

**Mill Creek Homeowners Association  
Board Meeting  
Tuesday, October 5, 2010**

**Summary Minutes**

**I. Meeting convened.** The meeting convened at 7:30 p.m. Board members present were Neal Grandy (President, Treasurer, and Common Grounds Committee), Brian Markot (Vice President), Addeane Caellegh (Secretary and newsletter editor), Maritza Saavedra (Member at Large and Architecture Committee), Janet Eden (Member at Large and Common Grounds Committee), and Sue Voreis (Member at Large).

**II. Minutes.** Minutes of the September meeting were approved. (Board members had reviewed the minutes before they were posted on the Mill Creek website.)

**III. Homeowners' Concerns**

A. Door-to-door vendors. A homeowner raised the issue of solicitation by contractors after he was contacted by a contractor with a hard-sell style. Members discussed again the question of whether the HOA needed to post a "No Solicitation" sign: Was such a sign needed? Even if we had a sign, could it be legally enforced?

Members agreed that the next newsletter should have an article about door-to-door solicitation, including information about scams and how to avoid them. The same information will be given to Barbara Mann so that she can send it out to the Neighborhood Watch list.

**IV. Treasurer's Report**

- A. **Monthly report and bank statement.** The bank statement for June showed a balance of \$9,017.94 as of September 30. All outstanding obligations have been paid except for two small invoices.
- B. **Restitution savings account.** The account for restitution payments still stands at \$1810.
- C. **2010 dues.** Four homeowners still have not paid their dues. The Board again discussed getting warrants for debt for these four homeowners as well as whether to hire an experienced person to handle these arrangements. The President-Treasurer will discuss this process again with a knowledgeable person he knows.

**V. Old Business**

- A. **Internal Revenue Service.** The President-Treasurer continues to work on establishing the HOA's expenses for the years on which taxes are owed. Once he knows the expenses, he can file tax returns for the missing years.
- B. **Escrow fund for the pond.** Attorney Greg Johnson is supposed to call the staff member at County Offices to discuss the staff member's misunderstanding of the escrow fund.
- C. **Fidelity Bond.** The cost of the fidelity bond, which is now required by the State of Virginia, is partly based on the percentage of the HOA's financial reserves. Because the HOA has virtually no reserves, the amount for the bond cannot be established yet.

## **VI. Common Grounds Committee**

**A. Trail signs.** Member Janet Eden will collect information on the cost of posting no trespassing signs along the walking trail.

**B. Cost of repaving the sidewalk along Mill Creek Drive.** Member Janet Eden will collect information on likely cost of repaving.

## **VII. Architectural Review Committee**

There were no items for Architectural review.

## **VIII. Newsletter**

The next issue of the newsletter should carry articles about (1) home improvement scams and tips about dealing with door-to-door solicitation by contractors and (2) information about the annual homeowners meeting on January 19, 2011 (third Wednesday of January, as required by the bylaws.

## **IX. New Business**

There was no new business.

## **X. Next Meeting**

The next meeting is scheduled for Tuesday, November 3, 2010.

## **XI. Meeting adjourned**

The meeting was adjourned at 8:45 p.m.

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These minutes were reviewed by Board members before being posted on the website.