

BOARD MINUTES

Spruce Creek Trails Association, Inc. Minutes of the Regular Meeting of the Board of Directors September 25, 2004

A regular meeting of the Board of Directors of this corporation was held at the Spruce Creek Community Center, Spruce Creek Drive, Jamestown, Tennessee, at 9:00 a.m. CST, September 25, 2004.

Directors in Attendance, Constituting a quorum of the full board:

Tom Jancek	Karen Whitehead
Jack Peters	Don Mitchell
Brenda Hyde	Jackie Goldsmith

Members Absent: Lois Schwartz, Mike Smith, Ricky Rains

Developer in Attendance: None

Call to Order. The meeting was called to order by Jackie Goldsmith, Vice President.

The minutes of the August 2004 Board meeting were approved as read.

The Treasurer's report was approved as read and is hereby made a part of the corporate records.

Committee Reports:

Insurance Committee: As of today's date, no insurance company is willing to insure open spaces. There is still one more company, Agri Risk, that we have not had a response from at this time.

Information Committee: Karen has put several important documents on our website.

Trails Committee: Tom Jancek reported several work days in August. On August 18th, Joel Garrett graded Cherokee to Taft Story Trail to the culvert. On August 19th, Ricky Rains, Ricky Roe, Tom Jancek, Larry McMillan, and Windel Hicks used membrane and rocks on this part of the trail. On August 26th, Larry McMillan, Tom Jancek, Windel Hicks, and Mary Maney cleared Middle Creek and Salt Pine Trails. On August 27th, Larry McMillan, Tom Jancek, and Tom Pickard rerouted the trail at the creek near Wildcat Den. On September 13th, Bill Rice, Tom Jancek, Ricky Rains, and Ricky Roe did overhead tree trimming and cleared the much on the Tee Pee Loop Trail.

Trail signs will be going up soon. We will defer trail work in October. The next trail workday will be November 20th after the Board Meeting. Completion of the Evergreen Trail is the scheduled project.

Public Liaison Committee: No additional information was available.

Finance/Fundraising Committee: The Pumpkin Festival dates are October 1 & 2. The Association will have a booth to sell items as a fund-raiser. Volunteers will be recruited at the covered dish meeting on September 25th.

New Business: We will present at the covered dish dinner volunteers for the Nominating Committee for the next Board election to be held in May 2005. We plan to submit a list of candidates at the March 2005 meeting.

With no further business to discuss, a motion was made and duly seconded to adjourn to meet again on November 20, 2004, at 9:00 a.m. CST.

Submitted by:

Brenda Hyde, Secretary

Certified by:

Ricky Rains, President

SPRUCE CREEK TRAILS ASSOCIATION, INC.
INSURANCE COMMITTEE REPORT - SEPTEMBER 25, 2004

Insurance Company Contacted Response

All American Horse Insurance Agency PO Box 300384 Glenwood, UT 84730	Will not insure
South Essex Insurance Brokers	Does not cover U.S.
Horse Insurance Specialists, Inc. 1013 S. Highway 377 Pilot Point, TX 76258	Cannot write coverage we need.
Equisure, Inc. 3000 S. Jamaica Court, St 210 Aurora, CO 80014-4601	Do not insure "open spaces." Must have a structure associated with it, i.e., a barn
Smith-Embry Insurance Assoc., Inc. 3044 Breckenridge Lane, Suite LL1 Louisville, KY 40220-2193	No market for our type of entity. Only co they know that might have a market is ARK International.
Philadelphia Insurance Co. Denver Specialty Office Steven Silvers 614-799-8180 x 224	Do ensure home owners associations. Would be ineligible for added exposure of trail riding.
The Folck Agency 2040 W. Blee Road Springfield, OH 45502-8715	Do not have a market that writes trails.
Ian H. Graham Insurance Div. Of Affinity Insurance Svs, Inc. 5161 Lankershim Blvd, St 240 North Hollywood, CA 91601	Covers HOA. Does not have general liability. Specializes in directors & officers liability, crime and fidelity, and umbrella insurance.
Judith B. Pinney Insurance Agency	Not licensed in TN
Independent Equine Agents 10234 Shelbyville Road Louisville, KY 40223	Do not have a company that will ensure with the general public being allowed to ride on the property. Might try Markel or Equisure. These are both large companies and might be able to help
Classic Insurance PO Box 4453 Lexington, KY 40544	Will not ensure trail rides.
Jorene Mize Insurance Agency 9203 West Avenue I Lancaster, CA 93536	Request not followed up.

American Equestrian Alliance
PO Box 6230
Scottsdale, AZ 85261

Sent inquiry thru their website. No response

All-Equine Insurance
c/o Morningstar Insurance Brokers
138 E. Huntington Drive
Arcadia, CA 91006

Sent inquiry thru their website. No response

Best Insurance Brokerage Ltd.
20 High Street
Huntington, NY 11743

Sent inquiry thru their website. No response

Hallmark Equine Insurance Agency, Inc
1275 Davis Road, Suite 220
Elgin, IL 60123

Sent inquiry thru their website. No response

Fry's Equine Insurance Agency, Inc.
PO Box 820
Grove City, OH 43123

Sent inquiry thru their website. No response.

McNamara Company
1330 Highway 96
St. Paul, MN 55110

Sent inquiry thru their website. No response.

Continental Bloodstock Agency, Inc.
1818 Versailles Road
Lexington, KY 40504-1402

Sent inquiry by fax. No response.