

Approved

Ashford Lake Property Owners' Association Board Meeting
Zoom
February 3, 2026

1. Call to Order: Tom Barry

Tom Barry called the meeting to order at 7:04 p.m.

Those Board members present were Tom Barry, Nancy Conlan, Arta Dobbs, Don Judson, Ann Milner, Denise Pillion, Jason Pufahl, and Diane Preble.

Board member absent was Robin Clapp, Pat O'Leary and Bret Raymond.

Property owners present were Judy Campbell, and Rob Trotta.

2. Approve Meeting Minutes

Tom motioned to approve the minutes of the January General Board Meeting as submitted. Don seconded the motion. All present were in favor.

3. Treasurer's Report: Don Judson

Below is the executive summary of our account activity for January including expenses, outstanding assessments, and year to date payment activity.

Checking Account

Beginning Balance	\$5,528.99
Deposits	\$24,770.00
Interest	\$0.00
Payments to:	
M&T Bank \$23.55 Credit Card Processing Fees	
P. Willis Construction \$1,000.00 backfill Hillcrest overlay	
USPS \$105.30 - Postage for January bills	
Town of Eastford \$70 filing fee for Resale Certificate instructions	
Mansfield Tree Service \$14,130 Plowing, Sanding, and Tree Work	
Date #of Plows Cost # of Sands Cost Total	
12/14/2025 1 \$775.00 1 \$390.00 \$1,165.00	
12/20/2025 0 \$0.00 1 \$390.00 \$390.00	
12/27/2025 1 \$775.00 1 \$390.00 \$1,165.00	\$15,328.85
1/1/2026 1 \$1,025.00 2 \$780.00 \$1,805.00	
Sub Total \$4,525.00	
Tree Work	
December storm damage	
Unblock roads cut up down trees and chip brush \$2,000.00	
Total \$6,525.00	
Date #of Plows Cost # of Sands Cost Total	
1/17/2026 1 \$775.00 1 \$390.00 \$1,165.00	
1/18/2026 0 \$0.00 1 \$390.00 \$390.00	
1/19/2026 1 \$775.00 1 \$390.00 \$1,165.00	

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1/21/2026 1 6" \$1,025.00 1 \$390.00 \$1,415.00	
1/25-1/26 18" \$2,300.00 2 \$780.00 \$3,080.00	
1/27/2026 0 1 \$390.00 \$390.00	
Total \$7,605.00	
ENDING BALANCE	\$14,970.14

2026 YTD Spend

Expenses and Projects	\$15,328.85
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Capital Fund

Beginning Balance - Savings Account	\$55,911.40
Deposits	\$0.00
Interest	\$41.38
ENDING BALANCE	\$55,952.78
Beginning Balance - Certificate of Deposit	\$43,559.00
Interest	\$127.07
ENDING BALANCE	\$43,686.07
Total Capital Fund	\$99,638.85

Outstanding Assessments

% of Owed

Delinquent Previous plus Current year (11)	\$19,624.53	28.41%
Current year only (75)	\$48,554.43	70.29%
Current through 3/1/26 (3)	\$900.00	1.30%
Total Owed (89)	\$69,078.96	100.00%

2026 Payments

2026 Assessment Total (130 Property Owners, 142.11 Assessments)	\$85,266.00
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2026 Assessments Received

Paid in Full (41)	\$26,400.00	30.96%
Delinquent Previous plus Current (1)	\$100.00	0.12%
Current year only (7)	\$711.57	0.83%
Current through 3/1/26 (3)	\$900.00	1.06%
Total Paid (52)	\$28,111.57	32.97%

Payments to prior balances	\$0.00
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% of Budget

Total Payments Received in 2026	\$28,111.57	32.97%
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Executive Summary

Don reviewed the January 2026 Executive Summary. January was a little behind 2025 but was still a good month. We received \$24,770 in January which was a little behind what was received last year. We spent \$15,338.85, most of which was for snow plowing and sanding. We ended the month with less than we did last year which was due mostly to snow plowing. There was one lot consolidation in 2025, so the total assessments are \$600 less. We received a little less than last year at this time.

General Ledger

We budgeted \$20,000 for snow plowing and we have already spent \$14,000. We may use more than we budgeted but we will have the money to pay for it. If it goes that way, we will have less to spend on road projects.

Document Resale Certificate Instructions

Don has filed the document resale instructions with the Towns of Ashford and Eastford.

Property Causality Insurance on the Dam

There was a request at the Annual Meeting to investigate having property casualty insurance on the dam. Don went to the insurance agent and asked for a quote based on the estimate of Karl Acimovec and Pat O'Leary. The early indications coming back would be a minimum of \$25,000. Tom and Don agreed it would not make sense to pursue a quote. Don recommends that we continue to self-insure. The likelihood of a catastrophic failure of the dam is very low.

Fidelity Bond

Don discussed the benefits of the Association of purchasing a Fidelity Bond since we have \$100,000 in the Capital Fund. A \$150,000 Fidelity Bond would cost \$420 and would protect all ALPOA's funds. If an embezzlement takes place and there is a conviction, the insurance will replace the funds. The insurer recommended that the Association have someone uninvolved with our financial operations to complete a monthly reconciliation with our accounts. The insurer also recommended we have an outside accountant do a compiled financial on an annual basis. This lends more credibility to our accounting. Don spoke with an accountant and was given an estimate of up to \$1,500. This is not in our current budget, but Don feels it's the right thing to do. Jason also saw the value for the insurance but suggested deferring the decision on an accountant reviewing our financials for six months. Don made a motion to accept a \$150,000 Fidelity Bond as CNA Insurance proposed to an annual premium of \$422. Jason seconded the motion. All present were in favor.

Assistant Treasurer

Diane Preble has been going to the Post Office to get the bills and checks, recording the checks, making deposits and reporting the information to Don. She also assists with the billing and has been a resource for Don to bounce thoughts off. Don motioned to appoint Diane Preble as Assistant Treasurer. Tom seconded the motion. All present were in favor.

4. Committee Reports

Roads & Grounds: Tom Barry

Snow Plowing

The budget for snow plowing is \$20,000 and we have used \$14,000 so far. We are charged by the storm not by the individual trips per storm.

Westview Dr Trees

Tom hasn't received a second estimate yet for the tree at 38 Westview.

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There was another tree with a broken portion which is on private property. Tom followed up with Eversource. Carrie Dwyer forwarded photos to Eversource and they came out and took care of the tree.

Environment: Arta Dobbs

Many people have been enjoying the ice on the lake this winter.

Recreation: Denise Pillion

Community Events

Thirteen people enjoyed the TGIF cocktail and appetizer progressive event in January. There will be a Game Night on February 26th at the Pillion's.

5. Old Business

Status of ALPOA Property Sales

Two of the three property owners are in the process of having the property surveyed. When ALPOA receives the reports, Tom will contact an attorney.

Assessment Exception Appeal, 26 Sunset Drive

It was decided that an exception would not be made. The owner needs to pay the second assessment on the non-contiguous property. The option Pat suggested last month is not something the Board would be interested in entertaining. Don clarified that the second property the owner referred to as a parking spot, is a regular size lot.

6. New Business

Proposal from Rob & Carolyn Trotta to Purchase Laurel Drive (Paper Road)

Rob Trotta stated that he and Carolyn would like to purchase Laurel Dr (a paper road) which abuts their property and Bob and Donna Combs' property. They have contacted the Combs, and they have no interest in the property. The Trotta's made an offer of \$2,000 and will be accountable having the property surveyed and for the town filings. Tom stated that this property is similar in size to the parcel being sold to Bernie Dubb and is smaller than the property being sold to the Forbes. The Board requested that the Combs request in writing that they have no interest in owning the parcel. It was decided that another informational Special Meeting would not be necessary to proceed with this proposal. The proposal has all the same terms and conditions as the other purchase agreements. ALPOA only sells property to abutting owners, and since the no one else besides the Coombs abuts the property, there would be no one else with any interest in owning the property. The vote at the Special Meeting was non-binding since the Board has the authority to do these transactions. The sale of the property benefits ALPOA in that it takes all liability for the property for which ALPOA has no need or use. Denise motioned to go ahead and draw up the land purchase for Laurel Dr. to Rob and Carolyn Trotta for the amount offered. Don modified the motion to include a written statement from the Combs indicating that they have no interest in the property. Jason seconded the motion. All present were in favor.

7. Next Meeting

The next meeting will be March 3rd at 7:00 on Zoom.

8. Adjournment

Tom motioned to adjourn the meeting at 8:04. Jason seconded the motion. All were in favor.

Respectfully Submitted,
Ann Milner
ALPOA Secretary
March 1, 2026