

Tollgate Association Board Meeting

Date and Time: November 2, 2013 at 8a.m.

Location: #102 Tollgate Way (Melhem Residence)

Attending: Ed Hahn, Margaret Melhem, Rob Ochsendorf, Joe Romer, Bob Donaldson, Marie Murray, Garry Sauner, Eric Kirschner, and Steve Lyons

1. Approval of the previous meeting minutes, which are now available for viewing online.

2. Treasurer's Report:

http://tollgateway.org/budget/2013_expenses.pdf

http://tollgateway.org/budget/2013_net_worth.pdf

http://tollgateway.org/budget/2013_budget.pdf

3. New Business

- Approval of the 2014 Budget to be voted on by the Association
- Approval of the 2014 Calendar
- Agenda for the 2013 Annual Meeting
 - Review of 2013 Financials (Bob Donaldson)
 - Approval of the 2014 Budget (Keith Powell)
 - Committee Reports
 - Landscape (Marie Murray)
 - Trees (Bob Donaldson)
 - Architecture and Maintenance (Garry Sauner)
 - Social (Wynne or Jim Hogle)
 - Review of Storm Water Utility Fee (Rob Ochsendorf)
 - Association Liability Insurance Levels (Bob Donaldson/Eric Kirschner)
 - Common vs. Private Property (Keith Powell)
 - Parking in Tollgate (Keith Powell)
 - Election of Board Members (Membership)

The Board was informed of concerns from several homeowners relating to the issues of common vs private property, respect for neighbors, and parking habits. Regarding the issue of common vs private property, some Board members expressed that the Board should not be adjudicating what should be neighbor to neighbor discussions relating to private property, but that it would be okay to make people aware of the boundaries between common and private property at the annual meeting. The Board has

agreed to include *Common vs Private Property* and *Parking* as agenda items for the upcoming annual meeting.

- Approval of the 2013 Annual Meeting Proxy Form

4. Committee Reports:

- Social – The Holiday Party will be held on December 15th. Details will be communicated soon by the Social Committee.
- Landscaping – Fall planting projects will wrap up on 11/7 with shrub plantings at #109 (Ehmer). Hand pruning was performed at #103 (D’Ermes) and #111 (Guyette).

There was a request from #103 (D’Ermes) to reduce overgrowth and improve accessibility behind #101 through #105. The area behind #101 through #103 was cleared. Additional work will be performed to address the remaining area.

A new draft of the *Guidelines for the Care and Protection of Trees and Shrubs* was circulated for Board review. The draft document will be discussed at the December Board meeting.

Five homeowners have contacted the Committee regarding spring planting projects. These projects will be discussed and prioritized in March.

- Trees – Three new trees will be planted on 11/7. They include:
 1. A Ruth Ellen Dogwood at #118 (Donaldson)
 2. An American Fringe at #122 (McNamara)
 3. A Buckeye between #109 (Ehmer) and #111 (Guyette)

Several trees are in decline including the maple in front of #106 (Kaye), the cedars next to #124 (Murray), and the Serviceberry tree between #100 (Rivkin) and #102 (Melhem). These trees are being monitored and may need to be removed in the near future.

- Architecture – There was a request from #115 (Dau) to replace all windows. This request was approved.
- Maintenance – No new business.

5. Old Business:

- Pest Control –Fumigation will be performed around the parking pad at #112 (Johnson) on 11/3. Families with small children were notified and advised to stay away from the area for 24 hours.
 - Association Liability Insurance Levels –Bob Donaldson and Eric Kirschner presented a summary of their research into the types and costs of additional insurance coverage to be considered by the Board. This summary is presented in Appendix I. Rob agreed to pursue additional quotes for different levels of liability insurance with the Georgetown Insurance Group (representative Clifford Huang).
6. As Margaret Melhem and Keith Powell's Board terms wind down, the Board took an opportunity to thank them for their outstanding service to the neighborhood.
 7. The next meeting will be on December 7, 2013 at #117 (Ochsendorf) at 8:30am. The Board meeting concluded at 9:50 am.

Appendix I

Memo for file on Tollgate Insurance – November 1, 2013

Spoke by phone to David Riley of Rust Insurance Agency. He made the following observations:

1. Current Travelers liability policy of \$2,000,000 per occurrence, \$4,000,000 aggregate is the maximum they will write on this policy. We would need an Umbrella policy to extend it. The current policy covers liability and bodily injury plus libel & slander, but not Directors & Officers.
2. The current policy pricing of \$250 per year is very aggressive and to get a new policy at the same level today would cost at least \$500 year.
3. To add an Umbrella Policy to our current coverage will cost approximately \$350-500 per million dollars of coverage.
4. To add Director's & Officers coverage to our current policy would cost approximately \$1,000.

To Do:

1. Need to determine what level of coverage is prudent to protect homeowners from judgments higher than current limits.
2. Need to decide what actions the Association can take to limit liability.
3. Need a legal opinion on whether or not Federal and State statutes protecting Directors and Officers of Non-Profits is adequate for Tollgate. See: **V.A. Code Ann. § 13.1-870.1, Non-profit directors.**