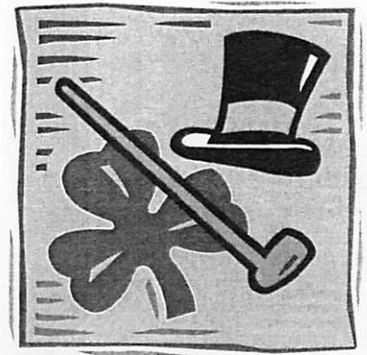


The Cloister Calendar

March 2016



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2 1:00 PM Yoga 1:15 – 2:00 PM Centering Prayer	3	4 1:00 PM Yoga 2:00 PM Stitch & Chat	5
6 1:00 PM Poker	7 1:00 PM Yoga 1:00 PM Bridge	8 5:30 PM Covered Dish Supper	9 1:00 PM Yoga 1:15 – 2:00 PM Centering Prayer	10	11 1:00 PM Yoga 2:00 PM Stitch & Chat	12
13 1:00 PM Poker <i>Daylight Saving Time Begins</i>	14 1:00 PM Yoga 1:00 PM Bridge	15	16 1:00 PM Yoga 1:15 – 2:00 PM Centering Prayer	17 10:00 AM Good Neighbors 3:00 PM Board Meeting <i>St. Patrick's Day</i>	18 1:00 PM Yoga 2:00 PM Stitch & Chat	19
20 1:00 PM Poker <i>Palm Sunday</i>	21 1:00 PM Yoga 1:00 PM Bridge	22	23 1:00 PM Yoga 1:15 – 2:00 PM Centering Prayer	24	25 1:00 PM Yoga 2:00 PM Stitch & Chat <i>Good Friday</i>	26
27 1:00 PM Poker <i>Easter</i>	28 1:00 PM Yoga 1:00 PM Bridge	29	30 1:00 PM Yoga 1:15 – 2:00 PM Centering Prayer	31		

The Cloister News

Cloister Owners' Association, 105 Emma Neuhoff Court, Nashville, TN 37205

March Covered Dish Supper

Whether you call it a "covered-dish" dinner or a "potluck" dinner, it doesn't matter. It's a lot of fun, and (yum) a lot of tasty food! Tuesday, March 8, is our next Covered-Dish/Potluck Dinner, and you'll miss out if you don't join us. We catch up with our neighbors, meet people we haven't met before, and this month we'll hear our good friend, Barbara Grohwin, play some tunes, maybe Irish tunes, on the piano.

Entrée this month is that famous Publix fried chicken! What did your Mama/Grandma



prepare to complement fried chicken when you were growing up? It makes my mouth water just thinking about it. Drag out those recipes or some new ones for side

dishes, salads, and desserts which we'll devour about 6 p.m. with our chicken. Or make a delicious appetizer to share during our gathering/visiting time which starts at 5:30 PM.

Remember your \$4 (cash please) for entrée and supplies. We supply the decaf coffee and iced tea, but feel free to bring your own favorite beverage. AND, our plan to collect items for Second Harvest Food Bank in February will actually happen in March. Watch for the collection container near the registration table. Please bring those shelf-stable items to help families in our community who need help.

--Brenda Butler



March Board Meetings

All Cloister Association Members (AM's) are invited to attend Board meetings. The current meeting plan calls for a Planning Meeting on the 2nd Thursday of each month and the Regular Board Meeting on the 3rd Thursday of each month.

For March the dates are:

- Thursday, March 10 @ 3:00 PM. -- Board Planning
- Thursday, March 17 @ 3:00 PM. -- Regular Board Meeting

The Board experimented with a pre-Board meeting in February to allow for more AM input into Board deliberations. The plan for both March meetings will return to a 3:00 PM. meeting time. At the end of Board discussion of each agenda section, I will call for AM questions or comments about that particular agenda topic. We will then move to the next agenda item.

As before, following adjournment, AM's may ask questions or make comments about any COA topic. Following that section of the meeting, individuals may speak to David Floyd regarding individual unit issues.

Agendas will be emailed to all who wish to receive them and also posted on the Clubhouse bulletin board prior to the meetings.

David Stansberry, President

--David Stansberry, Board President



New Committees Need Your Help!

The Board approved a new committee structure for 2016 and named chairpersons in the February Board meeting:

1. Facilities Maintenance – Chair Ann Green, 615-944-4153
2. Facilities Capital Projects – Chair Dixie Frederiksen, 615-828-2990
3. Fiscal Oversight – Chair Peggy Hollis, 615-498-1907
4. Communications – Chair Brenda Butler, 615-243-5631
5. Sustainability, Safety & Emergency Readiness – Chair Julia Armstrong, 615-513-0232
6. Leadership Development – Chair John Eley, 615-352-9883
7. Life Enrichment & Community Activity – Chair Sue Hegland, 650-888-1215

If you have not already committed to one of these groups but desire to serve on a committee, please contact the chairperson of your chosen committee. Fuller committee descriptions are posted on the bulletin board. Or you can also get a paper copy from any Board member.

--Brenda Butler

Committee Meetings Scheduled

- Communications Meeting at 11:00 AM on March 2 will meet in the Clubhouse library
- Facilities Maintenance Meeting at 11:00 AM on March 9 will meet in the Clubhouse Poker Room

Important Contact Information

- David Floyd & Associates
 - Call 615-297-2824. Line is answered 24/7
 - Email – cloisterhoa@gmail.com
- Comcast – use this number for better customer service: 1-855-510-1609

Good Neighbors Activity

The Good Neighbors Activity Group will meet Thursday, March 17th, 2016 in the Clubhouse. **Please note that the time of the meeting has been changed to 10:00 AM.** We welcome any new neighbors who would like to visit and learn about our group.

--Donna Scott

Calling All Residents

The newly formed Sustainability Committee is encouraging everyone to brighten up the Cloister this spring. If we all put out a pot of flowers (geraniums, begonias, petunias, or your favorite) or just a few blossoms in your front bed, we can transform our community and make it more inviting.

--Betty Moth, Committee Member





Units Currently For Sale

Model A

- 814 Marquette Drive..... \$184,500
- 312 Cana Circle \$197,000

Model B

- 227 Cana Circle \$215,000

Model D

- 805 Marquette Drive..... \$259,000

Directory Update

Please make the following changes to the Cloister Directory:

New Resident:

Gnau, Michalene M.

- 811 Marquette Drive.....615-886-7227

Please delete the following phone number:

Cain, John & Evonne.....615-942-5688

Keep cell phone numbers:

Cain, Evonne.....615-308-9650

Cain, John615-604-5252



March Board Meeting

All Cloister residents are encouraged to attend the Board of Directors meeting at 3:00 PM on Thursday, March 17th.



When the scheduled Board Meeting adjourns, questions and statements are taken from residents in attendance.

You are urged to take advantage of this opportunity. The Board needs and appreciates your input. Support our community – attend the March 17th meeting.

Website: www.cloisteratsthenry.com

Editor's Note: You can reach me by phone at 352-9187, and by email at joycefort@comcast.net. Thanks for your interest and help.

THE CLOISTER NEWS

Published monthly by the Cloister Owners' Assoc. as its "in house" newsletter dealing EXCLUSIVELY with news and information for and about Cloister residents.

Editor	Joyce Fort
Printing	D. Floyd & Assoc., Inc.
Distribution	Marv Jane Rich

Hellebores: The Perfect "Plant It and Forget It" Perennial

Want an evergreen perennial that blooms all winter, needs little care, is great under trees



where nothing else grows? Look no further than the hellebore. We love this plant and sometimes refer to it as the "plant it and forget it" plant. It even survives

our sometimes 0 degree winter weather here in Nashville and Middle Tennessee as well as the hot and humid summers! What more can you ask for?

Although sometimes referred to as "winter rose", "Christmas rose" and "Lenten rose", hellebores are not actually related to the rose family at all. There are over 20 varieties of hellebores ranging in flower color from white to black. All parts of the plant are considered poisonous so be sure to keep it away from children and pets (our dogs, as well as our deer visitors, have never been tempted to eat on this plant. .. they seem to instinctively know that it's not to be eaten.)

Below are 3 reasons to plant the Hellebores this spring in your garden

1. Excellent for early color in shady herbaceous borders and areas between deciduous shrubs and under trees. Hellebores do not mind competition

from tree roots.

2. Hellebores are an evergreen that blooms in late winter or even sometimes as early as January, depending on the weather and where you live. You'll love seeing the blooms even in the snow!
3. These hardy perennials are very tolerant of many soil conditions. If you give them a good start, they will grow easily on any soil from chalk to clay. But just like children, they thrive in good growing conditions and some tender loving care.

Growing Conditions and General Care

They are **happiest in limy soils with a pH of 7**. It's a good idea to do a soil test to determine how much lime you may need to add. I must add, we have never tested the soil that our Hellebores are in and they do just fine. Being the plant nerds that we are, we did have good amended soil to begin with. Organic matter is a crucial part of good soil prep and leaf-mold is an excellent choice. If that is not available then rotted garden compost is also good.

As far as general care goes, these perennials do not require much care at all. That being said, cutting back some of the dead leaves during the autumn and early winter when the garden is put to bed is all that is needed.

I think you will love giving hellebores a space in your garden so be sure to give them a try this spring. Many varieties of hellebores may be purchased at Moore and Moore Garden Center on Hwy 100 in Bellevue. If you have any questions, you may contact me at 615-289-4439 or julia@acerlandscapeservices.com

Enjoy the spring weather!

---Julia Stewart, Acer Landscape Services
www.acerlandscapeservices.com

**DRAFT COPY
CLOISTER OWNERS ASSOCIATION
BOARD OF DIRECTORS MEETING**

February 18, 2016

The Board of Directors met at 3:00 p.m. on Thursday, February 18, 2016, at the Cloister Clubhouse. Present were President David Stansberry, Vice-President Dixie Frederiksen, Treasurer Peggy Hollis, Julia Armstrong, Brenda Butler, John Eley, Ann Green, and Sue Hegland. Also present were Associate Secretary Mickey Beazley, and David Floyd of Floyd and Associates, Inc.

BUSINESS

President David Stansberry opened the meeting, and then called for a motion for approval of the agenda.

Motion was made by Ann Green, and seconded by Sue Hegland, that the agenda as distributed, be approved. Motion carried.

The President Stansberry called for corrections and/or approval of the Minutes of last month's meeting, of January 21, 2016.

Following the correction recommended by Peggy Hollis to change the reference of her service in the position of "Interim President" to the position of "Presiding Board Member", motion was made and seconded that the Minutes be approved. Motion carried.

The President turned the meeting over to David Floyd for his report:

- Regarding Comcast, we have obtained a bulk rate commitment of \$34.00 fixed per unit rate for five years, plus obtaining a rebate of \$3,600.00 check to the COA, for use at its discretion. The per unit service will consist of one HD digital starter box plus adapter. The final acceptance decision will be made at the March meeting, following resident input.
- David gave a detailed report describing the work done and the status of the work on the Major Wall project.
- All status reports provided as well as all variance and maintenance requests will be available on the web site, which will show the date of the request, the address of the request, description, action taken, and the notification date to the requesting resident. There will be the continuing necessity that a sketch be submitted where appropriate.
- Beginning January 21st the following items are being addressed: a) several past requests will be broken down and categorized by issue; b) the new speed bumps

recently laid are in the process of being removed; c) two mail boxes are being replaced this month; d) the termite issue is being checked; d) the street lights are presently being tested.

- David then made the following:

RESOLUTION

To close all small bank accounts, thereby simplifying the banking accounts, and to change and update the signature cards at the current banks.

Motion was made by Peggy Hollis and seconded by Ann Green, that the banking Resolution be approved. Motion carried.

TREASURER'S REPORT

Peggy Hollis gave a balance sheet report as of January 31, 2016 as follows: Assets: Bank Accounts – Regions Checking - \$13,506.28; Smartstreet Checking - \$212,977.73; Smartstreet Money Market - \$15,039.89; Advisor Bank Money Market- \$11,646.36; Bank of America Savings - \$10,605.64; First Tennessee CD- \$94,035.51; Community First Bank&Trust Money Market - \$15,275.39; Capital Bank- \$84,805.25; Wilson Bank&Trust Money Market- \$5,202.58; Total Bank Accounts - \$463,094.63; Other Assets – Uncollected Assoc Fees - \$22,856.62; Total Assets -- \$485,952.26; Liabilities–Prepaid Assoc Fees- \$35,672.30; Total Liabilities- \$35,672.30; Equity/Reserves – (a) Reserve Ordinary Expenses \$125,000.00; (b) Reserve Current Year Capital Expenses \$117,85.61; and (c) Reserve Long Term (Specific Needs) \$332,222.54; Total Equity/ Reserves- \$450,069.95; Total Liabilities & Reserves- \$485,952.26.

Peggy Hollis described the balance sheet which shows that the COA is operated on a cash basis, with the policy that “cash comes in and cash goes out”, and made a motion as follow:

MOTION

I move that we allocate the December 31, 2015 reserve fund , with restrictions as follows:

- 1) Reserve – Ordinary Expenses – that \$125,000 be placed in a reserve for Ordinary Expense which requires Board approval to use. And this reserve is the last cash source to be used;
- 2) Reserve – Current year Capital Expenses – that we “seed” this fund with \$100,000 because of the seasonal fluctuations for the expenditure of capital replacements. And that monthly, the budgeted amount be added to this fund, and that the monthly expenses be subtracted from this fund;

- 3) **Reserve – Long term (Specific Needs) – that this fund represents the reserve which will be needed in the future once we have a true reserve fund study to determine our future financial needs and when the funds will be needed. This reserve will increase by the difference between the income and expenses each month. And money will be moved from this fund with Board approval to pay for unbudgeted or under-budgeted current year capital expenses.**

Motion was made by Peggy Hollis , and seconded by Dixie Frederiksen, that the Motion be approved. John Eley abstained. Following discussion Motion carried.

After additional explanations and discussions, Peggy made the following Motion: .

MOTION

I move that as soon as practical (hopefully by the March Board meeting) a new Cash Flow report will be created for distribution to homeowners, which also shows the changes in the reserve funds.

Motion was made by Peggy Hollis , and seconded by Dixie Frederiksen, that the Motion be approved. Motion carried.

Peggy then recommended that the President of the Good Neighbors activity present a proposed budget for the year 2016 that the Board can review and approve at a future meeting, and after passing out a list of projects, she yielded the floor.

Sue Hegland moved to remove the recently installed speed bumps throughout the Cloister, leaving a four foot section on the sidewalk side, which will make it easier for people to get around; and to consider at a later date discussing about what to do about all speed bumps; and in the meantime, to consider painting the remaining speed bumps yellow.

Ann Green reported on the 2016 Cloister Committee Restructure developed by the Task Force, copy of which is attached hereto and made a part hereof, and described each Committee of the Board, together with each individual chairman, as follows:

- **Facilities Maintenance, Chairman Ann Green;**
- **Facilities-Capital Projects, Chairman Dixie Frederiksen;**
- **Fiscal Oversight, Chairman Peggy Holland;**
- **Communications, Chairman Brenda Butler;**
- **Sustainability, Safety & Emergency Readiness, Chairman Julia Armstrong;**
- **Leadership Development, Chairman John Eley;**
- **Life Enrichment & Community Activity, Chairman Sue Hegland.**

Ann also itemized the current Activity Groups, and the chairmen, as follows:

- **Condo Resales — Sophia Keller and Betty Lingerfelt;**
- **Neighborhood Watch —**
- **Good Neighbors – Donna Scott;**
- **Bridge – Rosemary Padgett and Mary Ene;**

- **Library – Annie Sangervasi and Sophia Keller;**

- Monthly Potluch Dinners – Sue Hegland, Rita Clauser, Brenda Butler, Dixie Frederiksen
- Podiatrist – Alice Carpenter;
- Resident Photo Album – Barbara Swift;
- Stitch & Chat – Leroy Smith and Nancy Huggins-Johnson;
- Water Aerobics – Sue Hegland and Ruth Price;
- Yoga – Annie Sangervasi and Sophia Keller.

Ann then thanked the Task Force for their meetings and all their work, and thanked Peggy Hollis for her expertise and all her efforts with the work of the Treasurer, after which the following motion was made:

MOTION

That the Task Force established for the above purposes are now dissolved.
Motion was made by Ann Green , and seconded by Julia Armstrong, that the Motion be approved. Motion carried.

At this point, due to the complexities and the diversities of the meeting, the following motion was made:

MOTION

It is moved that the meeting time be extended by another thirty minutes.
Motion was made by Peggy Hollis , and seconded by Julia Armstrong, that the Motion be approved. Motion carried.

David Stansberry stated that he had appointed Dixie Frederiksen to be in charge of insurance issues, and Ann Green is appointed to handle the fee increase question.

Ann Green gave a history of the fee increase as it was originally presented, about three years ago, by the previous treasurer, Al Lazarath, which had been presented primarily to address the reserve fund issue. She then explained Al's spread sheet, and noted that with due diligence we can live within each annual budget. Based on her observations, motion was made as follows: 1) To cancel the Comcast basic service contract; 2) To cancel the \$50.00 fee increase projected to be implemented in a few months; 3) To closely monitor every expense of the Cloister COA.

Motion was made by Ann Green , and seconded by Julia Armstrong, that the Motion be approved. John Eley abstained. Following discussion, the motion was withdrawn pending further investigation.

--- 5 ---

OTHER BUSINESS

****** Ann Green questioned the termite quote of \$50,000 and asked what it would cover, and David Floyd explained that the treatment plan would be one phase at a time over a two year period, using a different chemical.

**** Sue Hegland suggested that the maintenance and variance requests need to be handled in a systemized manner, with a grouping of similar items together.**

**** David Floyd stated that this is a new day at the Cloister with a new board establishing a new process. The variance requests are to be filed with the Manager's Office at the newly established e-mail address, cloisterhoa@gmail.com, or new phone number, 615-297-2824. He added that pursuant to the motion made and passed last month, we will continue to benefit from the invaluable assistance of Charles Hilton who, based on his infinite knowledge of the entire history of the Cloister, is helpful in saving a lot of money through his diagnostic ability of a majority of issues.**

**** John Eley said that "safety first" dictates any decision that is ever made; that the AR&MS Committee has been discontinued; that the budget will set priorities; that all things are to be done within the perimeter of the budget; and anything done beyond the budget will require Board approval.**

**** Sue Hegland mentioned that when the calls come in, they will go on to the spread-sheet and the variance and maintenance requests will be updated monthly, and all residents will be able to access this information on the web site, which will enhance transparency.**

**** David Floyd explained, following the discussions focused on contract and vendor expenses, that we are not tied or committed to any vendors, and that he has been considering the issue of plans and costs for contract employees, and that he has project manager employees working within his company who are under consideration, but he would have to request a ninety day period of time prior to his recommendations.**

**** Sophia Keller gave the following report of homes currently on the market:**

814 Marquette Dr.	A Model	\$184,500.00
312 Cana Circle	A Model	\$197,000.00
227 Cana Circle	B Model	\$215,000.00
805 Marquette Dr.	D Model	\$259,000.00

There being no further business to come before the Board, on motion made by Peggy Hollis, and seconded by Sue Hegland, the meeting was adjourned at 5:00 p.m..

Respectfully submitted,

Mickey Beazley, Associate Secretary

Cloister Homeowners' Association

Balance Sheet as of January 31, 2016

(Basically Cash statement)

<u>ASSETS</u>		<u>LIABILITIES</u>
• Bank Accounts		• Prepaid Assoc Fees
○ Regions Checking	13,506.28	
○ Smartstreet Checking	212,977.73	TOTAL LIABILITIES
○ Smartstreet Money Mkt	15,039.89	35,672.30
○ Advisor Bank M/M	11,646.36	
○ Bank of America Savings	10,605.64	<u>EQUITY/RESERVES</u>
○ CD First TN	94,035.51	• Reserve - Ordinary Expenses
○ Community 1 st Bk & Tr M/M	15,275.39	• Reserve - Current Yr Capital Expenses
○ Capital Bank	84,805.25	• Reserve - Long Term (Specific Needs)
○ Wilson Bk & Tr M/M	<u>5,202.58</u>	
• Total Bank Accounts	463,094.63	TOTAL EQUITY/RESERVES
		450,079.95
• Other Assets - Uncollected Assoc Fees	<u>22,857.62</u>	
TOTAL ASSETS	<u>485,952.26</u>	TOTAL LIABILITIES & RESERVES
		<u>485,952.26</u>

- (a) To be used LAST -- only in emergency
- (b) Monthly budget dollars for budgeted Projects (plus \$100,000 seed \$) less \$ spent
- (c) To be reallocated and spent only with Board action

CLOISTER ASSOCIATION MEMBER TV CABLE/INTERNET POLL

The Cloister Board's new Cable TV Task Force to study the offering of basic TV cable is in place and beginning its work. It would be most helpful if you would provide the following information as part of that study.

Please mark appropriate answer for statements below regarding your Comcast or other service and drop the survey in the office slot at the Clubhouse by Friday, March 4. Thank you very much for your help!

YES NO

- ___ ___ 1. I have just the basic Comcast Xfinity TV service.
- ___ ___ 2. I have an additional TV channel Comcast Xfinity package.
- ___ ___ 3. I see on my bill detail under the XFINITY TV section the words: "Provided By Your Community" with the amount of \$0.00.
- ___ ___ 4. I have TV service with another provider. Which? _____
- ___ ___ 5. I have Internet service with Comcast.
- ___ ___ 6. I have Internet service with another provider. Which? _____

RESIDENT NAME _____

(Not required. Please print if signing.)

CABLE TV TASK FORCE:

David Floyd, Managing Agent

Brenda Butler, Chair

Rick Sanjek

Tom Keeling

Jyoti Pandit