

M.I.E.B.A.  
Millers Island Edgemere Business Association  
Est. 1985  
P.O. Box 26, Fort Howard, Maryland 21052  
**General Meeting Minutes**  
Wednesday, October 16, 2019

**Attendees:** A. J. Bierman, Pat Carroll, Candi Meyers, Mike McKemy, Jimmy Meyers, John Shkor, Rose Shkor and Russ Spangler (17 total members present)

**Absent:** Carl Hobson, Robert Iman, Buddy McGowan and Mike Spivey

**Minutes:** September 18 2019 were approved as submitted

**Treasure Report(s):** Mike Spivey was absent, reported as follows via Jimmy Meyers:

- MIEBA: May \$19,765.04 (last report provided)
- MIEBAC: May 663.32 (last report provided)

**Police Report:** Officer Christopher Briggs –

229 call with 36 reports written, 16 traffic stops, 16 suspicious persons, 2 thefts from auto, and the 7-11 has had an rise in shoplifting, 1 theft from auto of papers, one 4<sup>th</sup> degree burglary of a garage left unlocked and unsecure

**Speaker(s): Al Redmer, Jr.** – Md. State insurance commissioner. Gave definitions of insurance and purpose. State agencies to protect all of us with regulating what is in industry. Insurance companies are the supporters of this program. Insurance are legal contracts between client and insurer. We finance them two ways every 5 years we examine their financials thoroughly, we monitor them to be sure they are not in financial distress. Secondly we approve rates based on data that the premiums meet the increase needed. Risk factors determine premiums. We deal with the complaints from the consumer. Law regulates terms of policies and they must be followed. There are appeal options. We also do targeted examines driven by complaints. Visit our website and examine the resources that are available and locations that we are available at local events. As a result of Isabell we established a disaster recovery to assist with disasters that helped with all the lesson learned from Isabell. We also help to facilitate claims with federal government insurance policies. Fraud insurance is an issue in Maryland. We help with these issues. Add competition to state, 150 new carriers for choices of insurance. The affordable care act has been problematic but has begun to be stabilize. We don't have the talent in Maryland for Insurance learning. We have finally, working with a college to develop a pool to get the talent from.

#### **Committee Reports:**

- **Membership** – Beacon Point Homes and Trade Point agreed to join, request we send their applications via email. Rose will provide information for Beacon Point to Pat to send.
- **Crab Feast 2019** – held on Saturday, October 5, 2019:  
Thank you to all who helped. We sold 237 tickets in advance, 241 came through door, donation of 40 back from walk around and the music was different. Food was planned well. There were 22 bushels of crabs (12 donated by Buddy, rest we bought from Salty Dog). Net profit \$7,226. Same time next year.
- **Big Tickets** are available tonight ... sellers welcome 150 max to be sold. Menu was great last year we hope to have same, again.

#### **Old Business:**

- **Directory** – 1<sup>st</sup> draft in review for additions/deletions to membership list. We hope to have no more than three versions before printing.
- **New Business:** None

#### **Prayer Corner:**

- Carl Hobson is home under weather.

**Announcements:**

- Kimberly announced that the Fred Meyer bldg. has commercial space on back lot, 1600 square feet if anyone knows someone interested. Additionally, 2 apartments upstairs \$1000, 800 square feet, water front cottage rentals available.
- Trade point - 20 tenants, hiring event looking to hire commercial developer, 21 acres to be donated for acres to recreation and parks.
- Roger Hayden has not been seen, can someone check into it.

**Meeting Adjourned:** Respectfully submitted Patricia Carroll

**Next General meeting:**       **Wednesday, November 20, 2019 (Speaker: Trade Point)**  
  **Wednesday, December 18, 2019 (Annual Christmas Dinner)**  
  **Wednesday, January 15, 2019 (Speaker: Department of Planning)**