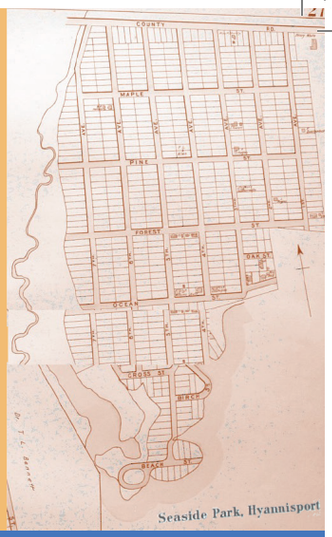
Newsletter of the

SPIA

SEASIDE PARK IMPROVEMENT ASSOCIATION, INC.



P.O. BOX 494 • WEST HYANNISPORT, MA 02672 | WWW.SPIACAPECOD.ORG | NO. 1 | SPRING 2014

2014 Summer Calendar

JUNE

28 SPIA Annual Meeting
9:30am at Little Beach

JULY

4 Fourth of July Parade
9:00am: Start at Post Office

19 Little Beach Fundraiser
The Little Beach Gallery
539 South St., Hyannis
5:00-8:00pm

AUGUST

3 Annual SPIA Road Race
7:30am: Start at Little Beach

16 SPIA Members' Meeting
9:30am at Little Beach

16 SPIA Cookout / Picnic
6:00pm at Little Beach
(Rain date: August 23)

Greetings from SPIA President, Jim Herrington:

Welcome to Summer 2014!

After such a long winter we want to believe that the weather will turn in our favor and produce the best Summer yet – at least we can hope!

As you will read throughout this newsletter, several changes occurred over the past nine months. The two biggest changes involve the incorporation of the Association, and the purchase of liability insurance to protect the Association and the trustees of our two land trusts.

Other changes occurred at Little Beach. First, you will soon notice the addition of a bike rack allowing bicyclists, large and small, to secure their bicycles while at the beach. Another improvement is the addition of two more storage sections to secure your watercraft. Last year's cleanup of the boat storage area resulted in record numbers of boats left securely at the beach. Unfortunately, the area was so popular it became overcrowded. The two new sections should make a big difference. Thanks to Mark Joyce and his many volunteers for making this a reality.

This spring we will also introduce a sticker program for boat storage. While the area is popular among homeowners, we also know for certain that it is popular with some from outside the neighborhood. We feel we need to implement this program to help ensure our ability to accommodate neighborhood residents.

Also, watch your email and the bulletin board at Little Beach for information about two new websites soon to come online – one for SPIA and the second for the Halls Creek initiative. We are grateful to Staci Evers of Fifth Avenue, who did much to facilitate the system for keeping track of ever-changing names and email addresses of all interested in electronic communication. Thanks also to Bob Faulconer who then worked with Staci to populate these files.

When you look further inside the newsletter you may notice a change on the 2014 dues form. At the Association's August 2013 general meeting members voted to increase the dues structure for the first time in many years. The dues form reflects this change. While the payment and amount of dues remain voluntary, a significant majority of residents and homeowners participate in supporting the ongoing requirements of maintenance and improvement of our valuable assets through their annual contributions.

All that has been achieved over the Association's long history would not have happened without an active and engaged cadre of neighborhood volunteers. Many of you have

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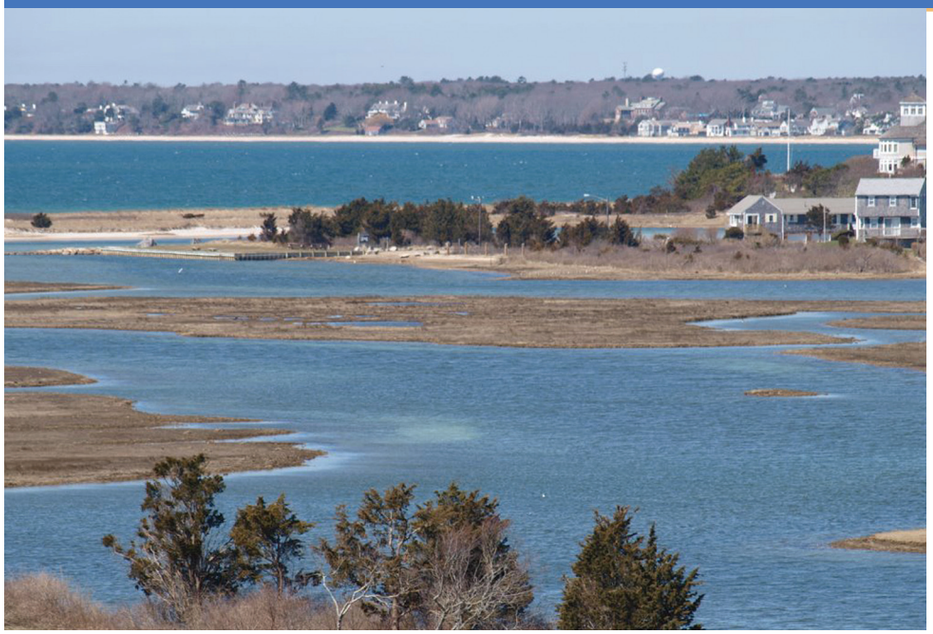

Why SPIA Needs Insurance

The matter of insurance for the Association has been debated nearly as long as there has been an association. Several years ago, a previous Board of Directors decided to purchase what is commonly referred to as D&O (Director and Officer Insurance). The insurance essentially protected the Board against actions taken as a body or as individuals. The rationale at the time was that without D&O coverage most would be unwilling to serve the Association as either an officer or director.

As time passed, homeowners and those serving as board members became increasingly concerned about the absence of liability insurance, not only for the SPIA Board, but also for the two commonly held trusts, including the trustees of those trusts.

Some asked: What would happen if a guest were seriously injured on the inner jetty or at our beach? Where would the liability lie? With the Trustees? The Association? Or with the entire neighborhood, since we collectively own those properties?

Neither insurance professionals nor counsel could definitively answer those questions. The Board felt it had a fiduciary role to play in solving the problem and worked with the law office of Nutter McClennen & Fish to address the issue.

The attorneys cited our commonly owned real estate as our primary source of liability. They further reported that the two trusts, along with their respective trustees, are the owners of the real estate. While there are not any surprises in those facts, our attorneys did confirm that the trusts, and by definition the owners of those properties, were exposed to potential liability and that the D&O insurance did not cover that exposure.

The Nutter attorneys further explained that liability for injury on our commonly held property could extend to all homeowners. With this opinion in hand the Board set out to explore options in terms of type and amount of insurance to protect the Association, all homeowners (for commonly owned properties only), and the trustees of both trusts.

At the June 29, 2013 meeting of the Association, members in "good standing" approved funding for procurement of a general liability insurance policy to mitigate our exposure to these potential liability issues. We are happy to report that a policy was purchased and went into effect on July 1, 2013. The policy provides coverage for the Association, the Hughes Trust and the Seaside Park Trust. The policy is renewable annually on July 1st. ❑

Greetings... *Continued from front page*

served in a number of ways, including membership on the Association's Board of Directors. At our June meeting we will elect several new members to the Board to fill the seats of members whose terms expire this year. Please consider running for one of the soon-to-be-open seats. We need to build upon our past successes and ensure that our special neighborhood remains special for years to come.

Please make every effort to attend our two general meetings of the Association. Wishing for a healthy, safe and gorgeous summer! ❑

Jim Herrington
President, SPIA

Our Association Incorporates

Last season your Board brought a recommendation to incorporate the Association before the second of our two general meetings. The recommendation came after months of consideration and discussion with outside counsel. Over the course of these discussions it became clear to the Board that our neighborhood association was more than just a social organization. Indeed, with our collective assessed property values of over $100 million, the need to maintain and improve our jointly owned properties, and the fact that we are a part-time employer during the summer season, led to the conclusion that our organizational structure needed strengthening. A survey of similarly circumstanced neighborhoods also showed that the majority are incorporated.

As of October 1, 2013 SPIA is incorporated under Section 501(c) 4 of the Internal Revenue Code. This change will protect your Association and help ensure that it operates in accordance with state and federal laws and regulations. ❑

Charlie Cormay Elected New Trustee

It's no wonder that residents often express confusion over the roles and responsibilities of the three entities overseeing our neighborhood and properties. They are: the Seaside Park Improvement Association, Inc. (SPIA), and two trusts – the Hughes Trust (responsible for the beach and bulkhead areas) and the Seaside Park Trust (responsible for the boat storage area).

The SPIA Board is elected by the members in good standing of the Association. Trustees of the Hughes Trust are elected by homeowners, and trustees of the Seaside Park Trust are elected by the trustees themselves.

Protecting our ever increasing property values and our commonly held real estate is reason enough for improving communications among the three entities. So for the first time in many years, the SPIA Board brought the parties together. While the purpose of the meeting was largely to apprise the trustees of the insurance liability issue, and the SPIA Board's plan to purchase insurance covering the two trusts as well as the Association, it became readily apparent that more could be done to formalize how we work together.

A major step forward occurred when trustees of the Seaside Park Trust agreed that the then incumbent Vice President of the SPIA Board of Trustees would serve as one of the three trustees by virtue of his or her service as SPIA Vice President.

Consequently, at its August 24, 2013 meeting, the Seaside Park Improvement Association membership voted to amend the Association's bylaws in the following manner:

- First, Article VI OFFICERS AND THEIR DUTIES 1. was amended to now read: 1. Officers: The officers shall be President and Vice President, being one of the trustees of the so-called "Seaside Park Trust," Secretary and Treasurer, who shall serve for four (4) years. And,
- Second, Article VI OFFICERS AND THEIR DUTIES 2. c. was amended to now read: 2.c. The Vice President, who is now a trustee of the so-called "Seaside Park Trust," shall perform the duties of the President in the absence or incapacity of the President. It is understood that the Vice President will be a nominee to succeed the President.

To facilitate this change the bylaws required a quorum representing at least 20 members in good standing be present. Secretary Sharon Whitlock declared the quorum. An earlier motion to suspend the requirement that notice of proposed amendments to the bylaws be sent to all members, at least 10 days before the regular meeting at which such proposed amendments are to be voted upon, also passed by a unanimous vote of those members in good standing present, thereby allowing the assembly to move forward with this vote.

This meant that Charlie Cormay of Third Avenue was appointed the third trustee along with incumbents Jim Walsh and Madeline MacDonald, both of Fourth Avenue.

Current Hughes Trust trustees are Linda Chisholm of Oak Drive, Steven Franklin of Second Avenue and Helen Harris of Fourth Avenue.

Trustees serve at the discretion of their elective bodies and their appointments are not time bound in any way.

Thanks to all who volunteer to serve our neighborhood as trustees of these two important entities. ❑

Halls Creek Update - May 2014

We finished last season with an increased recognition that the condition of Halls Creek and its immediate environs is more than just a concern for the Seaside Park neighborhood. An increasing number of neighbors across the creek on Squaw Island have concluded that their quality of life will also be affected by changes in the health of the creek.

Ray Quinlan and Jim Herrington met with Squaw Island homeowners at their annual meeting and had the opportunity to outline the Halls Creek Preservation Fund's plan to remediate the conditions at the creek. It was clear from the meeting that a majority of Squaw Island homeowners understand how their property values are also linked in part to the health of the creek.

For those of us spending the entire winter in the Northeast it comes as no surprise to hear that the creek was a victim of our long winter. Significant icing prevented our engineering firm from performing the sampling required to prepare for the appropriate filings to dredge the creek. This winter's weather further eroded the barrier beach while incrementally continuing to fill the creek with added sand. At the time of this publication the engineers have yet to assess just how much the condition of the creek and barrier islands has worsened; however, a walk on the island and view of the creek show clear evidence of additional decline.

HCPF is not alone in its effort to improve the condition of the creek. Much is happening across the Cape in terms of water quality. The effort to improve water quality extends from our drinking water to sewerage and ultimately to the health of our estuaries. For this reason we became involved with the Cape Cod Commission's efforts around water quality. In February we attended a Cape-wide session on the issue of water quality, which attracted over 300 people, including federal and state officials. The principal takeaway was that the issue of water quality affects the entire Cape. While our issues are less about water quality, solving our problems at Halls Creek will take place alongside competing agendas across the Cape.

Our efforts to clean the creek of sand will accelerate this summer. This major task will require the skills and work effort of many. Consider how you might help make the creek healthy again. Our work will affect the quality of our neighborhood for decades to come.

Finally, watch for the introduction of the new Halls Creek website. It will come online in early June. ❑

Security Report for Summer 2014

by Charlie Cormay

One of the Association's more important functions is to provide security coverage at Little Beach. Our coverage this year will be similar to past years.

First, we will provide security on Friday and Saturday nights from 10:00 pm to 2:00 am, beginning the first weekend in July through Labor Day. We will also provide appropriate nighttime security on evenings when local graduations or proms may attract interest in celebrating at our beach.

Daytime security will also be in place although the Board is evaluating the extent of this coverage. We are considering moving from seven-day coverage to something less.

What is uncertain at the time of publishing is who will provide the security. The Board is evaluating several options, including hiring a private security firm. Once we determine how coverage will be applied, we will notify residents.

As per last year, decals inscribed with "**2014**" will be distributed to all residents. This new decal should be placed on the blue Seaside Park parking placard distributed two years ago. If you cannot locate your old placard, please let either Charlie Cormay (781-799-5506) or Deb Faulconer (508-775-8015) know. They will replace your placard at a cost of $5.

Remember there is only one placard per household; if you rent your property, make sure it is there for your renters. Also, please leave clear instructions about the placards for your renters.

Have a safe and happy summer! ❑

Treasurer's Report *by Bob Faulconer, Treasurer*

Seaside Park Improvement Association, Inc. Treasurer's Financial Update

SPIA's fiscal year closes on May 31, 2014. At that time we will have the final actual results of our performance against the budget that was presented, discussed and approved at our June 2013 Annual Meeting. In the meantime, I want to provide you with a brief summary of the projected results that I anticipate on May 31st. As I have done in the past, I will provide you with a detailed presentation of the actual results for fiscal 2014 at our Annual Meeting in June.

On behalf of the Board of Directors, I want to thank you for your continued support – both financially and as volunteers – of the many programs and activities that SPIA sponsors each year for our families and friends. Without you, this would not be possible.

Projected Financial Results for the Fiscal Year Ending May 31, 2014

	Approved Budget June 2013	Projected Actual May 2014
Operating Income		
Association Dues	$23,500	$24,585
Miscellaneous Donations	$0	$1,896
Total Operating Income	**$23,500**	**$26,481**
Operating Expenses		
Total Operating Expenses	**$23,500**	**$23,014**
Fundraising Net Profit (Loss)	$1,000	$910
Extraordinary Items	$25,000	$21,600
Cash Balance-May 31, 2014	$19,928	$26,705

Highlights and Commentary

- Association Dues are projected to be $24,585 or $1,085 (4.6%) favorable to the $23,500 planned.
- For the third consecutive year, our Participation Rate will exceed 80% with 2014 projected to be 83%.
- The Average Dues/Household will increase to $126.73 vs. $112.90 last year.
- Total Operating Expenses are projected to be $23,014 or $486 below the approved budget of $23,500.
- All line items of spending are projected to be favorable with the exception of Beach Maintenance, Water Testing, Newsletter, and Misc./Administration.
- Fundraising contributed a total of $910 to the Treasury, from a SPIA night at the Little Beach Gallery and the sale of coffee mugs, polo shirts and centennial books.
- Extraordinary items for HCPF Grant and incorporation fees are favorable to plan by $3,400 or 13.6%.

Based on the above, I am projecting a Treasury cash balance of $26,705 on May 31, 2014.

Seaside Park Improvement Association, Inc. Proposed Fiscal 2015 Operating Budget

In accordance with the SPIA, Inc. bylaws, your Board of Directors presents to you the Fiscal 2015 Proposed Operating Budget for your review and approval at the Annual Meeting in June 2014.

As a reminder, our 2015 fiscal year covers the period of June 1, 2014 through May 31, 2015. The Dues Form included in this newsletter will cover your dues for this period.

Proposed Operating Budget for Fiscal 2015

Projected Cash Balance-June 1, 2014	$26,705
Operating Income	
Association Dues	$24,700
Miscellaneous Donation	$0
Total Operating Income	**$24,700**
Operating Expenses	
Security	$7,000
Electric	$600
Road Maintenance	$2,700
Beach Maintenance	$1,000
Landscaping	$1,000
Activities	$1,300
Water Testing/Beach Permitting	$700
Real Estate Taxes	$100
Insurance	$6,400
Newsletter/Communications	$1,800
Miscellaneous/Administration	$2,100
Total Operating Expenses	**$24,700**
Fundraising Net Profit	$1,000
Projected Cash Balance - May 31, 2015	$27,705

SPIA Proposed Fiscal Year 2015 Operating Budget: Board Discussion & Commentary

Consistent with SPIA's past conservative budget practices, Association dues are planned to break even with Proposed Operating Expenses of $24,700. The dues structure for fiscal 2015 will reflect the changes approved at our SPIA Annual Meeting in June 2013. The approved categories are Benefactor ($350), Household ($250), Senior ($125), and Other. The Board continues to follow past practices of not planning for Miscellaneous Donations.

Proposed Operating Expenses are $24,700, which is $1,686 (7.3%) above fiscal 2014 spending of $23,014. The major contributors to this increase are Road Maintenance ($1,139), Activities ($848), Insurance ($373), and Administration ($300). A decrease of $1,300 in Beach Maintenance helped offset the increases mentioned above. All other spending increases were due to small increases in each category and/or rounding to the nearest $100.

Our Security program and strategy for fiscal 2015 is still under development and discussion. There will be a full discussion of our Security strategy and its impact on the budget at our Annual Meeting in June.

The road repairs completed in fiscal 2014 held up reasonably well but signs of additional needed repairs are apparent and recommended by the Board. An estimated cost of $2,700 is included in our fiscal 2015 budget to cover these repairs.

The focus of our Beach Maintenance program is to provide improvement projects in the beach, picnic and boat storage areas. These projects are meant to enhance safe and efficient use of these areas by homeowners, families and their guests. Included in the fiscal 2015 budget are projects to expand the capacity of the boat storage area and warning signage for poison ivy in the beach area. These projects are planned to cost an estimated $1,000.

Our Landscaping program continues in fiscal 2015 with 11 mowings ($700) and re-seeding and loam repairs ($300) in the fall of 2014 and spring of 2015.

Three annual SPIA family activities are again planned for this summer at a cost of $1,100. They include our July 4th parade ($300), SPIA picnic ($650) and annual SPIA road race ($150). Also included in this plan is a new activity called "Welcoming Pails" ($200). This will focus on welcoming new homeowners to SPIA and will contain a variety of materials to help orient them to their new neighborhood and the SPIA organization.

The Water Testing/Beach Permitting program is mandated by the Town of Barnstable and requires SPIA to secure a permit to operate our beach ($300), post a sign outlining beach operations ($25) and provide 13 samples to test the level of bacteria in our water ($375). The total cost of these mandates is $700.

The 2015 plan covers the estimated annual premiums for the Directors/Officers indemnity policy ($1,900) and the SPIA General Liability policy ($4,500).

For fiscal 2015 the Board has endorsed the same strategy and funding level for the SPIA newsletter production and distribution, using the same process as last year ($1,700). It is anticipated that the introduction of the new SPIA website and enhanced Internet capabilities ($100) could provide an opportunity to reduce these costs but is not known at this time.

Misc./Administrative expenses are $2,100 for fiscal 2015, $300 more than last year. Our SPIA annual meeting ($1,500), office supplies ($260), conference calls ($325), and regulatory filing fees ($15) account for the total.

I hope this provides you with an overview of the proposed fiscal 2015 budget. The Board looks forward to a discussion of the budget with you at our Annual Meeting in June 2014.

Bob

Robert Faulconer
Treasurer

Please use the SPIA Dues form included in this newsletter to submit your dues for 2014-15. Deadline: July 1, 2014.

BUDGET DISCUSSION

The budget for Fiscal Year 2015 will be presented and discussed at the SPIA Annual Meeting:

SATURDAY, JUNE 28TH at 9:30am
LITTLE BEACH

Adam Family
Albertini Family
Allain Family
Andersen Family
Babineau Family
Bard Family
Barker Family
Barreiro Family
Belastock Family
Bella Family
Belofsky Family
Belt Family
Berry Family
Bethune Family
Bradley Family
Brennan Family
Bunker Family
Butler Family
Carey Family
Chambre Family
Charamella Family
Charles Family
Chisholm Family
Clayton Family
Colbert Family
Collins Family
Condon Family
Connolly Family
Conway Family
Cooney Family
Cormay Family
Corridan Family
Cowan Family
Coyne Family
Curran Family
Dandrea Family
Davin Family
Dilk Family
Donald Family
Donovan Family
Driscoll Family
Dugger Family
Durcan Family
Dyer Family
Egan Family
Eisenthal Family
Elliot Family
Epker Family
Espenhain Family
Faulconer Family
Feldman Family
Ferreira Family
Flashner Family
Flinton Family
Fox Family
Franklin Family
Franklin/Farquaher Family
Fraser Family
Gallant Family
Ganson Family
Garraghan Family
Gates Family
Gehman Family
Giatrelis Family
Gillis Family
Gioffre Family
Goodband/Shofield Family
Goulet Family
Grace Family
Gray/Cowan Family
Grew Family
Greene Family
Harmon Family
Hanna Family
Hawkins Family
Heaps Family
Hegarty Family
Herrington Family
Ho Family
Hoyt Family
Hodges Family
Horn/Vezina Family
Ioia Family
Jappe Family
Jarvis/Kribs Family
Johnson/Coakley Family
Joyce Family
Katsohis Family
Kelly Family
Kennedy Family
Klaman Family
Kleimola Family
Kusiak Family
LaChance Family
LaFrance Family
Landsiedel Family
Lane Family
Latyszonek Family
Leahy Family
Leary Family
Lembo Family
Leonard Family
Lezotte Family
Ligor/MacKay Family
Lindberg/Evers Family
Llewellyn Family
Lockhart/Phillip Family
Lockhart/Watkin Family
Luongo Family
Maccarone Family
McAnneny Family
McAuliffe Family
McCann Family
McDonald Family
McKeon Family
McKinley Kinley
McNally Family
McNulty Family
McPherson/Gugel Family
Mele Family
Mikus Family
Miller Family
Morgan Family
Moroski Family
Muldoon Family
Nagle Family
Nakache Family
Nucci Family
Nuss Family
O'Neil/Elbery Family
O'Neil Family
Osciak Family
O'Shaushnessey Family
Otto Family
Paresky Family
Police Family
Prouty Family
Puckoff Family
Quinlan Family
Reiss Family
Robard Family
Robbins Family
Russell Family
Ryan Family
Sampalis Family
Santoro/Vitiello Family
Schade Family
Schreiber/Rodriguez Family
Scott/Kiiss Family
Senst Family
Serpico/Walsh Family
Shannon Family
Sheibley Family
Sherman Family
Smith Family
Sohmer Family
Speicher Family
Spinner/McNally Family
Stallman Family
Stelmok Family
Stewart/Tepper Family
Sullivan Family
Sweeney Family
Tellier-Domos Family
Tenaglia Family
Thearle Family
Tobin Family
Tomaiolo Family
Toppa Family
Traywick Family
Vadala Family
Villa Family
Vogt Family
Waechter Family
Walsh Family
Wasserman Family
Watson Family
Welch Family
Whitlock/Clark Family
Woodring/Weber Family

Our thanks to this year's Contributing Families!

Your dues provide security and lighting, safeguard our park, test the quality of our water, support our summer activities, maintain the landscape, allow for continuing maintenance, and add great value to our properties and to the entire community.

Thank you for helping to support, protect and safeguard this very special place on Cape Cod!

194 homeowners, representing 83% of the property owners in Seaside Park, were contributors to SPIA this year!

Imagine what our Association could accomplish if we had 100% participation. We invite you to review the accomplishments of our neighborhood association, contemplate the objectives for the coming year and consider the tremendous value your Family Contribution can bring to the work of SPIA in 2014-15.

Won't you also consider volunteering or joining a working committee to contribute to the building of this special community within Seaside Park? Please send the enclosed form to SPIA by July 1st and join us on June 28th at the Annual Meeting.

Seaside Park Improvement Association, Inc.

Board of Directors

Current Association Officers & Board Members

President	James Herrington	j.herrington.jh@gmail.com	617.947.3898
Vice President	Charles Cormay	ctc131@aol.com	781.799.5506
Treasurer	Robert Faulconer	rafaulconer@gmail.com	508.983.4943
Secretary	Sharon Whitlock	sharonwhitlock@gmail.com	617.633.7000
Member	Owen O'Neil	owen.oneil@sig.com	508.775.1873
Member	Mark Joyce	mjoyce@entact.com	617.962.0923
Member	Charles Villa	cvilla@jardenprocess.com	864.593.3480
Member	Marsha Dilk	dilk@charter.net	413-627-1995
Member	Dan Serpico	dserpico@fusionstorm.net	508.958.4433

Board Openings: Get Involved!

The terms of four board members expire concurrently with the general meeting of the Association in late June. We will hold an election at the meeting to replace all four individuals.

Having an active and engaged board is critical to maintaining the quality of our neighborhood. Whether you are a new resident, a several decades or even a several generational homeowner, your insight and energy are important.

Please consider giving back to the neighborhood. Yes, a bit of work comes along with the responsibility, but the small amount of work required is overshadowed by the satisfaction of having made a difference in making Seaside Park the best neighborhood on the Cape. If you or someone you know is willing to serve on the Board, please call or email Charlie Cormay, Nominating Committee chair, at the contact information above.

The Board generally meets five to six times per year, with the ability to conference in by telephone if a member is not "on Cape." In addition, a member might be assigned to lead an initiative during the course of the year. If you have questions about what is involved, contact any of the Board members listed above. Each will be pleased to help out.

We wish to acknowledge our outgoing Board members for their service. Thanks to Jim Herrington, Bob Faulconer, Chuck Villa and Owen O'Neil. ❑