



ACACIA ASSOCIATION NEWSLETTER

NEXT BOARD MEETING

Tuesday, February 10, 2026 @ 7:00 pm
in the Acacia Clubhouse
ALL HOMEOWNERS WELCOME!

ACACIA BOARD MEMBER ELECTION INFORMATION

A separate Election Newsletter that
will be sent this week, containing
the following Election Info:

- The candidates' bios/resumes
- Request for an Absentee Ballot
- Voting instructions

Voting begins February 1st

REMINDER

All Holiday Decorations must be
removed by February 1st.

PAWS FOR THOUGHT

Just a Reminder About Pet
Rules & Guidelines.

- Dogs and/or cats are not allowed to be outside without a collar and leash (not longer than 8') at any time.
- "Scoop the Poop": Please be a considerate neighbor and always pick up after your dog.
- Keep Pets Close to the Street: Please walk your dogs near the street or on a designated common path.
- Please help us respect the boundaries of your neighbors' private property by ensuring pets do not use their yards as relief areas.



GET IN TOUCH
WITH US

✉ acaciaihp@gmail.com
☎ (708) 246-2400
🌐 www.acacia-ihp.org

📍 111 Cascade Drive, Indian Head Park, IL 60525

Acacia Association Board of Directors Meeting Minutes

January 13, 2026

Motion to approve January 13, 2026, Board meeting minutes by Electronic Vote. Brandush, Eckert – 8/0/1 – Motion carried.

- The meeting was called to order at 7:00 pm by President Amy Eckert.
- Pledge of Allegiance
- Roll Call – President Eckert, Vice-President Brandush, Treasurer Voyles, Secretary Cione, Directors Jarosik, Holub, King, Arnold. Absent Director McKirchy.

Motion to approve December 9, 2025, Board meeting minutes. Brandush, Voyles 5/0/3 abstain, 1 absent Motion carried.

TREASURERS REPORT

As of December 31, 2025:

ACCOUNT TYPE	AMOUNT
Operating Accounts	\$ 38,223.12
Operating Reserves	\$ 30,101.11
Capital Reserves	\$ 380,633.03

As promised, I was able to move \$30,000.00 back to the Operating Reserves and \$50,000.00 to the Capital Reserves in December 2025. The budgeted amount for Capital Reserves was \$100,000 for 2025, and we were able to contribute \$75,000.00 despite having to spend almost \$200,000 for 2024 unpaid bills.

I continue to address HOA past due accounts, and in December, we sent over 30 letters to homeowners who have overpaid, requesting them to pay a lesser amount in January, so that we can bring as many accounts to zero as possible. A total of 18 homeowners still owe Acacia money totaling over \$46,000.00.

All but \$4,250.00, due from 10 (ten) homeowners, is in the Attorney's hands. HOA increased to \$285.00 starting in January of 2026. Due to the \$70,000.00 daily ACH limit by Chase Bank, we are unable to withdraw all ACH payments on one date. The solution is to break them into several days.

The residents were divided into groups based on their last name as follows:

- A to G on the 12th of the Month
- H to N on the 13th of the Month
- O to T on the 14th of the Month
- U to Z on the 15th of the Month

Residents were notified of the increase and the above dates in the newsletter and via email.

THE FOLLOWING NOTE WAS RECEIVED FROM A RESIDENT:

"This is sort of ridiculous. My Social Security does not arrive until after the 15th. I am sure this is the case with other Seniors in the complex. This will be a financial burden for me. It's difficult sometimes when it is taken before the 15th of the month. It was great when it was withdrawn on the 20th (oh well). Find another bank that can accommodate our needs as an organization."

RESPONSE:

"The HOA fee is due on the 1st of every month as defined in the Acacia Legal Documents. Homeowners are given grace until the 15th of the month to make the payment. Late fees are applied on the 16th of the month. Homeowners receive their income on all kinds of schedules: weekly, bi-monthly, and monthly, and they must all budget accordingly. The previous Board chose Chase Bank, moving daily operations out of WINTRUST, where it had been for many years. The previous Board also had three (3) different Treasurers within 9 (nine) months, and Acacia has less than 2 (two) years of history with Chase Bank. This is why they will not raise our daily limit from the \$70,000.00 that was originally set. We have asked for an increase twice this year and have been denied."

I am sharing this information to help homeowners understand why it is not so easy to simply change banks. And to emphasize the importance of consistency in Acacia officers. Turnover necessitates not just "learning the ropes" but new signatures on bank accounts, transfer of online access, and responsibility for managing/updating ACH payments, and lastly registering Acacia Association with the State of IL, which was also ignored by the previous Board, causing trouble with our WINTRUST bank accounts. Ownership of this process/document has been transferred to the Acacia President, who will need to renew this yearly. My point is this – turnover is time-consuming and tumultuous. Please take elections seriously, both as voters and as homeowners. Do not accept an officer position if you are not serious about the role. Vote for those who are qualified, willing to volunteer at the time required, and are genuinely interested in representing the interests of all Acacia homeowners. With this in mind, I would like to propose the following "rule" be added to Acacia Rules & Regulations:

Motion – No board member who has been terminated or withdrawn from their position on the Acacia Board before serving their entire term may run for office within 2 (two) years of termination.

Voyles, Holub – Discussion about how this would be determined, do we really want to limit who can run for office?

Motion – Table above motion until the February 2026 meeting for further research. Eckert, Brandush 8/0/1

We are continuing the transition to All Pro Bookkeepers, currently ramping up to serve us in 2026.

Motion – To accept Financial Report as Prepared - Eckert, Brandush 8/0/1

FINANCIAL ADVISORY COMMITTEE:

The next meeting will be on February 4, 2026. All homeowners are always welcome to join.

CLUBHOUSE REPORT

We had eleven (11) events booked in December, and we have so far four (4) events scheduled for January.

Special thanks to Kathleen Creighton and Peggy Rose Kwiatek, who helped Jennifer and me take down the Christmas decorations.

Our sprinkler system outside the front door sprang a leak and needed to be bypassed. Bill worked with American Backflow on getting it repaired – and also talked with the Fire Department to see if we could disconnect it from the clubhouse system since it has caused several issues being outside. The Fire Department said we can, since there is no wood and the floor is concrete.

Motion – To pay American Backflow & Fire Prevention a total of \$495.00, for repairs to our fire sprinkler system.

King, Holub – 8/0/1

GROUNDS MAINTENANCE

We are still hoping to mitigate the fallen leaves that remain scattered or piled in a few areas.

The weather has not been cooperating. As soon as we are able, we will either gather up the remaining leaves or distribute them and spread them out on the grounds (unless the Village and SBC decide to make another effort at vacuuming. Note: SBC was out today for the final leaf clean-up.

As a reminder, Acacia has not signed a contract with SBC for leaf removal. It is the Village of Indian Head Park that has contracted with SBC for this service. Acacia cannot control or direct the actions of a third-party independent contractor, in this case, SBC. SBC did, in fact, return two more times to vacuum leaves, but was unable to remove all the frozen leaf piles. If we do not get a sustained warm-up, SBC will not be able to remove the leaves until Spring.

As another reminder, Acacia has contracted with Schwartz to plow all our driveways with two (2) rubber-protected Bobcats. The Acacia plow clears the Clubhouse entrance and parking lot, cul-de-sac parking, and helps ensure that each driveway has reasonable access to the street. The Acacia plow also tries to remove areas on driveways that have snow built up at the curb. If you feel access to your driveway is impeded, please call the office.

Also, don't forget to REMOVE any ITEMS, such as PLANTERS, in the Driveway, as it's often dark when plowed and the drivers may not see your Items.

Meanwhile, Jim is patrolling the Acacia grounds daily, clearing branches and garbage, and checking for problems.

ALCC

No report at this time.

SOCIAL

Next Bunco is Wednesday, February 4, at 6:30 at the clubhouse. Please bring a snack to share, your favorite beverage, and \$5.00 for the prize pot.

Please join us for a Kids' Valentine's Day party on Saturday, February 7, from 1:00 PM to 3:00 PM.

There will be games, crafts, and snacks! Please RSVP by February 4 to the Clubhouse Office if you can attend, and how many children will be attending.

OFFICE

During the last Board meeting, Directors raised concerns about approving and publishing the meeting minutes in the same month's newsletter instead of waiting until the following month.

DISCUSSION NEEDED:

1. Is it legal to approve the minutes via electronic vote?
 - a. Yes, but all Board members must respond, or the motion is not approved.
2. We need to set a timeline for the vote so that the Newsletter gets out on time.
 - a. Minutes sent to Board members by Thursday after the Board meeting.
 - b. Responses are due to the office by Friday at 12:00 noon.
 - c. Newsletter sent to homeowners by Tuesday of the following week.
3. We need to submit our reports to the office by Friday before the Board meeting, so that things can be added to the agenda, we will have time to read and make changes/suggestions and be ready to discuss them at the meeting.
4. All Board Meeting reports need to include any motion that might be proposed at the meeting
5. If you have an issue or proposal, please submit it along with a report so that it can be included in the meeting agenda.

We need to adopt a policy to do this.

Motion – To adopt the policy to approve the current Board meeting minutes via electronic vote & to publish the approved minutes in the current monthly newsletter. Eckert, Arnold – 8/0/1

POLICY:

- Meeting minutes will be distributed to Board members by Thursday at 12:00 pm after the meeting.
- Board members will vote electronically, yes/no/absent, or abstain if absent from the meeting by 9:00 am the following Monday.
- Approved minutes will be included in the current monthly Newsletter.
- Newsletter will be sent on Tuesday of the following week.

WEBSITE UPDATES:

Several items on our website need updating. Fines and Fees need to have the current one posted. Clubhouse Rental agreement needs updating – especially the sections that list where things are located and who is responsible for all clean up. Pool Rental needs updating for the organization of information. Add a calendar of events to the Announcements Page.

Diane asked when this would be completed – response was asap but no later than the next board meeting.

ACACIA UPCOMING EVENTS

Wednesday, February 4 – BUNCO – Starts at 6:30 pm

- \$5.00 Buy – In
- B.Y.O.B. and Bring a Snack to Share

SATURDAY, FEBRUARY 7 – Kid's Valentine's Day Party – 1:00 pm – 3:00 pm

- There will be games, crafts, and snacks!
- Please RSVP by February 4 to the Clubhouse, letting us know how many children will be attending.

LYONS TOWNSHIP EVENTS

Tuesday, January 20 – Winter Bingo – 1:00 pm – 2:30 pm

- Where: 6404 Joliet Road in Countryside, IL 60525
- RSVP: Email aerickson@lyonstc.com or call (708) 482-8300, Option #4

The Township of Lyons invites the senior residents of Indian Head Park to their Winter Bingo event! Looking for a fun-filled afternoon? Gather with your friends and neighbors for an exciting day of laughter, prizes, and good company at the Township of Lyons facility! Feel the thrill with every number called and the joy of shouting "BINGO!" Don't miss your chance to win big and make unforgettable memories. We can't wait to see you there!

HOLIDAY LIGHT RECYCLING:

The Township of Lyons will take your old, burned-out, unwanted holiday lights and deliver them to SCARCE, a non-profit environmental organization in Addison, IL that specializes in recycling and sustainability education. Recycling your old lights helps reduce landfill waste and supports eco-friendly initiatives right here in our community.

Drop off your holiday lights today at the Township of Lyons building at 6404 Joliet Road, Countryside, IL 60525.

ELECTIONS COMMITTEE

Tom has a committee of four (4) residents working with him to run the election. A resume/letter of intent to run for the Board was due at the office by 7:00 pm today. As of now, we have three (3) open positions, each for a three (3) year term, and we have received three (3) resumes/letters of intent to run.

Voting will begin on February 1, 2026, and all ballots need to be submitted by 8:00 pm on Tuesday, February 24, 2026. You can submit your completed ballot at the office during normal business hours, drop it in the locked mail slot on the front door, or mail it to the office.

- Ballots will be mailed to each owner in Acacia – one (1) vote per unit owned.
- Absentee ballots will be mailed to your out-of-town address if you submit a request
FOR ABSENTEE BALLOT – The forms will be available in the office, included in the newsletter, and posted on our website, acacia-ihp.org.
- If you are in arrears on your assessments or owe Acacia money for fines/fees, you will not be sent a ballot until all monies owed are paid in full.
- All ballots must be returned inside the envelope marked **BALLOT**, and the envelope must be sealed. Any ballot received not sealed or not in the correct envelope will not be counted.

NEW/OLD BUSINESS

After a lot of research online, some phone calls, and trips to different stores, I'm excited to say that I found a flooring match for our Great Room! I got a sample from Floor and Decor on La Grange Road in Countryside. They came out, measured everything, and gave us a free estimate of \$4,450.00.

This flooring is waterproof and can be installed right over the existing floor in just a couple of hours. I really think this is the best option since it'll give us a nice, consistent look throughout the Clubhouse. Plus, this is the fourth estimate we've received, and it's the cheapest one for a new floor.

I suggest we go ahead and let Floor and Decor in Countryside handle the installation as soon as possible. This will wrap up the interior remodel of the Clubhouse, and then we can shift our focus to taking care of the exterior and making it maintenance-free for years to come.

Motion – To accept bid from Floor and Décor to replace flooring in the upper clubhouse at a cost not to exceed \$4,550.00.

Holub, Voyles 8/0/1

XFINITY COMMUNITIES SERVICE AGREEMENT INFORMATION:

Xfinity contacted Acacia to see if the Association would be interested in entering into an agreement with them for advertising/promoting their product – i.e., internet services. FYI – we have had this type of agreement with Comcast in the past, but it expired several years ago. Also, Comcast and Xfinity are part of the same company, with Comcast being the business service side and Xfinity being the residential side of the business.

FYI – I sent the agreement to our lawyers to have them look over what is required by Acacia if we sign this and to make sure of what we are agreeing to. They said they should respond to us by next week.

I spoke with the salesperson to gather what information I could so that we can discuss and think about what this means for Acacia. Xfinity would like a response by February 21st – or if we need more time, we can push the date out further.

Requirements for Acacia:

- We allow Xfinity to place marketing information and materials in the Clubhouse.
- We discourage any other internet company from going door to door promoting other companies – IHP does require a permit for any organization going door to door in the village.
- Acacia cannot sign an agreement with any other internet company while the agreement is in effect, ten (10) years from the date of signing.

What Acacia gets:

- An upfront payment of \$100.00 per unit - \$38,700.00 (within 90 days of signing the agreement).
- Repair/replacement of outside boxes and bury all cable.
- An assigned representative for any issues that occur.
- Two (2) free cable boxes for the Clubhouse.
- Separate internet access for anyone using the Clubhouse.

HOMEOWNERS FORUM

Mike

- Will ballots be mailed out this year? Yes, they will be mailed.
- Can an owner who is not living in their unit run for the board? Yes, they can.
- Will there be a deadline for Xfinity to bury cables once contacted? I think it is within 48 hours, but I will check.
- Will the ballots be numbered? Per President Eckert, no.

Kathleen

- There are still many leaves in my bushes and flower beds – will they be removed? The Association does not clean out private planting areas – only the grass.
- She mentioned that there are also many right next to her sidewalk.

Motion – To accept the electronic vote taken to approve the changes to the salary and working hours for the Office Manager for 2026. Eckert, Brandush 8/0/1

Motion – To adjourn the open Board Meeting. Eckert, Brandush 8/0/1



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Acacia Association Board of Directors Meeting Minutes

December 9, 2025

- The meeting was called to order at 7:02 pm by Vice-President (VP) Jack Brandush.
- Pledge of Allegiance
- Roll Call by Director Cione – President Eckert (absent), VP Brandush, Treasurer Voyles, Secretary Cione, Directors Jarosik (absent), Holub, King, McKirchy, and Arnold (absent).

Motion to approve the minutes of November 11, 2025, Board meeting.

Motion passed with a roll call: VP Brandush, Treasurer Voyles, Secretary Cione, Directors McCirchy, King, and Holub. Vote 6-0-0

TREASURERS REPORT

As of November 30, 2025:

ACCOUNT TYPE	AMOUNT
Operating Accounts	\$ 53,186.62
Operating Reserves	\$ 100.88
Capital Reserves	\$ 327,132.00

The operating accounts are the lowest they've been in many years. As reported last month, I plan to increase the operating reserves to \$30K before contributing to capital reserves. My best guess is that funds will be available to do this and add \$10,000 to the capital reserves. That would give us a total of \$35,000 contributed of the \$100,000.00 budgeted for 2025. I firmly believe that 2026 will be a better financial year with strong confidence that the \$100,000.00 budgeted for 2026 will be contributed.

I continue to address HOA past due accounts, and we are in a much better place than we have been in all year. A total of 29 homeowners still owe Acacia money totaling just over \$50,000.00. However, the top 9 represent almost \$45,000.00 of the total. Our attorneys are pursuing 9 outstanding accounts, with 2 in foreclosure.

HOA increases to \$285.00 starting in January. Residents are encouraged to enroll in ACH. This avoids missed payments and late fees. Currently, 70% of residents use ACH. There is no charge for ACH, and the assessment amount is withdrawn from your account by the 15th of each month.

I would like to emphasize that HOA is due on the 1st of every month. The grace period ends on the 15th. Late fees are applied to all accounts that have not been paid by the 16th.

We are continuing the transition to All Pro Bookkeepers, which will continue through the end of the year.

FINANCIAL ADVISORY COMMITTEE

A matured CD was renewed on November 26 at a rate of 3.5% for 8 months.

Acacia's standing with the State of IL is still an issue and is being worked on by Amy.

The next meeting will be on February 4, 2026, @ 6 pm. All homeowners are always welcome to join.

CLUBHOUSE REPORT

We had nine (9) events booked in November. There are eleven (11) events already booked for December.

The new replacement parts have been installed, and the furnace is now working properly.

GROUNDS MAINTENANCE

The Crew finished up on Wednesday, November 26. Not all of the leaves have fallen, but enough have been collected and moved to the curb. Unfortunately, the snow came before SBC Waste could vacuum all the piles. The snowplows have scattered the piles of leaves, so we will have to wait until the snow is gone to reform the piles. Hopefully, we can still have SBC Waste come in to remove what is left of the leaves.

The driveways were cleared of snow by Schwartz on Saturday, November 29th.

The additional snowfall did not warrant a second plowing. We have been keeping the parking lot and cul-de-sac parking clear. The IHP Village snowplows are hard at work clearing the streets all the way to the curbs, making sure there's good drainage when the snow starts melting.

This can be frustrating to residents because the IHP Village snowplows leave snow and ice at the end of each driveway. We have been doing our best to make sure every resident can access their driveway in the wake of the snowplows.

Please remember to move your vehicles from the driveway when it snows so that your driveway can be cleared by the snowplows. Also, please remove all items from your driveways, as it's often dark outside when they're plowing and you can't see what you have near the garage.

ALCC

Director McKirchy said that, due to the weather, he'll figure out a start and end date for Service Request submissions and will let Tricia know so that she can send out a flyer with the dates provided as an email blast via MailChimp to all residents.

OFFICE

We are still working on collecting the Homeowner's Insurance Policy Declarations Page from all owners. Tricia reports that so far, only about 35% of homeowners have submitted their declaration page. If you still have not submitted your Homeowner's Insurance Policy Declarations Page, please submit it to the office by December 31st, 2025.

Beginning in January of 2026, those homeowners who still have not submitted their Homeowner's Insurance Policy Declarations Page will be fined. If you have any questions, please call the office. Tricia will provide you with more details about what is required from each homeowner regarding their Homeowner's Insurance Policy. Alternatively, you can reach out to your insurance agent directly. They can either mail a copy of the declaration page to 111 Cascade Drive, Indian Head Park, IL 60525, or email it to acaciaihp@gmail.com on your behalf.

TMC Squared is the company that we have been using for computer services for the last several years. They cover both on-site and remote work when we have issues with our computers and printers.

Motion to approve the contract with TMC squared for \$225.00 per month, or \$2,700.00 per year.

Diane asked if we have enough in the budget for this?

Motion passed with a roll call: VP Brandush, Treasurer Voyles, Secretary Cione, Directors McCirchy, King, and Holub. Vote 6-0-0

UPCOMING EVENTS

SUNDAY, DECEMBER 21 – FROSTY FEST AT THE IHP VILLAGE HALL – 11:00 AM – 1:00 PM

- Visit with Santa and his live reindeer!
- Join us at the craft stations, enjoy some hot chocolate and holiday music, bring a letter to Santa, and much more!
- Please share a non-perishable item. The food drive, sponsored by The KJO Foundation, will support the St. Cletus Food Pantry.

Anita has announced that there will be a Card Night on Friday, December 19th, featuring Sweep and Poker games. Residents do not need prior experience, as Anita will assist anyone unfamiliar with how to play these card games. Tricia will send out a flyer via email blast about the event, which will ask those interested in attending to RSVP by Thursday, the 18th, at 3 PM.

Anita also mentioned that coming up in January, the Clubhouse will be hosting a Kids' Game Day. Anita asked Tricia to complete a Service Request form for Jim, asking if he could please fix the broken wheel of the large ping-pong table before the event scheduled for January 10th from 1 PM to 3 PM in the Acacia Clubhouse.

NEW/OLD BUSINESS

Diane requested that, before we begin the Homeowners Forum, she could set a motion to hire Chris Heggie to refinish the Clubhouse floor during the week of January 19th.

Antia & Jennifer requested that, before we vote to have the flooring refinished, we could contact Chris Heggie and ask him to first refinish a small patch either in the AP office or the flooring in between, to see what the color of the refinish would look like, and then at that point, they will vote.

Diane said that she felt that it wouldn't be right to have him come out to do that for us without us then hiring him for the project. Tricia will contact Chris Heggie to ask if he can take some time to come in and refinish an area before completing the rest of the flooring in the same manner. Tricia sent him a message after the meeting; however, still has not heard back from him.

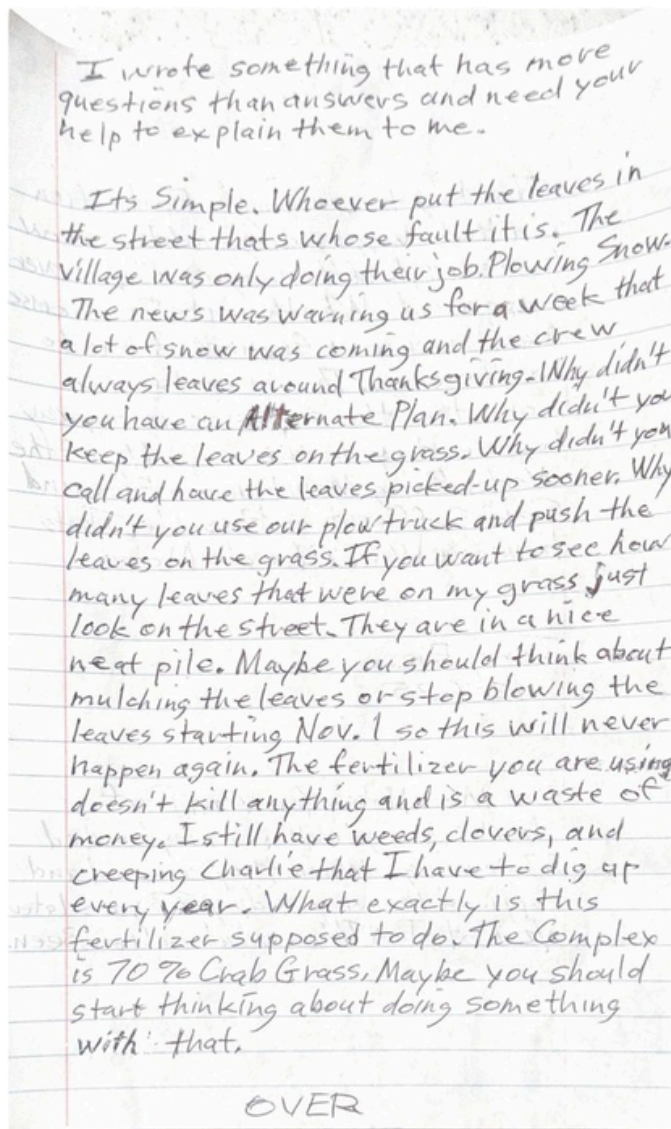
Tom also wanted to motion to have the monthly meeting minutes go out with the monthly newsletter; his thoughts were that none of the residents would remember what was happening or address the previous month's meeting, so it makes sense to release the current meeting minutes along with the current monthly newsletter.

For now, this request has been tabled until the next board meeting.

HOMEOWNERS FORUM

- Fina O'Connor addressed the fact that her driveway, along with her neighbor's driveway, was missed during our first snow plowing service; they each had to pay a couple of neighbors out of pocket, a total of \$40 for each driveway – they are both looking to the Acacia for reimbursement. Before the meeting, Hank discussed their concerns and request for reimbursement, and that they will be handling; need to confirm if this was this request to reimburse both residents the \$40 has been applied to their accounts, or whether Hank or Amy has put in a request to have a check distributed to each of them, which would first need to be signed off by the Treasurer. Tricia needs to follow up with Hank and Amy for an update on how to proceed with the reimbursement.
- Jerry Rizzo read a letter to the board concerning the leaves, and how Hank's house had siding installed over 23 years ago, and still no rot; please see screenshots below of the letter he read aloud to the board and all homeowners who attended the board meeting:

PAGE 1



I wrote something that has more questions than answers and need your help to explain them to me.

Its Simple. Whoever put the leaves in the street thats whose fault it is. The village was only doing their job. Plowing Snow. The news was warning us for a week that a lot of snow was coming and the crew always leaves around Thanksgiving. Why didn't you have an Alternate Plan. Why didn't you keep the leaves on the grass. Why didn't you call and have the leaves picked-up sooner. Why didn't you use our plow truck and push the leaves on the grass. If you want to see how many leaves that were on my grass just look on the street. They are in a nice neat pile. Maybe you should think about mulching the leaves or stop blowing the leaves starting Nov. 1 so this will never happen again. The fertilizer you are using doesn't kill anything and is a waste of money. I still have weeds, clovers, and creeping Charlie that I have to dig up every year. What exactly is this fertilizer supposed to do. The Complex is 70% Crab Grass. Maybe you should start thinking about doing something with that.

OVER

The key to winning is Protection and that's vinyl siding and the crew to step-up, lead the way and take over the grounds. Whether it's Townhouse Maintenance or Grounds it has to be the crew. The crew knows more than the supervisors anyway because they do the majority of the Work. Being Maintenance Free and Self-Sufficient as Possible. That's how we Win. Check Mate

Terry Rizzo
12-9-25

One More Note: You Want Proof
Hanks garage wall was vinyl sided 23 years ago. When they removed and replaced the vinyl siding 23 years later No Rot. Just Think what could of Been.

- Jen Cagney @ 13 Briarwood Court – wanted to let the board know that the village snow plows did not remove all of the snow on their street; the village snowplows did not plow to the curb, which left a lot of snow at each homeowners' driveway; she requested that going forward, that the village plows need to clean all of the streets, and not just a small path.
 - Jen also agrees that the monthly meeting minutes should go out with the current monthly newsletter.

Motion to adjourn to the Board meeting with no return to open session.

Motion passed with a roll call: VP Brandush, Treasurer Voyles, Secretary Cione, Directors McCirchy, King, and Holub. Vote 6-0-0