

BE IT REMEMBERED that the Board of Directors met in the Clubhouse, Hide-A-Way, Pearl River County, Mississippi, on the 12th day of November and the following proceedings were had and done.

The regular monthly meeting was called to order by President, Kathy Busco.

The roll call is as follows:

Kathy Busco, President	Present
John Rodish, Vice President	Present
Jim Danton, Secretary/Treasurer	Present
Beth Ennis, Director	Present
Donna Rushton, Director	Present
Danny Stockstill, Director	Present
Jim Wells, Director	Present

All members of the Board were present or accounted for.

The Security Contractor's Report was presented for October 2008.

The Chair entertained a motion to waive the reading of the Minutes of the Board meeting of October 8, 2008. Jim Danton acknowledged the motion, Donna Rushton seconded the motion. Unanimously approved.

The Chair entertained a motion to approve of the Minutes of the Board meeting of October 8, 2008. John Rodish acknowledged the motion, Danny Stockstill seconded the motion. Unanimously approved.

MANAGER'S REPORT – Bruce Devillier

1. The \$35,000 CD at Edward Jones was renewed on November 10th a rate of 4.00% for eighteen months.
2. The CPI index for 2009 will be \$2.00, based upon the Social Security Administration CPI for 2009 of 5.8%. HAWL's resolution on this, which was approved in July 2005, puts a maximum of 3%. The new monthly dues for each lot will be \$67 on January statements.
3. The capital expenditure budget for 2009 is completed. The resolution for accepting this budget is forthcoming.
4. Approximately 3,100 square feet of ceramic tile will be installed this month in the downstairs area of the lodge. The resolution for this capital expenditure purchase is forthcoming.
5. The pools are currently being repainted by our Maintenance Department. Additionally, they are changing the filter sand in both of the pools. The expenses for the paint will come from our capital reserve funds. The resolution for this capital expenditure purchase is forthcoming.
6. A zero turn mower for the Maintenance Department was purchased this month at a cost of \$4,999. The resolution for this capital expenditure purchase is forthcoming.
7. At the Work Session on November 5th, the Board approved a moratorium until March 1, 2009 on issuing building permits for manufactured homes of any type within the Hide-A-Way Lake community. The resolution for this moratorium is forthcoming.
8. Last month, a new water trash pump was purchased for our water system. This capital expenditure purchase totaled \$1,403.54.

9. Bids will go out this month for the new security truck and new A/C unit for the main dining room. These bids will be available for the Board to review at the next Work Session in December.
10. Our water system operation was inspected on November 5th by the Mississippi Department of Health. We received an overall capacity rating of 5.
11. Using the new treatment plant inspection policy, all treatment plants were inspected last month. Forty-four were okay and four were missing chlorine. Additionally, nineteen septic tanks were inspected last month. Sixteen were okay and three required pumping.
12. The following is a report of our delinquent accounts:

59 accounts are in the process of being worked in-house	\$ 9,730.06
17 accounts have received judgments and/or being worked by attorney	<u>\$ 38,427.78</u>
Total	\$ 48,157.84

230 accounts were assessed the \$12.00 late fee in October.

STANDING COMMITTEE REPORTS

Architectural/Variiances – Jim Wells

The number of houses to date, including any new home construction in this report are 943. The architectural committee approved the following: (4) additions, (1) concrete driveway, (2) sheds, (1) chain fence and (1) wood fence.

Finance Committee Report – Jim Danton

\$ 36,844.46	BANKPLUS – Operating Account	
1,200.00	PETTY CASH	
<u>2,500.00</u>	BANKPLUS – Payroll Account	
\$ 40,544.46	TOTAL CHECKBOOK, PAYROLL, AND PETTY CASH	
\$ 64,998.09	BANKPLUS – Business Resource Account	
75,872.80	BANKPLUS CAPITAL RESERVE ACCOUNT	
71,106.91	REGIONS BANK CAPITAL RESERVE ACCOUNT	
<u>66,377.85</u>	FIRST NATIONAL BANK - BOARD CONTINGENCY ACCOUNT	
\$278,355.65	TOTAL SAVINGS	
\$ 50,000.00	CD - BANKPLUS	
40,000.00	CD - Edward Jones	
<u>35,000.00</u>	CD - Edward Jones	
\$ 125,000.00	Total CDs	
	TOTAL RESERVE	<u>\$403,355.65</u>
	GRAND TOTAL	<u>\$443,900.11</u>

\$ 106,740.67 Checks and Debits made 10/01/08 through 10/25/08 from BankPlus Operating Account

\$ 138,421.96 Deposits made 10/01/08 through 10/25/08 from BankPlus Operating Account

On November 5, 2008, during the work session the Board of Directors reviewed checks #023171 through #023217 which were disbursed 10/01/08 through 10/25/08.

Security Safety, Fire Committee & Boat Sub-Committee – John Rodish

The Board approved Ron Scheuermann last month as a new member of the Security Committee to fill an opening.

The Sheriff's Department has been in Hide-A-Way checking out property owners with out-of-state license plates. There have 27 citations written as of last month. If your vehicle is housed here more than four nights a week, you **have** to buy Mississippi plates or risk at least a \$1,000.00 fine per vehicle and you also will forfeit one year of your homestead exemption.

It has also been brought to the attention of the committee that one of the biggest problems we have in our community is the lack of house numbers visible on the houses. It is especially difficult for emergency personnel to find someone's house at night with no house number. The numbers may be on the mailboxes but if there are four mailboxes close together, it is confusing as to which house correlates to which mailbox. Please get your house number on your house so that it is visible from the street. During an emergency, response time is always of the essence. Delays which could be prevented are unnecessary and can make a world of difference in the outcome of the emergency.

Speeding continues to be one of our most common violations. The majority of those cited are guest or contractors. Remind those individuals you call in that we do have a 25 mph speed limit which is radar enforced and they should come to a complete stop at all stop signs.

The Committee has also decided to suspend the Neighborhood Watch Program due to lack of participation. The Steering Committee worked very hard to implement a program but there just wasn't enough interest. What we have come up with is our "good neighbor policy" which Mr. Chet Wilcox has spent a great deal of time putting together which essentially is looking out for each other. From time to time, there will be topics published in the Echoes addressing the "good neighbor policy".

Lake Quality – Danny Stockstill

Lake water samples were taken as scheduled from four locations on November 5, 2008. All samples were below the maximum allowable Mississippi standard level for recreational waters.

Rainfall for the month of October was measured at 2.66 inches which was 1.35 inches below the 30 year average of 4.01 inches. Rainfall to date was measured at 56.73 inches which was 3.02 inches above the year-to-date average of 53.71 inches.

Next meeting is scheduled for December 4, 2008 at 3:00 P.M.

Long Range Planning – Kathy Busco

No additional comments.

Social Committee – Beth Ennis

Social Committee met on November 12, 2008 to work on the 2009 calendar. Some new activities are being worked on such as a children's fall festival, ladies fashion show, and a fishing rodeo. Upcoming events include Breakfast with Santa/Toys for Tots on December 6, 2008.

The newcomer packages have been successful. Committee members will be updating and replacing these packages. New Years Ball cancellation date has been changed to December 1, 2008 to give the band time to reschedule if we need to cancel. Please call and make your reservations as soon as possible for this great, fun event!

Public Affairs – Donna Rushton

Public Affairs Committee has not met since summer. The Memorial Tree Fund continues to be a big success with three more trees donated this month. Trees were donated in memory of Hughie Hughes,

Debbie Leleck and Kevin Bersuder. Two more willow trees were donated without dedication. Thank you to our Maintenance Department for planting and taking care of these trees.

The collection for the Employee Christmas Fund is under way with a first deposit expected in the next couple of days.

UNFINISHED BUSINESS

None

NEW BUSINESS

A resolution whereby the Board of Directors of Hide-A-Way Lake Club, Inc. approves the year 2009 Capital Expenditure Budget.

WHEREAS identified capital projects within Hide-A-Way Lake Club, Inc. are either considered essential in their purchase and/or upgrade and/or repair, and;

WHEREAS specific fiscal allocations are subsequently required, and;

NOW THEREFORE be it resolved that the Board of Directors has decided to set aside \$221,000.00 for capital expenditures for the year 2009, specifically to be used for the following: chlorine monitoring system, well upgrade, security vehicle, maintenance equipment, A/C for the lodge's main dining room, flooring and shelving in the restaurant's freezer, lodge renovations, technology, dam engineer, furniture, pool renovations, playground equipment, and security gate system.

Resolution offered by Jim Danton seconded by Jim Wells on this 12th day of November, 2008.

Kathy Busco – President	For
John Rodish – Vice President	For
Jim Danton – Secretary/Treasurer	For
Beth Ennis – Director	For
Donna Rushton – Director	For
Danny Stockstill – Director	For
Jim Wells – Director	For

A resolution whereby the Board of Directors of Hide-A-Way Lake Club, Inc. approves the purchase and installation of approximately 3,100 square feet ceramic tile in the downstairs area of the lodge.

WHEREAS the ceramic flooring in the downstairs area of the lodge is very old and looks distressed, and;

WHEREAS the ceramic tile and materials will be purchased from Home Depot at a cost of \$3,398.92 (which excludes tax and delivery), and;

WHEREAS after three (3) invitations for quotes went out and upon receiving three (3) quotes for the installation of approximately 3,100 square feet ceramic tile in the downstairs area of the lodge from the following:

<u>Company Name</u>	<u>Quote</u>
Mark's Flooring Installation	\$ 6,200.00
Across The Floor Ceramic Tile and Marble	\$ 8,167.50
Perque Carpet	\$10,400.00

NOW THEREFORE be it resolved that the Board of Directors of Hide-A-Way Lake Club, Inc. approves the capital expenditure of \$3,398.92 (which excludes tax and delivery) for the purchase of ceramic tile

and materials from Home Depot and the capital expenditure of \$6,200.00 for Mark's Flooring Installation to install approximately 3,100 square feet ceramic tile in the downstairs area of the lodge.

Resolution offered by Beth Ennis seconded by Donna Rushton on this 12th day of November, 2008.

Kathy Busco – President	For
John Rodish – Vice President	For
Jim Danton – Secretary/Treasurer	For
Beth Ennis – Director	For
Donna Rushton – Director	For
Danny Stockstill – Director	For
Jim Wells – Director	For

A resolution whereby the Board of Directors of Hide-A-Way Lake Club, Inc. ratifies the October 24, 2008 email poll for the Pool Paint Project.

WHEREAS it was determined that the pools needed to be painted, and;

WHEREAS after three (3) invitations for quotes went out and upon receiving three (3) quotes from the following:

<u>Company Name</u>	<u>Type</u>	<u>Quote</u>
Recreonics	Ramuc Type EP High Gloss Epoxy Paint (Dawn blue color)	\$3,978, does not require primer
Recreonics	Poxolon	\$4,503, plus required primer \$1,881 for a total cost of \$6,384
Doheny's Water Warehouse	Zeron Epoxy coating	\$3,791 plus \$2,619 for primer for a total cost of \$6,410

NOW THEREFORE be it resolved the Board of Directors of Hide-A-Way Lake Club, Inc. ratifies the October 24, 2008 email poll to purchase from Recreonics the Ramuc Type EP High Gloss Epoxy Paint (Dawn blue color) for a cost of \$3,978 plus shipping and tax.

Resolution offered by Donna Rushton seconded by Beth Ennis on this 12th day of November, 2008.

Kathy Busco – President	For
John Rodish – Vice President	For
Jim Danton – Secretary/Treasurer	For
Beth Ennis – Director	For
Donna Rushton – Director	For
Danny Stockstill – Director	For
Jim Wells – Director	For

A resolution whereby the Board of Directors of Hide-A-Way Lake Club, Inc. awards the purchase of a Zero Turn Mower for Hide-A-Way Lake Club, Inc. Maintenance Department.

WHEREAS after three (3) invitations to bid went out and upon receiving three (3) bid quotes from the following:

<u>Company Name</u>	<u>Make</u>	<u>Bid Amount (excludes tax)</u>
Cycle Shack	Scag 52"	\$4,999.00
Samples Western Auto	X-Mark 52"	\$6,999.00
Poplarville Sales & Equipment	Kubota 48"	\$7,325.00

NOW THEREFORE be it resolved that the Board of Directors of Hide-A-Way Lake Club, Inc. approves the capital expenditure purchase of a Zero Turn Mower for Hide-A-Way Lake Club, Inc. Maintenance Department at the cost of \$4,999.00 (which excludes tax) from Cycle Shack.

Resolution offered by Danny Stockstill seconded by Jim Danton
 on this 12th day of November, 2008.

Kathy Busco – President	For
John Rodish – Vice President	For
Jim Danton – Secretary/Treasurer	For
Beth Ennis – Director	For
Donna Rushton – Director	For
Danny Stockstill – Director	For
Jim Wells – Director	For

A resolution whereby the Board of Directors of Hide-A-Way Lake Club, Inc. approves a moratorium until March 1, 2009 on issuing building permits for manufactured homes of any type within the Hide-A-Way Lake community.

WHEREAS the Board of Directors and the General Manager met in Work Session on Wednesday, November 5, 2008 to discuss Hide-A-Way Lake's Building Code policy on allowing manufactured homes in the community, and;

WHEREAS the Board of Directors determined it was necessary for the Architectural Committee to review the current policy on allowing manufactured homes in the community, and;

WHEREAS the Board of Directors determined it will take some time to review the current Building Code policy, and;

NOW THEREFORE be it resolved that the Board of Directors of Hide-A-Way Lake Club, Inc. approves a moratorium until March 1, 2009 on issuing building permits for manufactured homes of any type within the Hide-A-Way Lake community.

Resolution offered by Jim Wells seconded by John Rodish
 on this 12th day of November, 2008.

Kathy Busco – President	For
John Rodish – Vice President	For
Jim Danton – Secretary/Treasurer	For
Beth Ennis – Director	For
Donna Rushton – Director	For
Danny Stockstill – Director	For
Jim Wells – Director	For

ADJOURNMENT

Motion to adjourn given by Jim Danton, Beth Ennis seconded the motion. The meeting was adjourned by a unanimous vote of the Directors.

KATHY BUSCO, PRESIDENT

JIM DANTON, SECRETARY/TREASURER

STATE OF MISSISSIPPI
COUNTY OF PEARL RIVER

I, Laura P. Miller, do hereby certify that the foregoing is a true and correct transcription, to the best of my skill and ability, of the Minutes taken at the meeting of the Board of Directors of Hide-A-Way Lake Club, Inc., held in the Clubhouse at Hide-A-Way Lake on the 12th day of November, 2008.

THIS, the 13th day of November, 2008.

LAURA P. MILLER