

## MONTHLY MEETING of MCS Homeowners 2/6/07

Meeting commenced 7:07pm Last meeting minutes - approved.



### SPECIAL PRESENTATION – HOA INSURANCE POLICY:

Mike Powell, Cabell Insurance Agency – thanks to Mike for attending.  
Our policy is with Cabell (the agent), and Cincinnati (the insurance co.)  
Our policy has 3 components:

1. General Liability - \$394.00/year – covers association and board members for lawsuits involving bodily injury or property damage occurring due to negligence of the board. Coverage: \$1million per occurrence.
2. Umbrella policy – \$750.00/year - coverage \$1million per occurrence
3. Directors and Officers liability policy – covers board for damages other than bodily injury and property damage. \$859/year. Coverage \$1million per occurrence w/ \$1000/deductible.

### SPECIAL MEETING REPORT – LEGAL CONSULTATION

Craig Lindqvist and David Robinson met with Andree Hakes of Tucker, Griffin, and Barnes regarding liability issues concerning trees in the common area. Bottom line – the law is not specific on these issues. The board was advised to work with property owners to remove dead trees in common area to proactively prevent damages. The lawyer suggested that we have a periodic inspection from an arborist or other expert of the common area. The board voted to approve the expenditure of up to \$500 for the survey of the common area.

Please note, the HOA is NOT responsible for live trees on common area falling onto individual homeowner's property. Thus, in the case of a hurricane or other event that causes live trees to fall onto someone's property, the individual homeowner's insurance is responsible.

Thanks VERY MUCH to Craig and David for their work in this effort – please thank them if you see them.

### TREASURER REPORT (Joe – David was absent):

David is working on preparing dues statements. PLEASE be good neighbors and pay your dues on time when you receive the statement. Dues are NOT optional. The board approved getting a gift certificate of appreciation for Farrell Vangelopoulos for \$50 for her years of service as treasurer.

### ARCHITECTURE REVIEW COMMITTEE (Sally Mank):

MANY thanks to the members: Sally Mank, Steve Nelson, and Marilyn Berard – on behalf of the board – please thank these folks if you see them – they do a lot of work. Remember – for any projects or modifications – please seek approval of the ARC before beginning work.

1. Approval granted for rear yard fence, rear patio railing, and hand rail beside front walk steps at 302 Whispering Oaks.
2. Approval granted for shed and to replace windows at 420 Hidden Ridge Road.
3. Approval for construction on Lot 7 for a Craig Builder's design of a new home. Owner will try to retain as many trees as possible. Concerns have been expressed about water drainage on this lot.
4. Approval for application for rear yard fence at 460 Hidden Ridge Road
5. Approval for request to fell two trees in poor condition at 1485 Stoney Creek Drive.

### ROADS and BOUNDARIES (Joe - Karla Berger was absent):

1. Please try to attend the county planning commission meetings for Biscuit Run – your voice as a homeowner IS important!

### SOCIAL COMMITTEE (Jenny Commins):

1. Easter Egg hunt – Saturday, March 31<sup>st</sup> – at the neighborhood gathering place – the entrance to the fire road on Arrow Wood Drive.
2. Annual Yard sale will be in May – date forthcoming – stay tuned. Contact Liz Emrey ([lizemery@yahoo.com](mailto:lizemery@yahoo.com)) to volunteer to help.

### SPECIAL PRESENTATION – NEIGHBORHOOD PLAYGROUND:

Thanks to Chip McElearney for his hours of work in researching, organizing, and planning this project. Please attend the annual meeting next month to hear his FANTASTIC presentation. Chip spent countless hours investigating playground standards, safety, materials, and even developmental issues (finding appropriate equipment for various age children). The board is strongly interested in moving forward with this project – we will need volunteer help from the community. This could be a great way to meet your neighbors – stay tuned!

### CURRENT BUSINESS

1. The board needs NEW members – current we need a secretary, and in the future we need a president. Please volunteer!
2. If you are selling your home and need a copy of the covenants, see Joe Cantu. The cost is \$25, payable to MCS HOA. Thanks VERY much to Chip for creating an electronic copy of our covenants.
3. Please remember that the speed limit in the neighborhood is 25mph – many residents walk along our streets – please SLOW DOWN!

**Next MCS HOA Meeting – Wednesday, March 14<sup>th</sup>, 7:30pm Cale Elementary school cafeteria.**

**PLEASE ATTEND – GET INVOLVED IN YOUR NEIGHBORHOOD AND MEET YOUR NEIGHBORS!**

Meeting adjourned at 8:25pm

### Directors and ARCC: \*=present

*Joe Cantu	President	293-5191	jacantudc@yahoo.com
*Craig Lindqvist	V-Pres	293-6240	Craig.Lindqvist@gmail.com
*Mark Lepsch	Secretary	296-4359	mal6f@hscmail.mcc.virginia.edu
*Jenny Commins	Social	295-7586	jennycommins@hotmail.com

\*Nini Almy  
David Robinson  
Jenny Robinson  
\*Chip McElearney

At Large  
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At-large  
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