



PINE ORCHARD ASSOCIATION

Branford, Connecticut

PINE ORCHARD ASSOCIATION EXECUTIVE BOARD MEETING NOTICE AND AGENDA MONDAY, March. 10th, 2025

At the call of the President, The Pine Orchard Executive Board will hold its' March board meeting at the POA office at 180 Pine Orchard Road and via Zoom on Monday March 10th, 2025, at 7PM. All are welcomed to attend.

- 1) Call to order
- 2) Approve minutes from Jan. 13th, 2024, Executive Board Meeting
- 3) Officers and Committee Reports:
 - Treasurer – John Grathwol
 - Tax Collection - John Grathwol
 - Zoning - Matt Barez & Thomas Roche
 - Nominating - George O'Dowd
 - Building - Andrew Ruff
 - Waterfront - David Silverstone, Karen Jubanyik
 - By Laws & Beautification – David Scheer
 - Office Manager - Peter Robinson
- 4) NEW BUSINESS: Discussion concerning fraud attacks on POA Board Members.
- 5) OLD BUSINESS:
- 6) The Executive Board reserves the right to move to Executive Session related to any of the subjects brought before the Board.

Public Comment Rules:

1. Individual public comments are limited to 3 minutes.
2. Individuals shall identify themselves by name and address.
3. The public portion of the meeting shall be limited to 15 minutes in total.
4. Proper and respectful conduct is expected from any speaker during the public comment section of the meeting. Those not adhering to such guidelines will be given a warning, and absent restoration of orderly questions and/or comments the speaker's privilege to participate in the public comment via this meeting site will be terminated.

Zoom meeting info

Click on the button below to Join Zoom Meeting

Meeting ID: 870 3970 6287
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David Silverstone
Vice President, POA Executive Board

Pine Orchard Association | 180 Pine Orchard Road | Branford, CT 06405 US

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Pine Orchard Association Board Meeting Minutes

March 10, 2025

1. Call to Order

The meeting was called to order by Vice President David Silverstone at 7:02 PM

In attendance: David Silverstone (VP), John Grathwol (Treasurer), Kerri Beckert (Clerk), Karen Jubanyik, Thomas Roche, Matt Barez, George O'Dowd, David Scheer, Frank Telo, Niall Ferguson (virtual)

Absent: Andrew Ruff, Vincent Giordano (President).

Kerri Beckert validated that there was a quorum present.

Approval of the minutes from the January 13th meeting. A motion by George O'Dowd and seconded by Thomas Roche was made to approve the minutes, and following a vote, the minutes were approved without objection.

2. Officer Reports

Treasurer's Report

John Grathwol presented the Treasurer's Report, providing an overview of expenditures year-to-date against the approved budget. Key points included:

- All tax revenue has been collected for the year, totaling \$97,667.
- Rent collections are near completion, with \$1,200 remaining expected revenue.
- Building permits and fees revenue has been \$3,300 year-to-date, with \$2,400 projected in remaining collections.
- Shoreline maintenance expenditures remain at \$3,420, with \$56,000 budgeted and pending use.
- Legal fees have yet to be invoiced.
- Annual accounting and tax software expenses slightly exceeded budget but remain within a reasonable range.
- Account balances as of February 28, 2025:
 - Checking: \$116,000
 - Savings: \$67,870
 - Total: \$183,891

A brief discussion followed regarding expected shoreline maintenance expenditures and pending legal invoices. It was noted that any large expenditures would be reviewed prior to allocation.

Zoning Report

Matt Barez, on behalf of himself and Thomas Roche, reported five recent zoning applications, including a special permit from the Pine Orchard Country Club, which requires further compliance adjustments. Other applications included a garage rebuild and an addition.

A discussion was held regarding short-term rental concerns at 50 Island View, with ongoing communication requesting compliance documentation.

Nominating Committee Report

George O'Dowd provided an update that after this past year's election there are no full-term expirations noted. A general letter will be sent to gauge interest in board service, and any members declining a second term should notify the committee.

Building Committee Report

Peter Robinson, office manager, on behalf of Andrew Ruff, chair, confirmed that the facility is in good condition, with ongoing maintenance including:

- Weekly mouse trap checks (approximately one mouse per week caught).
- Routine furnace and generator maintenance.
- Plans to keep the water off until potential frost risk passes.

Waterfront Report

David Scheer reported, on behalf of himself and Karen Jubanyik, that there are no new developments since the last meeting. Pending maintenance includes:

- Repairs at Island View walkway (\$3,420 spent, \$34,000 budgeted remaining).
- Crescent Bluff staircase repairs (\$18,000 planned).
- Further review of potential projects before utilizing the full budget.

Bylaws & Beautification Reports

David Scheer reported no recent committees activity. The beautification committee will re-engage with the town regarding common area maintenance at Spring Rock, including lawn care, brush removal, and fertilization. Additional work on Crescent Bluff pathways will be reviewed as seasonal maintenance begins.

3. New Business

A discussion was initiated regarding fraudulent phishing attempts. It was proposed that the board enter an **Executive Session** to discuss best practices and preventative measures.

A motion was made (John Grathwol and seconded (Kerri Beckert) to enter Executive Session.

4. Call for public commentary

The board, after returning from executive session, opened the floor to public commentary. There were none made.

5. Adjournment

The meeting was adjourned at 7:56 pm by a motion from Kerri Beckert and seconded by David Scheer, there was no opposition. The next scheduled meeting will be held on [Date, Time, and Location].

Respectfully submitted,

**Kerri Costigan Beckert,
Clerk, Pine Orchard Association
March 12, 2025**

Pine Orchard Association Treasurer's Budget Report Januaryr 2025

Current Approved Budget vs. Expenditure Activty YTD

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as of 12/31/2024

	Approved Budget FY 24/25	Budget Activity YTD	\$ Remain. Budget	% Remain. Budget	
RECEIPTS					
Tax Collections	\$ 96,878	\$ 97,667	\$ 789	-1%	<<< Complete
Rent	\$ 5,200	\$ 4,600	\$ 600	12%	<<< \$1,200 TBE
Building & Permit Fees	\$ 5,700	\$ 3,300	\$ 2,400	42%	
Other (Int., Moorings)	\$ 55	\$ 38	\$ 17	31%	
Use of Capital Savings	\$ 17,000	\$ -	\$ 17,000	100%	
Total	\$ 124,833	\$ 105,605	\$ 19,228	15%	
DISBURSEMENTS					
Security	\$ -	\$ -	\$ -	-	
Shorefront Maintenance	\$ 60,000	\$ 3,420	\$ 56,580	94%	<<< One invoice
Building Maint/Utilities	\$ 9,000	\$ 5,304	\$ 3,696	41%	
Property Improvements	\$ -	\$ -	\$ -	-	
Office/General	\$ 18,000	\$ 11,827	\$ 6,173	34%	
Insurance	\$ 7,800	\$ 4,676	\$ 3,124	40%	
Legal**	\$ 17,750	\$ -	\$ 17,750	100%	<<< No bills YTD
Zoning	\$ 5,000	\$ 1,400	\$ 3,600	72%	
PO Web	\$ -	\$ -	\$ -	0%	
Ann. Acctg / Tax Softwa	\$ 4,400	\$ 4,973	\$ (573)	-13%	
Beautification Com.	\$ 3,500	\$ -	\$ 3,500	100%	
Sidewalks	\$ -	\$ -	\$ -	-	
Total	\$ 125,450	\$ 31,600	\$ 93,850	75%	
NET INCOME (LOSS)	\$ (617)	\$ 74,005	N/A		

Account Balances		
	As of 02/28/2025	
BOA checking	\$116,020	
BOA Savings	\$67,870	
BOA total balance	\$183,891	

* The planned transfer of \$17,000 from BOA saving, to BOA checking, has not yet been made.

POA Executive Board– Anti-fraud Notice

Background: Over the past several months a number of the members of the POA Executive Board have received phishing (email fraud attempts) from undisclosed actors pretending to be the POA President. In these phishing cases, the board members have been requested to transfer funding to an account for claimed “necessary” POA expenses, with the promise of reimbursement by the POA Treasurer.

POA Response: The POA Board will engage in a regular reminder of this fraud risk and a review of the POA internal policies and procedures for the authorization/expenditure of funds.

Internal POA Policies and Procedures for Expenditure Authorization:

1. The Office Manager reviews expense invoices received by the POA for validity and presents validated invoices to the Treasurer for payment.
2. The Treasurer reviews invoices for validity and for the availability of funds within the specific budget category for each invoice.
3. When an invoice is determined to be valid, with available funds within the appropriate budget category, the Treasurer pays the invoice. When a validated expenditure is required from a budget category that no longer has available funds, due to prior expenditures, the Treasurer will request that the Board pass a new, modified budget reallocating funds to the necessary budget category.
4. No transfer of funding can occur to an unknown/undocumented person/cause/vendor based solely upon the verbal authorization of the President or other Officer, or Board member, of the POA.

Other General Considerations:

1. Small government entities and non-profits are considered ripe targets for electronic fraud efforts despite their small size and smaller budgets because they are understaffed, under resourced, and perhaps softer targets than larger organizations.
2. Checking the source email address of any email that seems suspicious may reveal a source email address that differs from that email known to be the authorized email of the “claimed” author. (The email address of the nominal POA President may not be his actual email.)
3. Any request for funding that does not conform the process outlined above is definitely suspect and should be sent to, and discussed with, the President, the Office Manager and the Treasurer immediately.
4. Any request for funding that requests the transfer of your personal funds, with the promise of reimbursement from the POA, is definitely suspect and should be sent to, and discussed, with the President, the Office Manager and the Treasurer immediately.
5. Alerts will be sent to all Board Members when the President, the Office Manager and the Treasurer learn of the receipt of a fraud attempt by any Board Member.

Office Manager Report for Jan. and Feb. 2025

- 1) **POA Tax Collection: Complete, will receive 2025/26 Grand List in April**
- 2) **Zoning: Defer to Matt Barez and Thomas Roche**
- 3) **POA Office:**
 - Outreach:**
 - a. We have 76% coverage via email for all POA residences (510 emails).
 - b. I continue to get back to 90% of the POA inquiries within 24 hours.
 - c. Sent out 1 welcome letters this period.
- 4) **Building:**
 - a. Updated contract with Perfect Turf for POA Grounds and for Crescent Bluff
- 5) **Community:**
 - a. Will continue to support the Union Chapel with email announcement of their 2024/25 events.
 - b. *Neighborhood Secure* webpage is up to date. No new activity since Nov. 6th on SRR.