plowed, we were on standby, but could not come in to do my job. I have no power over Berkeley Township.

*Mail was a problem. **MTM** Your mail was delivered because we cut out mailboxes.

*I have an all electric house and we had no electric and the temperature was dropping, we were fearful, no one could come and help us because we were snowed in. Our streets were never plowed. We had invitations to go to friends houses but we had no way to get there. It was very scary. If it would have been any longer you would have found two frozen popsicles in my home.

*Terri -Our contract does not include clearing the mailboxes. So when you cleaned in front of these mailboxes you did extra. **MTM** I did not have to clear them, we did them as a courtesy because many homes had already cleared their driveways. If I come in before the Berkeley plows and clear driveways, and the plows come in and block your driveway. I will have to come back and you will be charged an additional \$14.00 per driveway.

*We need transparency our Board did not communicate with us, posts on facebook were exploding. Other communities received multiple robo calls informing their residents exactly what was going on. They even put the robo call transcript on their community website. We had nothing. All we want is to know what is going on. **MTM** I agree, communication is the key.

*Are we being charged for all 1616 homes? If not, how many homes are we being charged for? **MTM** Refer to my contract, I charge for 1616 homes, the entire community.

*How can you charge for all the homes when many residents had already done their own? It's not fair. **MTM** I am sorry, but that is our contract. My expenses do not change.

*Joan Quinzer - We have a do not plow form in the Gazette. Mike do you get a copy of that list. **MTM** Yes I do. A pink ribbon is put on the mailbox that informs workers not to do that driveway but they are not exempt from being billed.

***MTM** Folks, understand that many of your driveways are double but I only charge the rate of a single driveway. Frank is your liaison and my contact, I wait for his call to inform me that the plows are in the community, and then I start.

*How many inches before you plow? **MTM** The township plows at 5 inches.

*I have a neighbor who has 5 or 6 cars and they left one of their cars in front of my house during the storm and when the plow came through my entire frontage had 8 feet of snow. *Joe Marone "Call the Police. No cars are to be left on the road."* **MTM** You need to contact the Township and report your concerns. I will talk to the Mayor...It is my understanding that they had a lot of trucks contracted to plow but their workers did not show up.

J. Marone: There will be no more complaints about neighbors at our meetings. If you have a complaint come to the office, fill out a form and we will listen to you in the office. Shareholders, on the tables up here, over the Christmas Holidays we have had Christmas lights destroyed. One has the plug ripped off and the other is just ripped apart. They were brand new, we just put them up. We just bought them, someone around here is going nuts, so I am getting a price to put cameras all around the building. That is going to cost us more money because you have a couple kids around here that are causing trouble. Some people are still complaining about Tivoli Street. Their attorneys have already sent out a private investigator asking neighbors questions. The Gay-Slur in there. Pointed them out as being Gay. Someone also called the Berkeley Township Fire Department. We had a second inspection in less than a week because someone got antsy and we had a second inspection. I guess the first inspection was not good enough. We are now rated at 290 people. Because someone wanted a sprinkler system. Anyone figure out the cost of that yet? We are trying to keep our assessments down, some people are trying to bring them up. It's up to you people want to do. Because the lights and sprinklers cost money. Why are we going to buy more when some idiot is going to go and tear them apart again. They literally pulled these lights apart you can see the strand and the wire in them. Its ridiculous. All right lets get on with the meeting. Minutes.

M. Persichilli: Read the minutes. Correction - The Neighborhood Watch meeting is 3/24/22. Gazette donation was for the years 2020 & 2021. Motion to accept minutes; minutes approved. If anyone has any concerns or questions, please give them to us in writing before our next General Meeting, so that we can discuss them and bring them forth at our next meeting.

M. Collichio - Treasurer's Report : Sweep account is minus \$5,000.00 on this balance sheet, let me explain what that is. Our Sweep account is when the balance of our regular checking account falls below \$50,000 a transfer is made from the repurchase account and when the balance goes above \$50,000 the monies are transferred back to the repurchase account. This particular balance sheet the transfer was made on January 31st but it did not hit the February statement for some reason. That will show on next month's statement.

10000-Sweep Account	\$ -5,000.00
Ocean First Operating Cash account	\$ 335,074.44
Ocean First Reserve Cash Account	\$ 137,171.46
Merrill Lynch Investment Cash	\$ 125,000.00
Merrill Lynch Investment Cash Reserve	\$ 183,347.45
Merrill Lynch - CDs	\$ -75,000.00 * see below

Merrill Lynch -CD-Reserve	\$ 201,498.00
Total Checking and Savings	\$ 902,091.35
Total Assets Receivable	\$ 59,636.90
Prepaid Insurance	\$ 89,906.85
Prepaid Income Taxes	\$ 245.00
Other Current Assets	\$ 149,788.75
Current Assets	\$1,051,880.10
TOTAL LIABILITIES AND EQUITY	\$2,428,243.94

** Explanation for that is that our Merrill Lynch Representative will be in on Monday. We had to sign new forms as Authorizations to Transfer the Money. So that will also show up as a \$75,000 plus. still showing up as a \$75,000 at the next General Meeting.*

Motion to accept Treasurers report; All in favor; Aye. Thank you everyone.

T. Mingo: Nothing to Report.

N. Recanati: Good Afternoon everybody. It's great to see everyone here. Hope we do not have another snow storm. The Code in the community is doing very well. So I have nothing to report. Thank you very much.

S. Jakalow: Tony and I are working on getting the permits and everything inspected for us to open the pool this summer on time. Everything is about 30 % more expensive. Tony did go out and get other bids. One place would not even give us a bid unless we had 2 lifeguards at all times. That would cost more than we spend would spend with Candlewood. Tony and I are going to try to get a face to face time, with Candlewood and try to finalize that. We will be meeting with the Badge Checkers. Getting all the permits and the inspections, hopefully we will open on time this year.

Club Spokesperson Comments:

A/C High Rollers, Terry LiCausi -just got back from a trip, another trip in March and April. We are looking add a second bus.

ADR, Nick Recanati -We have nothing happening with ADR. I will be speaking with the Board to try to get a committee together and get people involved and get a new ADR Board. Just want to add, if anybody has any complaints about anything contact the office, let us know, and we will address it. I promise you, we will address it.

Election Committee, Joan Quinzer - Nothing to report.

Audits, Jackie Price - Joe Marone, Bob Price passed away.

Bingo, Bob Durborow - Bingo turnout excellent. Making payment in March towards the bus.

Book Club/Painting Class, Linda Schmid - Painting group meets 2 Mondays a month at 1 pm. Book Club meets Tuesday at 10 am. March read is "The Lost Wife" by Alyson Richman.

Freecare, John Stanton -See Ron Delaney for a File for Life. If you need wheelchairs, shower seats, walkers, etc. Bob will check your garage springs. Next meeting is 2/25.

Chair Yoga, Carol Bendl - presented a \$1500.00 donation to the Board.

Gazette, Joan Quinzer - No report.

Ladies Darts, Trish Monto Autore - Mondays from 6:30-8, open to all woman.

Ladies Shuffleboard, Cathy Stanton - Shuffleboard is every Wednesday from 6 - 8 pm.

Line Dancing, Terry Regina-line dancing Wednesday 1-3; Zumba, Friday at 11:30

Men's Club, Ray Mecca- Nothing new to report.

Men's Darts, Manny Remelgado -80 players, 16 teams play for 8 weeks. Championship 9th week and then the Dart banquet. We start 2/23 at 6 pm.

Shuffleboard/Bocce, Ed Pruzinskis - sign up will now be on 3/3 @ 5-7 pm in the auditorium. Schedules will be given out on 4/17 We need umpires, see me or call me.

Social Club, Mary Pulo - March guest will be Dr. Bell a Chiropractor. On 3/20, Byrne and Son, \$15.00 each, 2-5 pm BYOB and tickets are available after the meeting.

Woman's Club, Carmen Rivera - On 3/17 we will be collecting baskets, candies and small stuffed animals for our Annual Easter Basket Drive. "Baby it's Cold Outside" tickets are \$17.00 each. Next meeting we will be welcoming the Ocean County Coordinator for Seeing Eye Puppies. Saint Patrick's Day, tickets are go on sale 2/17 @ \$18.00. Spring Fling in April; May, our Armed Forces Dance; return of our poolside Summer Luau. Angels are among us and we lost a very dear caring man and friend of ours. I request that you keep Jackie Price in your heart and your prayers to comfort her at a time that she

lost her Angel. She said that he was the love of her life. Today we are all blessed to have an Angel watching over all of us. May God keep Bob in his eternal care. Lets comfort Jackie. We love you and will miss you.

Neighborhood Watch, Joe Palmerson - I listened to the snow issues and we need to work on solutions. We identify problems but we do not offer any solutions. I have spoken to the mayor and we will bring the issues learned from the last snow storm and work together for the safety of all our residents. I had NO knowledge about our Christmas lights vandalism reported today by President Marone. With that said, it is my duty to ensure the safety and protection of the community. Our next Neighborhood Watch Meeting is 3/24/22 @ 1-2 pm. We will have 5 guest speakers. Detective Mike Tier is assigned to our area strictly for drug enforcement and Detective Shawn Bowens is dedicated to Neighborhood Watch. Street signs and street address signs will resume implementation next week. We had two incidents that happened in our community. Joe read email reporting the incident- Resident on Puerto Vallarta had his snow blower stolen. Police found it the next day. Last summer a gas grill was stolen out of an yard on San Juan Ct. Four Scams were reported last week, The Grandparent Scheme, GEEK Squad-Best Buy Scam, CVS scam & Kearny Bank Scheme. Be vigilant. Do not believe anyone, never give out your personal information unless you verify first. Never open a link that you are not sure that the sender is legitimate. It is always better to be safe than to risk your safety.

Shareholder's Comments:

Janet Cooper- Good Afternoon everybody my name is Janet Cooper. I am here to talk about Mahjongg. We play one day a week at night and we have expanded it to a second day and that would be Wednesday. Every night starts at 6, everybody is welcome. If it sounds interesting to you Annette and my number are in the Gazette, give a call. Men and Woman are welcome to play. It is a relaxing but thinking game. Take care.

Barbara Balasiano- Good Afternoon everyone. Good Afternoon Board members. I am here today because obviously, what I am about to say is very appropriate about what is going on with all the concerns and complaints and anxiety about the snowstorm. I am going to speak today about emergency situations, of all kinds. Last week the blizzard was one. There are many other kinds of emergencies that can happen to our community, our State even our Country. We need to address and we should have a plan of action especially in a senior community that we all live in. This is not a blame game in anyway. But when called to action we must have a plan for such emergencies. We need to help each other in emergencies. A few others, besides myself would like to form a network of neighbors under the auspices of Neighborhood Watch. I have already spoken to Joe Palmerson about this. It would enhance communication in emergencies such as severe weather conditions, evacuations, power outages. We should have some sort of collaboration with Emergency Services. All these events create much anxiety. I know many of us already help our neighbors but efforts need to be organized. Where there would be "Captains" in different sections. So no block would be without someone to notify all the residents of each block. We need volunteers. Similar to when we did air raids and had "Captains", I remembered this, but some of you may be too young. There would be someone in each area just in case of a catastrophe. Sandy is a good example. In the Gazette there was an article about shareholders reporting their cell numbers to get robo calls and we all know in the case of a power outage our cell phones will need to be charged. So we may have no means of communication. We will need to do this the old fashioned way. We need to do this with human contact. That is why we need volunteers. Each section would have a designated Captain, who contacts their neighbors to assist them in whatever way they need. Many seniors need help, many can not get out of their homes for many different reasons. They may need to get to a doctor's appointment, etc. We desperately need to work on an evacuation plan. Every organization I have ever worked with always had a plan. All organizations have plans in place. We need this, especially for seniors. Many of our residents need guidance and they may need help just to get out of their homes. We have to do this with the cooperation of our first responders. Of course Joe Palmerson has that connection and he is already working on this and also Ms. Persichilli our new Board member has a vast experience with evacuation plans. If she is willing to help us. (*M. Persichilli* - "whatever you need..") We need to get in contact with the Town because this community needs priority. (*M. Collichio* - "the town does have an evacuation plan".) That may be so, but no one in this community knows what that plan is or how it affects us residents. This is the first time I am hearing about a plan from you. The town may have a plan but we need a plan for our community. (*Joe Marone*- "Every town in Ocean County has an evacuation plan but what you have to do, if you are interested, go to the town and they will give it to you.") I am not referring to the town evacuation, I am concerned about the individual homes in our community. We understand that in case of emergency, first responders have many duties, but if we have volunteers in our community that can assist everyone will

benefit. I think a plan and the kindness of fellow neighbors would ease the anxiety of our neighbors who live in Carefree. Thank you for listening to me. If anyone is interested in volunteering for this please contact Joe Palmerson. His number is in the Gazette.

Anne Bradburn (AB) - Good Afternoon everybody. My name is Anne Bradburn and this question is addressed to Marilyn. I have a question regarding the CD accounts. I have been in finance..(M. Collichio-" I can't hear you and if are you addressing me you should call the office and I will be glad to talk to you").
AB I want everyone to hear me and know what is going on with our money. (lots of talk over Shareholder speaking, which is drowning her out- not clear on tape) Last meeting you mentioned #1091 "Merrill Lynch Investments-CD", that had a balance of a minus \$75k and you told us that it was an error. (M. Collichio-" and I explained why it was an error") **AB** You told us at the last meeting that it would be corrected by the printing of the next balance sheet (M. Collichio-Mrs. Bradburn...) and it was not. (J. Marone -"Mrs. Bradburn...") The oldest balance sheet that I can check is dated 7/17/21 which shows a minus \$25K balance. That means that minus \$50K was added later. Without an explanation this makes no sense. Marilyn you said it would be corrected-it has not. It has been going on, I know since April of last year. How and when are you going to fix it? And what entries will you make to accomplish this? Thank you. **M. Collichio** answers -Why don't you turn around and I will address you as well as the and group. \$75,000 as I explained today, the CDs have matured, we have not had renewed forms by the Board, they have to have new forms, before the new balances can be transferred, so the man from Merrill Lynch is coming into our office on Monday to accomplish with Terri Licausi and us to sign forms because the prior Board were never notified by Merrill Lynch that we needed new forms. That will be rectified and it will be a plus \$75,000 by our next Board meeting. Is that ok with you? **AB**- No. (M. Collichio-" I can not give you any further explanation.") **AB** It has been going on for more than 9 months. **Saul Balasiano**- "Why would it be a negative to begin with? If you still have the original \$75,000."(J. Marone- Because they were not renewed when they expired. Yes, but on the paper it shows that it was taken out because it was not renewed.) **Saul Balasiano** - "Why take it out if it was not renewed?" **M. Collichio** - the Merrill Lynch Supervisor is coming to our Board meeting on Monday and I will ask all these questions and I will post it either in the Gazette with a full explanation or at our next Board meeting. If that is ok with you people? No one is absconding with your dollars. Let me tell you that. **AB** I have been in finance for a long time, 50 years...she is cut-off **M. Collichio** - Well good for you, maybe you would like to come in the office and volunteer... crowd talking over Shareholder. **AB** Thank you for the invite and yes I will.

Bill Krey - We are going to go into the Spring and there will be plenty more deer around. I had 17-19 deer in my backyard, 5 to 6 bucks, you need to do something about it. People say you talk about it but you do nothing. I heard of a group called White Buffalo, anyone know about that? It has to be looked up. They get rid of the deer for you. They poach them, they shoot them, whatever. They don't kill all of them. . We Need To Shot Them And Butcher Them. Listen to me please. (J. Marone- Listen Listen.) crowd talking over everyone... We have problems with cars who knows...you just can't keep putting your heads in the sand. That's the one thing about the deer, the other thing I am requesting is that the Board draft a letter to the first aid squad about the RV parking. Maybe the Board should put up a fence to block all those RVs and boats so it doesn't look like a truck stop.

Norman - We had a robo call for Bingo. And I just wondering if we could have a robo for Bingo why not call about the snow. (M. Collichio- We do robo calls but the lines were down, so we could not get a call through. (J. Marone - the place that does it is out by Arizona somewhere. You have to type it in to the computer for it to go on line, everything was done out there because they had a storm out there too. Prior to us having ours. That's why robo call did not go out. (M. Collichio- we did request that the Holiday City Facebook post a message. I am sure a lot of you are not on Facebook but we did the best we could hoping that the message would get out. But, we do try to keep you abreast of everything that is going on. Really.) Thank you.

J. Marone - Do I have a Motion to close? All in favor. Aye. Hold on a minute the March meeting is going to be an evening meeting, March 10 @ 7 pm. Thank you people for coming.

General Meeting Minutes were prepared by Marie Persichilli, Board Secretary

NOTE: All Board Members and Shareholder's concerns will be reported verbatim.

If you would like an email of the General Meeting minutes please Call Me at 609 577-0357