

Board of Directors
of the
Hershey's Mill Homeowners Association
1389 East Boot Road * West Chester, Pennsylvania 19380 - 5988
Minutes of Meeting
May 29, 2014

The Board of Directors met at the administration office in the shopping center. Attending were Board members Bob Greco, Priscilla Burt, Joe Bové, Harry Staller and Boyd Mackleer. Also present was Managing Agent Ed McFalls. The meeting was called to order at 2:00 pm by the President, Bob Greco. Insurance Committee Chair Bill O'Brien attended the first part of the meeting to provide the Board with a status report on the early efforts to market the community's insurance program for the October 1st renewal.

Bill provided the BOD with a brief history of the Insurance Committee and his assessment that the committee's efforts have provided the community with outstanding coverage at competitive rates for an extended period. He reported that, as a result of last year's renewal increase, he was getting an early start on a comprehensive renewal effort. In addition to the two incumbent insurance brokerage firms, Bill has reached out to several large, national brokerage firms – Marsh & McLennan, Graham and Willis Group – in an effort to utilize the potential clout of such organizations to gain better access to broader markets, or perhaps have one suggest an innovative approach to the insurance program. Finally, responding to suggestions last fall from a couple of village presidents, Bill sent a comprehensive bid package to State Farm Insurance which subsequently declined to pursue a proposal due to open loss claims in several villages. On the positive side, he and Ed McFalls met with Willis representatives who are actively packaging the program for bidding in the coming months.

The Board then reviewed a comprehensive status report from the Sullivan House Committee on its efforts to position the Sullivan House for greater utilization both internally and among non-residents. The Board appreciates the Committee's efforts, raised some questions for forwarding to the Committee and looks forward to further engagement in coming months.

An in-depth discussion of the medical insurance information that had been furnished by Chris Meagher of Body-Borneman Insurance was conducted. The BOD had previously determined that, in light of the fact that the expiring policy was no longer available, and the most comparable policies being offered by major carriers are substantially more expensive than the expiring policy, the Master Association will offer a lower level policy with still comprehensive coverages, but substantially higher co-pays. While the Federal government and the insurance industry is migrating to programs that charge higher premiums for each year of an insured's age, as well as higher premiums for a lifestyle choice regarding tobacco, the BOD decided to continue to treat all staff members the same as was done in the 2013-14 policy period, but pass along 100% of the overall increased cost (3.24%) to the HMHOA to provide the selected, somewhat reduced plan, by charging the increased cost equally to all covered employees (\$6 additional per week per covered employee). Each staff member will have an individual meeting with the representative of the insurance broker in which he will be advised that 12 months hence, it is highly likely that the impact of age differentiation and tobacco use will also be passed along in appropriate proportion to each impacted employee.

Bob Greco shared with the BOD the criteria that new Finance Committee Chair Bob Bronner had suggested for the FC members, i.e., being a village president, ability to attend 10 of 12 monthly meetings through the year and allowing no substitutes.

Harry and Priscilla reported for the Nominating Committee that the only Candidate Information Forms for the BOD election received (and not withdrawn) were those for Joe Bové and Boyd Mackleer. These Forms will be included in the packet.

Ed McFalls reported briefly on architect Tom Daley's meetings with chairpersons of the Community Center, the HMSG, the Pool Committee, the HM Players and HM Singers. Tom will write an interim report for presentation at the June 5th MA meeting to share the input received from these sessions.

In other business, the BOD:

- Reviewed communication and pictures from Westbrook president Shirley Blanchard regarding some stormwater concerns which appear to be Westbrook issues;
- Discussed but tabled further consideration of the proposal from Kerry A. Uhler & Associates for an overall assessment of the stormwater management system throughout HM;
- Discussed possible options for addressing persistent clogging of the sewer lateral serving the Security Center;
- Reviewed a proposal for a HMSG sign (to replace the yard signs used last year) and asked liaison Joe Bové to re-visit the issue with the HMSG;
- Discussed several issues relating to the Community Center, and decided on repair rather than replacement of the railing damaged in front of the building by a vehicle;
- Decided the July MA meeting would be conducted on July 10th rather than on July 3rd due to the Independence Day holiday.

The monthly FYI reports were reviewed and discussed.

The meeting adjourned at 5:10 pm.

Respectfully Submitted

Ed McFalls