What a year! It will be impossible to address everything that has happened since the last annual meeting. Therefore, I will try to identify the most important items.

1) DAMAGE FROM IRENE OTHER THAN THE EMBANKMENT

There_were 13 separate places along our waterfront that were damaged or destroyed by the storm. By now most have been repaired or repair is underway. We met with FEMA continually throughout the fall and winter and submitted a claim to them of \$25, 399.21. We have no reason to think that we will not be reimbursed for 75% of these expenditures. To my knowledge, no entity in this area has received reimbursement yet.

2) ONGOING MAINTENANCE AND REPAIRS

The split rail fencing has been replaced along many portions of Linden Avenue. Rocks have been replaced (thank you ,Jim) to discourage parking. I would very much like to see more rocks "adopted "with day lilies or other flowers as this discourages unwanted incursions. The LSD board has voted to hire hire Brad Leete to repoint all the low walls along the waterfront, as time and opportunity permits. Brad's walls survived Irene without incident.

INSURANCE AND INDIAN NECK IMPROVEMENT ASSOC AND MONTGOMERY PARKWASY ASSOC.

The two neighborhood associations have been in some conditions of flux lately and one issue which arose is liability and D&O insurance for whomever is taking a leadership role. Since this insurance is not affordable by these groups, the LSD board has voted to assume responsibility for this expense (minimal when added to what we already pay). It has also been suggested that the neighborhood groups be considered sub-committees of LSD to ensure their ongoing existence.

In addition, with the advice of our insurance agent (and new board member) Mike Krause, we have instituted some new protections with regard to financial matters, as in check signing and audits.

4) MONTOWESE EMBANKMENT

As we all know, the devastation to the embankment was immense. Because the town road was involved, the Town of Branford undertook to repair the road and the seawall. Blakeslee was awarded the contract and the repairs included the sheet piling along the Montowese Beach and the anchor stone and chink stone on the emabankment. The total cost to the town was \$459,360.