

THE MANOR MONITOR

August 2008

A Monthly Publication of The Vint Hill Manor Homeowners Association

www.VintHillManor.org

Board of Directors' Monthly Meetings

The July meeting of the Board of Directors (BOD) of the Homeowners Association (HOA) was held on Tuesday, the 1st, at 7PM, in the Conservancy Conference Room at 4263 Aiken Drive. The regular, monthly BOD meetings are open and all members are invited to attend.

At the beginning of each monthly meeting, there is an opportunity for members to make comments and/or present questions for the BOD's consideration, as well as advise concerns, or offer ideas. Minutes of the previous meeting, as well as current financial statements, are made available to all attendees. Significant items addressed at the meeting are covered in this newsletter.

Recent Mischief in the Community

Around the end of last month there was some evidence of mischief in our community. A number of our residents had lawn/garden items removed and deposited elsewhere, and there was evidence that the mischief makers gained access to the vehicle of, at least, one of our residents. Fortunately, there was no significant damage done to the vehicle and nothing of significance was taken.

It has been reported that there were a couple of mischievous incidents that occurred in the other community, as well.

It is worth keeping these events in mind and ensuring our vehicles

are locked when parked outside, especially at night, and, even at that, NOT to leave valuables in our vehicles anyway (see "Even If You Lock Your Car" article also in this issue). In addition, it would be a good idea to double check, before retiring for the evening, to ensure that garage doors are closed and other doors are locked.

Hopefully, these were just random acts and not indicative of a pattern of behavior. If anyone experiences any further incidents of this nature, please advise any member of our Homeowners' Board. Communication channels will remain open with the Homeowners' Board in the adjacent community to share information and, if/as appropriate, proper authorities will be notified.

Treasurer's Corner

Frank Fuerst, HOA Treasurer, announced at the July BOD meeting, that a 2009 Budget Working Group is being formed and will meet in September. If you have an interest in serving the community as a member of the Group, contact Frank Fuerst at 341-1473 or by email at fafuerst@earthlink.net.

Advance Notification of Special Meeting

A Special Meeting of all homeowners is being planned for Wednesday, October 15, 2008, in the cafeteria of the new Greenville Elementary School just off Rogues Road. Mark your calendars now!

Entrance to the school is directly across from Grapewood Drive. Registration will start at 6:30 PM, and the Meeting will start at 7 PM. The meeting will be short, and no refreshments are planned. A subsequent Official Notice of the Special Meeting will be sent to each homeowner, in a timely manner, in accordance with the bylaws.

The sole purpose of this meeting will be to vote on changes to our governing documents. At the annual meeting on March 04, 2008, homeowners approved four ballot proposals changing our bylaws. These were sent to the Association's lawyers for review, and changes were made to three of them. All four of these proposals were then sent to the Conservancy and were approved by them.

In addition, the BOD has proposed one change to our covenants. Homeowners will vote on the revised bylaw change proposals and the change to our covenants. **Complete details of all of these changes will be provided at a later date.** The primary purpose of this announcement is to alert homeowners in advance so they reserve the date and time.

Recyclables Collection

Participation has been significant and encouraging. Another Membership Survey is being planned for the November, 2008, timeframe. It was felt this would be a sufficient amount of time to give the membership adequate

experience with the program before changes, if any, are made. The company, Culpeper Trash, has requested that trash and recyclables containers be placed at the curb by 7 AM to ensure collection.

Architectural Review Committee (ARC)

Stan Manvell, ARC Chair, advised that the committee had reviewed applications from four homeowners encompassing a total of ten individual requests during the month of June.

Following the BOD's annual community walk-around inspection, it was determined that there are a total of thirty-one unsubmitted modifications to eighteen homes in the community.

The ARC meetings are held on the last Tuesday of the month and, like the BOD meetings, are open to the members of the community. The meetings are now being rotated among the homes of the members of the ARC. July's ARC meeting will be held at 7PM, on the 29th, at the home of Ralph Polk, 3569 Sutherland Ct. The August ARC meeting will be held at 7PM, on the 26th; but the location has not yet been determined.

The ARC is always more than ready and willing to meet with any homeowner to provide guidance and/or assistance with the necessary application(s) which are required for exterior modifications to our properties.

**Planning some changes?
– give Stan a call at 341-2886**

ARMI

The Austin Realty Management and Investment Company (ARMI), as part of its service under contract to the Vint Hill Manor HOA, is

Vint Hill Manor Homeowners' Association Board of Directors' Meeting Agenda August 5, 2008

- 1. Call to Order**
- 2. Membership Comment Period**
- 3. Minutes of Previous BOD Meeting**
- 4. Financial/Treasurer's Report**
 - a. Status of External Review by Accredited Accounting Firm (Including Recommended Reserve Amounts)**
- 5. Committee Reports**
 - a. Architectural Review and Covenants**
 - b. Chartering Documents Review**
 - c. Communications**
 - d. Program**
- 6. Unfinished Business**
 - a. Status of Landscaping Around Raised Manholes**
 - b. Status of Tree Removal Requests**
 - c. Status of Special Membership Meeting**
 - d. Status of 2009 Budget Workgroup**
- 7. New Business**
 - a. Bylaw Change Concerning Required Audit**
- 8. Adjournment**

positioned to serve as a liaison between the community and the BOD and/or the ARC members. Fred Austin, owner of ARMI, advises that direct contact with his company results in all BOD and ARC members, as the case may dictate, being advised. ARMI's address, where our monthly HOA assessments are sent, is: PO Box 3413, Warrenton, VA 20188. Ph: 540-347-1901, Fx: 540-347-1900 Website: www.ARMIVA.com.

Secrets To Better Vision

In last month's *Manor Monitor*, we were instructed to keep our eyes watered (by drinking plenty of water), give them rest (by getting a good night's sleep), and

to stop staring – primarily at our computers (by taking, at least, a 10 minute break every two hours). This month there is additional information on which foods to eat and which supplemental antioxidants to take to help preserve our vision. We all know the old adage about carrots being good for our eyes, which is true. The deep rich colors of carrots, tomatoes, spinach, red and yellow bell peppers, and many other colorful fruits and vegetables signal the presence of beta-carotene, lutein, and other mixed carotenoids. The pigments of these powerful antioxidants collect on the surface of the lenses of the eyes to help fortify and protect

180 OFFICERS OF ELECTION STILL NEEDED IN FAUQUIER

Officers assist voters at polling locations on Election Day, Tuesday, 11/4/08, from 5AM to 9PM.

Applicants are eligible for these paid positions (\$125 in Fauquier County) if registered to vote.

One training workshop (TBA) required to prepare for election day.

For more information: Contact the Fauquier County Registrar's Office at 540-347-6972.

them. Also, dark berries are good because they contain bioflavonoids that help protect blood vessels in the eye. To maximize our intake of carotenoids and bioflavonoids, it is recommended we eat five to nine servings of fresh, colorful, and organic fruits and vegetables a day. Research also shows that egg yolks significantly increase bloodstream levels of both lutein and zeaxanthin – another carotenoid that's been shown to help filter out ultraviolet rays and promote macular density.

In addition to eating healthy, it is recommended we take a good multi-nutrient, one that provides adequate daily amounts of lutein and beta-carotene.

To help our eyes to stay fit and continue working properly, in addition to feeding them the right nutrients, they need to be exercised. Below are three simple vision exercises that can be done regularly to help improve eye health.

1. Place the palms of the hands against the orbits of the eyes (the palms shouldn't touch the eyeballs, only the bony area around them). Apply enough pressure to achieve total darkness in both eyes. Keep the eyes closed and covered.

a. Look (move the eyeballs) UP as far as possible, then look straight ahead.

b. Look as far as possible to the RIGHT, and then go back to the center.

c. Look DOWN as far as possible,

and then go back to the center.

d. Look as far as possible to the LEFT, and then go back to the center.

2. Hold a pencil straight out in front at arm's length. Focus both eyes on the tip of the pencil. Slowly bring the pencil in towards the face, keeping the eyes focused on the tip until it touches the nose. Now slowly move the pencil back to arm's length, still focusing on the tip. Try to keep the tip in focus at all times. As the eye muscles become stronger, this exercise should get easier.

3. Again, hold a pencil at arm's length and look straight ahead at all times. Do not move the head during this exercise. Use peripheral vision. The pattern is the same as in #1.

a. Slowly move the pencil UP until the point can no longer be seen, and then slowly bring it back to the center.

b. Slowly move the pencil to the RIGHT until the point can no longer be seen, and then slowly bring it back to the center.

c. Slowly move the pencil DOWN until the point can no longer be seen, and then slowly bring it back to the center

d. Slowly move the pencil to the LEFT until the point can no longer be seen, and then slowly bring it back to the center.

Source: E-mail *Health Dispatch*, July 14, 2008, by Dr David Williams.

How Not To Get Blindsided By Upfront Medical Costs

In reportedly more and more cases, hospitals are requiring upfront money from patients before they can get access to the care they need. Requests for tens of thousands of dollars upfront are not uncommon, and there have been occasions where hundreds of thousands of dollars have been requested. Now, it should be noted that the underinsured and the recently insured are the most likely to be hit with upfront fees; however, even having employer-provided insurance is no guarantee that you won't need to pay before checking in, which is a startling change from the traditional practice of billing after treatment.

Today, the typical patient with private insurance is responsible for 23 percent of his/her medical bills – more than twice the out-of-pocket costs in 1980. Moreover, copayments and deductibles are rising at a time when health plans are imposing new caps on the total number and cost of certain therapies.

Don't Get Blindsided – Protect yourself from the unexpected – and expensive – upfront medical costs:

Know Your Coverage –

Understanding the specifics of what is and isn't covered can help you avoid pre-admission sticker shock.

Challenge The Decision – If faced with unexpected expenses, call your insurer and say you need

relief. Medicare patients should contact their State Health Insurance Assistance Programs. Go to www.shiptalk.org

Apply For "Charity Care" – Check with your State Health Department to see if you qualify. Federal Law requires that hospitals receiving Federal funding – and most do - must devote a certain percentage of services to charity cases.

Get An Advocate Contact the PAF (www.patientadvocate.org or 1-800-532-5274). Last year, this organization took on the cases of 45,000 patients from all 50 States and gave telephone guidance to nearly 7 million others – at no charge.

Seek Other Money – Specialists at the National Cancer Information Center are available 365 days a year to help cancer patients with treatment-related financial problems. They have funds available for medical care or to help with utility bills, food or rent. Call 1-800- 227-2345.

Avoid Medical Credit – Big-name lenders such as Chase, Citigroup, and GE Money are pushing lines of credit and credit cards specifically to pay medical costs. Some hospitals and doctors get incentives for promoting the deals to patients; but these offers can come with penalties, high interest rates and other fees, according to Consumer Reports.

Get Insurance – If you want to buy individual insurance, and don't have a preexisting condition, go to <http://healthinsuranceinfo.net> for information on your options and State insurance rules.

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ADMINISTRATIVE MANAGEMENT

Austin Realty Management & Investments, Inc.		
Fred Austin	540-347-1901
Judy Pecora	540-347-1901

Many hospitals are willing to **Negotiate a Lower Bill**, especially for patients who pay in advance. Some tips for getting a reduction:

- Contact the hospital's social worker or patient navigator – who assists patients with financial issues – to review your insurance coverage and determine what provisions can be made. Having them on your side can help.
- Cooperate when asked for your financial records or credit score. It may be a first step in working out a plan.
- The typical insurance plan gets a discount of about 60 percent on a hospital reimbursement. Getting that high a rate is a long shot for patients; but it's not unreasonable to ask for a 30 percent price break.

Source: AARP Bulletin, Jul/Aug 2008

Even If You Lock Your Car

When credit cards were being stolen frequently from health club lockers, exercisers were advised to lock them in their cars. However, some thieves figured this out and the thefts shifted from locker rooms to parking lots. The thieves have obtained devices that enable them to get into locked cars, whereupon they steal only a card or two, and then lock the car again so that the victim has no idea he/she has been hit...at least immediately.

Of course this activity is not restricted to gyms. So, anytime you park outside anywhere, make sure your vehicle is locked. Also:

- Don't keep valuables in your vehicle to begin with.
- If you do, don't be lulled into a false sense of security by throwing something like a jacket over them.

- When you get new credit cards, write "Ask for ID" instead of your signature on the back.

For more info, go to the Federal Trade Commission at www.ftc.gov and click on "Identity Theft", then "Consumers". Or visit the Privacy Rights Clearinghouse at www.privacyrights.org and click on "Identity Theft".

Source: AARP Bulletin, Jul/Aug 2008

Manor Monitor Editor:

Tom Daily