

MILL CREEK

HOMEOWNERS ASSN. NEWSLETTER

FALL

2005

NEW MAILBOXES?

The Mill Creek Homeowners Association Board of Directors is aware of the difficulties in maintaining our current mailboxes. In the Summer 2005 issue of the Mill Creek newsletter, President Chris Zitnay wrote that our mailboxes were one of the distinctive features of our neighborhood. He offered help with repair and maintenance. Some residents have taken advantage of this offer, others have not. The boxes continue to deteriorate.

The Board is now examining the possibility of replacing the wooden mailboxes with new

weatherproof and maintenance-free boxes. We are studying the best way to handle the proposed transition. The simplest method would be to replace them all at once with the cost covered by a special one-time assessment per household of \$50 to \$60, installation included.

A second option would be for homeowners to replace their own mailbox with the specified box within, say, a two-year period.

For those homeowners not complying, the Board would replace their boxes at the

homeowners' expense and perhaps a fine.

The style the Board has selected is similar to the one in front of the FedEx offices and slightly larger than those currently being installed in Mill Creek South.

At the annual Mill Creek picnic on Saturday, October 1, the Board will have photos and specifications of these mailboxes. We want your input. According to the bylaws this change can be made at a special meeting of residents with a **50 percent or higher vote of those present or voting by proxy.**

A LOUD HURRAH!

The three doggie bag stations (Dogi-Pots) planted at strategic Mill Creek locations seem to have done their duty (sorry, we couldn't resist). Streets and lawns are not entirely free of droppings, but they are cleaner than they used to be. We want to publicly thank Dixon Trash for emptying the pots as they fill.

LEASH LAW REMINDER

We heard of an unfortunate incident among homeowners' dogs earlier this spring. Though the injured dog seems to be fine now, this is an opportunity to remind dog owners that if their dogs are off their property, they must be on a leash.

PERMANENT MEETING PLACE

The Mill Creek Homeowners Association Board of Directors meets on the second Wednesday of every month at 7:30 pm. All homeowners are invited to attend. At the moment we meet in each other's homes, but that makes it difficult for non-Board members to find us. We want to find a permanent meeting place. So far the fire station and the National Guard armory have not worked out. If you know of a location in the area—large enough to also accommodate the yearly residents' meeting of 50 or more people—please call a Board member and we'll check out its availability.

ANNUAL PICNIC

Saturday, Oct. 1st, 4:00-7:00 pm. See back page for details.

BOARD MEMBERS:

Christopher Zitnay, MD
President & Chair of Architectural
Committee
244-7406

Kevin O'Connor
Treasurer
244-0481

Barbara Mann
Secretary, Architectural Board Member
923-0411

Miles Weiss
Board Member
951-9146

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Newsletter
979-3989



DIALING FOR DISASTER

Your daughter has a flat. She calls you to come help her. It's dark and you're lost somewhere not too pleasant. You call for directions. You want to wish your son a happy birthday, but he's gone camping with friends. You can't reach him because he turned off his phone so he could have a bit of peace and quiet. Well, two out of three isn't bad.

Cellular phones are perfect for emergencies and for staying in touch whenever and wherever we need to be in touch. But there is growing evidence that phones and driving don't mix. With roads more crowded than ever and drivers seemingly more aggressive by the day, any distraction can lead to an accident, and cellular phones are definitely a distraction.

Consider also that young drivers (16-18) are among the least safe drivers on our roads. The crash rate for 16-year-old drivers is five times higher than for over-

25 drivers! Parents naturally want their youngsters to have cellular phones to use in case of emergencies, but using them while driving is an added danger for these inexperienced drivers—and for the rest of us who are out on the roads with them.

Americans will continue to use phones in cars, just as we play our stereos, drink our breakfast coffee, adjust our appearance, dictate into recorders, shout at kids in the back seat, and daydream about vacations and winning the lottery. We spend a lot of time in our cars, and we treat them as the second homes they have become. We will continue to use our phones, but a few common-sense safety rules can perhaps save our lives.

- If traffic is heavy, turn off your phone.
- Pull off the road before phoning.
- Try to use a hands-free phone.
- Save stressful, intense calls for home or office.
- Monitor phone use by your young driver.
- If you must phone while driving, do so only when you can easily respond to traffic conditions.

The best advice about phoning and driving is the simplest: **USE YOUR HEAD** before you use your phone.

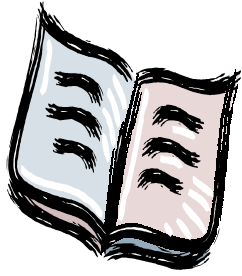
JUST SAY NO...

If you want to stop the flow of **unsolicited credit card offers**, there is a way. Under the federal Fair Credit Reporting Act, consumers have the right to stop credit bureaus from providing their names and addresses for marketing lists.

As required in the federal legislation, the major credit bureaus have set up a toll-free number—888-5-OPT-OUT (888-567-8688)—that is required to be provided with the offer of credit. When you call, you can either opt out by telephone for two years or request a form you can use to opt out permanently.

By calling the same number, you can also be put back on marketing lists after having been removed from them. In cases of joint credit, both parties may be required to opt out before the solicitations will stop.





Covenants? What Covenants?

I'm a resident of Mill Creek by marriage. I did not know that anyone buying a house in Mill Creek is supposed to receive from their realtor a copy of the "Declaration of Covenants, Conditions, Restrictions and Easements" of Mill Creek. My husband Larry mentioned the covenants but I have to admit I paid little attention to them until I volunteered to be on the Mill Creek Homeowners Association Board of Directors. Reading them closely now, I see they are more than guidelines. They are fairly strict rules about the appearance and uses of Mill Creek property.

Many of the covenants serve us well. They preserve the attractive character of Mill Creek and add to the value of our homes and neighborhood. Walking about Mill Creek lately and noticing residents' "improvements," I thought it was time for a refresher course on the covenants.

For instance, **do you remember reading...**

...that you can have **no more than three vehicles** visible in your driveway and on the street in front of your house? This does not include any vehicles in your garage. The word *vehicle*

includes boats, automobiles, trucks, RVs, etc.

...that **no "building, fence, wall or other structure" can be erected** until you submit plans and specifications to the Board of Directors or the Architectural Review Committee? The Board is obliged to review them and respond within 30 days. If they don't respond, you can consider them as approved.

...that **fences cannot run along the front of your property**, only along the sides up to the front of the house? And again, your plan for the fence must be submitted to the Homeowners Association Board of Directors.

...that **your house must be painted a color from the Mill Creek palette**? One more stipulation: it must not be the same color as the house on either side of you. The Architectural Committee—Chris Zitnay and Barbara Mann—can tell you the palette colors and where to purchase them.

We'll discuss a few more covenants in the next newsletter. As we said, these are more than guidelines. They give the Board, which represents Mill Creek residents, powers of enforcement. It can, for example,

impose liens against property and can even have fences or other structures taken down at the owner's expense.

Mill Creek Board members are, first of all, homeowners just like you. We do not want to be the covenant police. We hope neighbors will alert neighbors who unwittingly start a home improvement project without having first presented their plans to the Board. If neighbors speak to a Board member or call an infraction to our attention at a Board meeting, we will investigate and send out a letter notifying a property owner that the covenants are not being observed. The letters will be in the spirit of preservation, not accusation.

One last thing: the covenants were imposed by the subdivision's builder. If there are any you think no longer serve us well, they can be changed by a two-thirds vote of property owners. If you need a copy of the covenants, they are now available on the Mill Creek website:

www.millcreekhomeowners.org. If you need a paper copy, contact Board member Miles Weiss at mweiss@nlrg.com or 951-9146.