

**Center Gate Estates Village Condominium Assoc., Section III**  
**Board of Directors Workshop Minutes**  
Thursday - January 16, 2025  
11:00 a.m. at Lois Barnes' Residence

**Establish Quorum / Call to Order**

President, Paula Gates, called the workshop meeting to order at 11:15 a.m.

Board present: (P) Paula Gates, (T) Lois Barnes, and (S) Craig Vogt.

Jean Schwied, (VP) and (D) Pat Tillis were unable to attend. Also in attendance was Darren Howard from Atlas Insurance.

Paula confirmed the notice of the workshop was posted and a meeting quorum was established.

Insurance: Mr. Howard explained answered members' questions as to what the policy provided and did not cover. He noted that for 2025, the annual cost was projected to be \$66,108.00. Lois noted that the 2025 insurance budget was \$136,000 so the association was realizing a savings of \$69,892. After discussion, members requested quotes from Mr. Howard to increase the crime policy threshold and the third party exclusions. Members agreed that the insurance decrease should be discussed at an emergency meeting with all unit members.

Lois Barnes made a motion to adjourn the workshop. Craig Vogt seconded the motion. The workshop was adjourned at 12:30 p.m.