

THE MANOR MONITOR

January 2010

A Monthly Publication of The Vint Hill Manor Homeowners Association

www.VintHillManor.org



President's Column

Holiday Losses

For anyone who may still be unaware, it is with great sadness that I report that Bernie Ragan passed away on Christmas, and Marge Dumas passed away on New Years Day. Our hearts go out to Peggy Ragan and Bill Dumas, and their respective families. For Bernie and Marge, their suffering is over and they are now at peace with God.

Recent Blizzard

As I was preparing this article, the rain was washing away much of the residue from the recent storm. Many thanks to the swift responsiveness of VDOT and the many Good Samaritans in our neighborhood who willingly plowed driveways, walkways, and sidewalks of others. Here is the most recently compiled list: Ken Britton, John Callaway, Steve Chronister, John DePerro, Gary Gallahan, Stan Manvell, Randy Martin, Charlie McDaniel, Barbara Mesce, Mike Mesce, Michael Moore, Charlie Morgenegg, Don Neese, Ed Ortiz, Don Owen, Don Potter, Stan Snellings, and Buddy Wagner.

If you have any comments or questions on any of the above, please feel free to contact me at 540-341-1473, or send me an email at – fafuerst@earthlink.net.

Thanks, Frank

Available Positions

Chair, Common Grounds Committee

POC, **Frank Fuerst**, 341-1473, or send him an e-mail at – fafuerst@earthlink.net. See the Common Grounds Initiatives article.

**REMINDER: THE MONTHLY
GENERAL ASSESSMENT
AS OF THIS MONTH
IS \$45**

Board of Directors' Monthly Meeting

The December meeting of the Board of Directors (BOD) of the Homeowners Association (HOA) was held on Tuesday, December 01, 2009, in the Conference Room at the Vint Hill Conservancy/ EDA offices 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 the Newsletter.

Recyclables Collection

Recently, our Trash and Recyclables Collector, Culpepper Trash, changed the location to which they take our recyclable materials. The new facility is much larger and will accept the materials co-mingled, i.e., the facility employees do the sorting vs Culpepper Trash. As a result, the recyclables no longer have to be pre-sorted into the vari-

ous bins on the truck as they had been in the past, which allows Culpepper Trash to now use a regular packer truck.

Therefore, it is no longer necessary for us to separate the various recyclable materials, just put them all into the bin.

Bottom Line: The recyclable materials are not now going to a landfill, **they are still going to a recycling facility.**

Avoiding Heart Attacks

By focusing on a few key risk factors, most people can significantly reduce their odds of ever having a heart attack.

* **Keep Cholesterol in Check** – Diet and weight loss are the preferred way to control cholesterol; but, if that doesn't work, statins (a class of cholesterol lowering drugs) can reduce LDL enough to help prevent heart attacks.

* **Exercise Regularly** – Thirty minutes of moderate exercise (such as brisk walking) most days of the week will help control weight and avoid diabetes if blood sugar levels are inching up.

* **Lower Blood Pressure** – Ideally, the reading should be below 120/80. If diet and exercise aren't enough, there are medications that may do the job.

* **Control Weight** – Obesity increases the likelihood that cholesterol, blood pressure, and blood sugar will be too high. Losing weight can often bring these numbers down.

* **Do Not Smoke** – Smokers are

two to three times more likely to die from heart disease. In addition to raising blood pressure and lowering HDL (good cholesterol) levels, smoking injures blood vessels thereby boosting the risk of having a heart attack. After quitting smoking for a year, the risk of having a heart attack is cut almost in half – within 15 years, the risk is like that of a nonsmoker.

* Control Blood Sugar – High blood sugar can promote the growth of plaque. Tested after fasting, the level should be from 70 to 130 milligrams per deciliter of blood. This test can be ordered by the Doctor as part of a physical exam.

Source: AARP January/February 2010 Magazine



ARMI

The Austin Realty Management and Investment Company (ARMI), as part of its service under contract to the Vint Hill Manor HOA, is 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. Phone: 540-347-1901, Fax: 540-347-1900

Website: www.ARMIVA.com.

Architectural Review Committee (ARC) Activity)

Steve Chronister, ARC Chair, advised that during their meeting on November 24, 2009, one application, encompassing 2 modifications, was reviewed and approved. This application was for one of the outstanding unapproved modifications on record. In another instance, a review of one of the other outstanding cases determined that it was unfounded. Steve acknowledged and expressed appreciation for the efforts of Jenny Snellings in helping to resolve the backlog of unapproved modifications. As a result, the count of the previously identified unapproved modifications was down to only two lots with two unapproved modifications. However, Steve went on to advise that, on November 23, 2009, he, Frank Fuerst, and Stan Manvell accomplished what amounts to the ARC Annual Review of the Development and compiled a listing of sixteen possible additional modifications that appear to be unapproved. The ARC will be carefully reviewing the situation and closely comparing the new 'finds' to their files to determine the actual status of each. In consideration of the holidays, no ARC meeting was planned for December, 2009. The ARC meetings are always scheduled for 7PM on the last Tuesday of the month. Check with Steve for the location of the January, 2010 meeting. The ARC is always ready and more than 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 homes. In a spirit of cooperation, please help the ARC reach its goal of complete compliance!

**Remember:
Manor
Pride!**

Relationship of Proper Sleep to a Healthy Heart

People who get a long, restful night's sleep are refreshed and ready to take on the day. Most people need seven to nine hours of sleep a night to function at their best. However, in the world we live today, with busy schedules and 24/7/365 access to media and entertainment, how much sleep people get is often adversely impacted. These days the average adult sleeps less than seven hours nightly.

Sleep is beneficial for heart health. While people are asleep, the brain and body perform tasks that are crucial to well-being. Sleep also gives the heart and vascular system a chance to rest. In fact, during sleep, the heart rate and blood pressure drop by about ten percent.

People who don't get enough sleep are likely to develop cardiovascular problems. The following tips should be followed in order to get the best sleep possible every night:

- * Go to bed and wake up at the same time each day.
- * Make sure the bedroom is quiet and dark, and not too hot or too cold.
- * The bed should be comfortable and distractions such as TVs and computers should not be in the bedroom.
- * Relax before bedtime by reading or listening to music in order to provide enough time to unwind.
- * Avoid large meals and beverages at night. Indigestion and/or the need to go to the bathroom can interfere with a good night's sleep.

Additional information about the benefits of a good night's sleep can be found in "Your Guide to Healthy Sleep" available at – www.nhibi.nih.gov . The Guide explores the connection between sleep and better physical and mental well-being.

(cont'd).

FAST FACTS ABOUT HEART DISEASE:

* An estimated 1 in 3 US adults have high blood pressure, a major risk factor for heart disease.

* Researchers estimate that a ten percent decrease in total blood cholesterol levels in the US population would lead to a 30 percent decrease in the nation's heart disease rate.

* Knowing the signs and symptoms of a heart attack, calling 911 immediately, and getting to a hospital right away will increase a person's chances of surviving a heart attack.

Source: Blue Cross/Shield Winter 2009/2010 Newsletter.

Vint Hill Manor Homeowners' Association Board of Directors Meeting Agenda January 5, 2010

1. **Call to Order**
2. **Membership Comment Period**
3. **Minutes of Previous BOD Meeting**
4. **Financial/Treasurer's Reports for November and December**
5. **Committee Reports**
 - a. **Architectural Review**
 - b. **Common Grounds**
 - c. **Communications**
 - d. **Programs**
6. **New Business**
 - a. **Annual Meeting**
7. **Executive Session**
8. **Adjournment**

Tips to Help Cut Down on Unhealthy Snacking

There are probably more parties during the holiday seasons than at any other times of the year.

* Focus on socializing, not on the food. Use parties as a chance to meet new people, catch up with old friends and visit with relatives that haven't been seen in a while.

* Eat something healthy before going to the party – a sandwich, fresh fruit, vegetable sticks or a salad. This will make unhealthy snacks less tempting.

* Avoid standing or sitting within easy reach of snack foods while at the party.

Common Grounds Initiatives

Frank Fuerst, Acting Chair of the Common Grounds Committee (CGC), reported that the drainage repairs behind the Owens' lot appeared to be functioning as designed after the recent heavy rain storms. Mark Melancon confirmed that he checked the area and found it to be quite satisfactory.

Frank also discussed how our grounds contract calls for four fertilizations each year, which is a good practice. However, because the current contract did not start until June, an earlier fertilization did not occur. In recognition of this, the BOD approved a motion to add an extra application – a late Fall fertilization – at a cost of \$280 for this year only.

Frank also addressed the wetlands situation behind the homes on Averbach Ct. Due to a variety of adverse weather conditions, the inspection has repeatedly been postponed. Because of the uncertainty of when the inspection will be able to be conducted and a contract awarded, a motion was approved by the BOD to allocate an amount not to exceed \$500 to create a flow path through fallen trees and remove man-made debris in that area

Anyone interested in finding out more about the CGC Chair position is encouraged to give Frank a call at 341-1473.

Protecting Our Cash

With the implosion of the housing market, the collapse of credit, the upheaval on Wall Street, and our brush with a second Great Depression, we've all paid a high price for the abuses at the center of our economic mess. Among those hurt most are Americans over 50, who had more to lose and have less time to recover; so how do we protect what we have left? Tougher disclosure rules for financial services are coming into effect, and a series of bills in Congress aim to curb further outrages – from exorbitant bank fees to loopholes that encourage investment rip-offs. Regardless of laws, however, the middlemen who handle our money will, by definition, subtract from our wealth. Bankers, brokers, and investment dealers understand what their roles are – as consumers, we need to understand ours, i.e., to stay skeptical, assert our rights, and keep as much of our money as we can. Whether we want to shield our credit, finance or refinance a home cheaply, or get involved with investments, we need to be aware that it's likely we'll run up against companies with an unfair advantage. We need to remember that we need to be our own 'first line of defense' in consumer protection by being a self-interested customer who is armed with the facts.

As many as nine million Americans have their identities stolen each year, according to the Federal Trade Commission. The most frequent crime resulting from this thievery is a new brand of bank robbery: crooks using stolen information to open fresh lines of credit,

i.e., credit cards, car loans, even home loans. The independent Identify Theft Resource Center conducts an annual in-depth study of identity theft. People 50 and older – 30.5% of the populace – account for 35% of the victims of these kinds of crimes.

WHAT TO DO

We can eliminate the risk of con artists opening accounts in our name by placing a security freeze on our credit reports. That prevents any new credit being established in our name. The service is available nationwide from

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the three major credit bureaus, i.e., Equifax, Experian, and Trans Union. Depending upon the State, however, the cost for each “freeze” and any subsequent “thaw”, when applying for a legitimate loan, can range from \$5 to \$20. Initial charges are sometimes waived for victims of identity theft.

Regarding Home Loans, i.e., financing and refinancing, it should be noted that one of the problems with the system is that *brokers have no obligation to act in their clients' best interests*. Often the lure is a claim of a lower monthly payment and/or a certain fixed interest rate. In these cases, sometimes the broker is just looking to maximize his/her money. One way to do that is to flip a property into loan after loan, often misrepresenting the terms. The brokers get paid up front, raking in as much as 2 to 3% of the home's purchase price. According to an FBI study, more than 63,000 mortgage fraud reports were filed in 2008, and the pace of new reports in the first four months of 2009 saw that amount almost doubled.

WHAT TO DO

We should employ real-estate attorneys to represent us in arrang-

ing these kinds of loans. This may cost from \$500 to \$2000; but, it is considered a good investment – foreclosure rates, in the nine States that require attorneys for real-estate transactions, have been running at about one-fifth the national average.

One important aspect of making investments is to deal with someone who has a fiduciary duty to his/her clients. As examples, title agents, bankers, and real estate agents have the responsibility to act truthfully and with good faith in representing their clients. There are only a handful of States in which broker-dealers have a fiduciary duty. Elsewhere Federally registered investment advisers ARE fiduciaries; but, broker-dealers ARE NOT. There is a coalition of groups representing financial planners and investment advisers that are trying to make it a requirement that a fiduciary duty would apply anytime any financial professional gives advice. Congress is considering a uniform standard; however, it remains to be seen whether this standard will match the rigors of fiduciary duty or get watered down.

WHAT TO DO

* **Be aware** of investment peddlers who often use high-pressure tactics. This process may start at a free lunch or dinner seminar. Avoid investing in something that's inappropriate or too costly.

* **Be patient** – Don't get pressured into signing any documents without taking the time to think about the investment and getting a second opinion from a trusted friend, adviser, or lawyer.

* **Be informed** – Consider hiring a certified financial planner who is bound by a code of ethics

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to provide objective guidance; then, purchase any recommended investments elsewhere.

* **Be prepared** – AARP and FINRA have a developed a list of questions that always should be asked before investing. See – www.aarp.org/nofreelunch and click on “Free Lunch Seminars: Questions to Ask a Financial Professional.”

Source: *AARP January/February 2010 Magazine*

Getting a Refund?

Make a note: Did you know that you can check on your 2009 federal tax refund by using the “Where's My Refund?” tool at www.irs.gov or by calling 1-800-829-1954?

Taking a Dietary Supplement?

Learn the language from the National Institutes of Health at www.od.nih.gov.