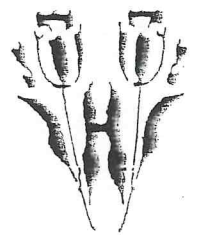


TULIP MEADOWS OF LITTLE FALLS
CONDOMINIUM ASSOCIATION, INC.



Minutes Tuesday, November 12, 2013

Meeting started: 3 PM

Present: Anne Jablonski, Regina Nuzzo, Charles Cavadini (by phone)

Absent: Ann Lewis, Dewey Smith

Also Present: Julie Palma, Ann D'Antonio

Minutes: No minutes for October due to lack of quorum.

FINANCIALS -Ann D'Antonio reviewed Financial Statement ending October 31 and explained that the over-draft shown in operating account is only on paper. No checks were released until a \$15,000.00 transfer was made from reserves to operating.

\$3500.00 due in unpaid assessments.

PAVING-Disappointment with repair of exit driveway by building 69 under discussion with contractor.

INSURANCE-Policy expires December 1, 2013- Our agent has replaced this Zurich policy with Travelers with \$200,000.00 more in replacement value at a cost savings of approximately \$2,000.00 with a \$2500.00 deductible. Management will suggest a \$1000.00 deductible which will increase policy cost.

SNOW REMOVAL- Three written proposals were reviewed. The Board unanimously agreed to sign the proposal submitted by Laracca Landscaping. He knows the property. Patrician reports they never get complaints about the snow removal he does. If we are satisfied snow removal and landscaping can be combined in a cost saving contract next fiscal year.

Anne Jablonski suggested Tulip Meadows join the New Jersey Chapter of the Condominium Association Institute. Through books, seminars, workshops and various periodicals members provides education, resources and guidance to condo board volunteers regarding governance and management. To be discussed at December meeting.

Patrician Associates has hired someone to do a monthly maintenance inspection of the common areas in the complexes they manage and give report to management and the board.

Buckets of Calcium Chloride will be placed on first floor in every building.

Water room heater have been checked for proper temperature.

The next meeting is 3PM Tuesday, December 9th at Patrician Associates.