

Mallard Bay Property Owners Association
Minutes
Annual Meeting
Mallard Bay Clubhouse
DRAFT October 19, 2019
Approved October 17, 2020

Board Members present:

Mary McGuire, President
Sharon Hunt, Vice-President
Victoria Coffineau, Secretary
Jeanne Widenmyer, Treasurer and MBPOA Registered Agent
Lynda Browne, Board Member and Landscaping Committee
Marshall Sebra, Board Member and Maintenance Committee
Allen Garland, Board Member and Neighborhood Watch Committee

Committee and Support Personnel Present:

Scott McGuire, Webmaster, Dockmaster and Clubhouse Manager
Ted Hobson, Architectural Review Committee Chair and Amenities Committee Spokesperson
Bob Mitchell, Social Committee
Linda Hobson, Clubhouse Assistant
Mary Yordy, Clubhouse Assistant

Opening Comments

The annual meeting was called to order by MBPOA President Mary McGuire at 1:00 p.m. Ms. McGuire welcomed all attendees and added a bit of levity by noting that the difference between this year and last year is that we actually have electrical power in the clubhouse (Hurricane Michael had left us in the dark). She also noted that when the power came back on during the meeting, the attendees were particularly anxious to get back home, and the meeting itself wrapped up pretty quickly. Ms. McGuire then invited the Board of Directors to introduce themselves to the attendees.

Reports

President (Mary McGuire) – Ms. McGuire reported that we’ve had a successful year and that we haven’t expended as much money in grounds maintenance and tree removal as we did in 2018 in the aftermath of Hurricane Michael. We have purchased no new amenities and funds this year have been utilized to either repair or replace existing items such as pool furniture and a refrigerator. We’ve completed the pool retiling project and created additional parking lot spaces. We’re under budget and Ms. Widenmyer will explain more in the Treasurer’s Report and have taken on individual projects, and Mr. Sebra will discuss these next. She thanked him for pitching in when needed and extended her thanks for all of those who have likewise taken the initiative, such as the person who replaced the pool clock. Ms. McGuire thanked Mr. Paul Malloy and Ms. Coral Horton for taking such good care of the pool this year – which was open five months.

Facilities Maintenance Committee (Marshall Sebra) – Mr. Sebra noted that he replaced Jim Hanline as head of the committee and that we were sorry to see Jim go as he had contributed so much to the community. Mr. Sebra reiterated Ms. McGuire’s comments about the community members pitching in when needed and he expressed his gratitude for the volunteers who helped with the pool, grounds, or clubhouse maintenance. This has been a productive year and we’ve done a lot of maintenance in ongoing projects such as trimming overgrown vegetation in our Common Areas, ponds, pool area, tennis courts, and nature trails. We’ve done repair work on the Mallard

Bay Marina docks and built a new bench to replace the old one. We are still receiving bids for replacing the Clubhouse deck and hope to see this project completed this winter. Ms. McGuire advised that we now have at least three quotes and will move forward with this project pending the Treasurer's confirmation of funding.

Neighborhood Watch Committee (Allen Garland) – Mr. Garland advised that he had no major incidents to report this year. There were perhaps two instances of teenagers trespassing at the pool and those instances were dealt with appropriately. Mr. Garland reminded attendees that if they plan to be on vacation for more than a few days, they should send him an e-mail (see website for his address) so that their address could be added to the Northumberland County Sheriff's Watchlist of roving patrols during their absence.

Landscaping Committee (Lynda Browne) – Ms. Browne shared with the attendees a recent trick that she has discovered for successfully deflecting robocalls and that she is working with the FCC on this matter. On landscaping, Ms. Browne noted that this summer was one of the hottest in memory and thanked volunteers for their assistance in watering plants. She mentioned that the sweet potato vines in the pots by the pool did very well in the heat, and that the perennial verbena in the stones by the Mallard Bay entrance did okay but that the August heat slowed their blooms. In the spring, volunteers assisted with pruning the bushes around the Mallard Bay sign at the guardhouse, and Mr. Kent McNicholas recently did some follow-up pruning in the same area. Ms. Browne noted that several of the bushes are over 25 years old and will need to be replaced at some point. She reported that two crepe myrtles that were recently relocated to the right side of the Mallard Bay entrance appear to be "dead as a doornail" but the purple fountain grass in front of the Clubhouse and the Guardhouse did very well this year. Volunteers assisted with weeding and clearing around the azaleas at the pool fence and Ms. Browne thanked all of the volunteers who helped make Mallard Bay look so nice and of which we can be proud. She reminded all that the suckers on the crepe myrtle trees at the Mallard Bay entrance need to be cut again.

Secretary (Victoria Coffineau) – Ms. Coffineau presented the minutes of the 2018 Annual Meeting (October 13, 2018) for approval. No discussion was forthcoming. A motion was made and seconded and the Minutes were approved. Ms. Coffineau then provided a brief recap of 2019, noting that the Board of Directors convened nine General (regular) meetings starting in February 2019. We did not convene a meeting in January 2019. The Board voted on 18 distinct items and the items ran from the mundane - like creating new parking signs – to larger expenditures – like purchasing new pool furniture. The Board also agreed on at least 20 items that did not require a formal vote - for example – supporting the recent NAPS Creek Cleanup project. Ms. Coffineau mentioned that attendees may have seen this event featured in a wonderful half-page long article in the October 17th edition of the Rappahannock Record newspaper. The majority of the issues that the Board spent time on related to ensuring that Mallard Bay amenities and facilities were kept updated and in good working order. Ms. Coffineau urged attendees to read the monthly Minutes posted on the Mallard Bay Website for more information on the work of the Board of Directors, the Committees and Support Personnel and said that she tries to finalize the Minutes within a week of the meeting so that they can be posted on the website in a timely manner. Ms. McGuire thanked her for an exceptionally well done job with the 2019 MBPOA Minutes and extended that thanks to Ms. Horton who preceded her in that position.

Ms. McGuire introduced the next Board member, Ms. Hunt, by advising that she will be leaving the Board next year, and praised her as a peacemaker and a super-organized asset to the community who gets the job done.

Vice-President (Sharon Hunt) – Ms. Hunt spoke about the RV Storage Lot issue and she requested the help of the community in identifying ownership of items in the lot, which is currently completely full. Ms. Hunt asked for the community to return their RV Lot Registration forms and for owners to permanently tag or mark their personal property with their Lot number so that these items can be easily identified. Of the 37 spaces/items, only 14 identifiable owner's forms (about one-third of the spaces/items) have been returned to Ms. Hunt. Clearly, some of the items have been stored in the lot for many years – for example – an RV with completely flat tires – so the goal for next year is to ensure that all items stored in the RV Storage Lot are fully operable and have not been abandoned. Ms. McGuire observed that in some cases residents die and their heirs are unaware of

property stored in the lot, or residents move and eschew the burden of disposing of property. Nevertheless, we have eight new families in Mallard Bay this year and they should have the opportunity to store their items as well. She added that next year, if items clearly appear to be abandoned (e.g., no tires, falling apart) that these items will be removed from the lot.

Treasurer (Jeanne Widenmyer) – Ms. Widenmyer presented the MBPOA 2020 Operating and Capital Expense Budget and reported that we have spent only half of what we have budgeted for this year (2019), but that the year is not yet over. Ms. McGuire added that a substantial payment is expected for the upgrade and installation of new electrical equipment at the pump house. These items were due for replacement in 2013 but they actually lasted an additional six years. Ms. Widenmyer mentioned that we put money in reserve for this particular expense, so it will not impact the 2020 budget. The only item that has changed from 2019 to 2020 is a little extra funding for Flowers & Landscaping, and everything else is pretty much in line with last year and this year. Ms. Widenmyer noted that as a community we expend funds on routine items such as mowing the grass, we have money set aside for big projects, and we always maintain a budget of 10K for Special Projects that isn't always exhausted at the end of each year. We are at around 80% of our Reserves funding, and she asked that we review the Reserves list and advise her if there are any items that need correction or if an item needs to be added that could be a potentially large expense in the future. Ms. Widenmyer confirmed that we have achieved a quorum for this meeting, with 28 in attendance and 48 proxies for a total of 76 members when we only needed 41. She requested a motion to approve the proposed 2020 Budget, a motion was made and seconded, and the Board approved the budget on a voice vote.

Property Manager (Brant Hays) – On behalf of Mr. Hays, Mr. Malloy thanked the volunteers who helped with the pool closing, including Messrs. Esparza, McGuire, Mitchell, Sebra, Hobson, and Ms. Hays. There are a number of items that will need some work this year and he advised that the standby pump will have to be replaced (according to John Ness, the contractor that winterized the pool). Mr. Malloy praised Ms. Horton for her fantastic work on the pool chemicals and said that Mr. Ness was amazed that we did not have a single algae bloom this year and that all of the other pools that he serviced this year had experienced some problems. Finally, Mr. Malloy conveyed Mr. Hays' thanks to the Women's Exercise Group for their generous gift.

Architectural Review Committee (Ted Hobson) – Mr. Hobson explained that the ARC is perhaps the only Committee that is actually required in our Covenants. The main job of the ARC is to try and keep the community as beautiful as it was when lots/homes were originally purchased and to also benefit those who are now selling them. Everything that the ARC enforces in the community is codified in the Covenants document received by all new property owners. In the past, additional requirements were imposed by the ARC but that practice is no longer observed and the ARC now strictly adheres to the Covenants for guidance. The ARC Committee members are Messrs. Hind, Kragh, Marcel, and Malloy. Because of Hurricane Michael, Mallard Bay has reassessed its tree preservation policy and now encourages property owners to examine their properties for trees that could potentially damage homes or personal property and request ARC permission to remove them (Note: if they meet certain parameters, see below). This year the ARC approved 13 construction requests, many of which were submitted to address property damage from falling trees and received approximately 25 requests for tree removals. Mr. Hobson reiterated that the ARC is now taking a more liberal posture on approving tree removal requests and will likely approve those that include the following descriptors: dead, dying, diseased, dangerous, diameter less than 6 inches, in a drain field or on a dam, and unattractive or detractive from the view enjoyed by the homeowner when the home was originally purchased. Thanks to the modern technology of e-mail, most requests related to garages, sheds, driveways, docks, etc., can be processed within a few days. The exception to this rule is home building requests which take longer and must follow timelines set in the Covenants. Mr. Hobson mentioned that political campaign signs are allowed – but are limited to one campaign sign for each property owned, no larger than 18"x 24", and may be posted seven weeks before the election and four weeks after the election. (Note: subsequently, Mr. Hobson clarified that his statement was in reference to an inquiry regarding campaign signs and he emphasizes that Mallard Bay Covenants allow only one yard sign, which may be

a “For Sale” sign, “For Rent” sign, construction sign or campaign sign). Those not meeting these requirements will be removed.

Amenities Committee (Ted Hobson, Spokesman) – Mr. Hobson explained that the Amenities Committee supports the Board of Directors by identifying projects or activities that need to be undertaken to enhance or maintain existing Mallard Bay amenities. Membership is open and anyone can join. Current members are: Mr. Sebra, Mr. & Mrs. Bracker, Ms. Hunt, and Mr. & Mrs. Yordy. The Amenities Committee conducts field trips throughout Mallard Bay to assess the condition of community amenities and then drafts a report of their findings for the Board’s consideration and action, as appropriate.

Social Committee (Bob Mitchell) – Mr. Mitchell explained that the Social Committee organizes gatherings called Cocktails on the Rivah and picnics. In 2019, they hosted cocktails in January, February, March and April and will host the last of the season on October 26th. The Committee also hosted the Memorial Day, 4th of July, and Labor Day picnics and supplied refreshments at the Annual MBPOA Meeting. The February cocktail event featured music by Doc & Patty Lyons, Mr. Garland, Mr. McGuire and crew, and raised \$850 for the Mid-County Volunteer Rescue Squad. The April cocktail was a Joke Night, with an unforgettable parody by Debbie Evans and Jeanne Widenmyer (think Abbott and Costello) about purchasing a computer. On October 6, members assisted Mr. McGuire during the NAPS Creek Cleanup event and it was nice to see all of the youths participating. After many years of service, Mr. & Mrs. Bracker will be leaving the Committee and he extended his thanks to them for all of the great work during their tenure. Mr. Mitchell encouraged those considering joining the group to meet with him or Ms. Coffineau after the meeting, and he thanked all of the volunteers who unfailingly stay after events to help clear away the tables and chairs. We are in the process of considering the 2020 schedule of events and welcome ideas. In 2019, the sound system was replaced by Ms. Malloy who repurposed a used stereo system that has now been installed in the Clubhouse and we purchased a new coffeemaker. (Note: the Social Committee is funded exclusively by cash donations from Mallard Bay community members). Mr. Mitchell thanked all members who participated in the food drive for the Gleamers and Blenders food pantry in Burgess with either grocery purchases (Note: at least 20 grocery bags were dropped off) or cash donations. Ms. McGuire also extended thanks to Ms. Rita Johnson for her excellent liaison work with the NAPS Creek Cleanup group.

Webmaster, Dockmaster & Clubhouse Manager (Scott McGuire) – On the Dockmaster portfolio, Mr. McGuire explained that there are two categories of boat storage. The main pier has 18 slips and four are still available, making it a great time to buy a boat and store it at the Mallard Bay Marina. We also have Kayak Rack storage, and have 30 kayak/canoe/paddleboard spaces, four of which are still available. Please contact Mr. McGuire for additional information on registration and fees. On the Clubhouse Manager portfolio, Mr. McGuire reported that there were 71 events held at the Clubhouse in 2019 – ranging from monthly Board meetings, private parties, weekly bridge games, and the Women’s Exercise group – just to name a few. Please contact Mr. McGuire for additional information on reservation procedures and rules governing private functions. He reminded all those interested in reserving the Clubhouse that it must be returned in the same condition that it was conveyed prior to the event. Mr. McGuire praised the wonderful work of the Clubhouse Assistants, Ms. Hobson and Ms. Yordy – in setting up the Clubhouse prior to the events. They ensured that sufficient supplies were available, the Clubhouse was clean, and then they inspected the premises post-event. He reported that this year, there were no discrepancies in the inventory of items or condition of the Clubhouse. On the Webmaster portfolio, he noted our website address, and reported that this year we had 22,267 hits on our website, or roughly 428 hits per week, which is quite good since the target audience is the Mallard Bay community. He welcomed suggestions for improvements of the website, more photographs, announcements of upcoming events, or anything else that the community might find helpful. Mr. McGuire concluded by reminding those who reserve the Clubhouse for private events that it is their responsibility to ensure that their guests do not park in the narrow driveway leading to the Marina or at the Marina boat ramp. In the future, when there is a large private function, the narrow driveway to the Marina will be roped off and guests will be redirected to park along Mallard Bay Drive. Mallard

Bay residents requiring access to the Marina will be given guidance as to how they should access the Marina boat ramp area during large private functions at the Clubhouse.

President (Mary McGuire) – Ms. McGuire made the following of announcements:

- The election of Mr. Bill Schreier to the 2020 Board of Directors and welcomed him to the Board.
- There are eight new homeowners this year. Newcomers in attendance were asked to stand and introduce themselves to their fellow community members and she officially welcomed them to Mallard Bay.
- The Extra Mile Award was presented to Jim Hanline at the Labor Day Picnic on September 1 for his years of service to the Mallard Bay Community.
- A lovely token of appreciation (bouquet of flowers) was presented to Ms. Widenmyer this year for almost two decades of excellent service on the Board of Directors. Ms. McGuire noted that since Board Members are ineligible to receive an Extra Mile Award, this token was extended in recognition of her invaluable contributions to the community. Mr. McGuire then explained that Ms. Widenmyer joined the Board in 2002 as Assistant Treasurer at a time when Mallard Bay employed a professional accounting firm to manage the finances. During her tenure, Ms. Widenmyer has submitted over 200 financial reports to the Board and she files our tax returns. He continued that she is a very strong advocate for not wasting our community money. Finally, to the great hilarity of attendees, he praised her for her enduring contribution to our social events – her delicious deviled eggs – and estimated that in the past 18 years she has made over 5832 eggs, representing 11,664 individual servings.

Questions from the Audience

Ms. McGuire concluded the meeting by soliciting questions from the attendees.

Mr. Dale Henderson expressed his dismay about the proliferation of political campaign signage in Mallard Bay this year, mentioning that in his 15 years here he has never seen this kind of signage in Mallard Bay. Ms. McGuire noted that this issue falls under the purview of the ARC. Mr. Hobson then explained that Mallard Bay covenants permit the posting of one campaign sign on private property, however, signage cannot be posted on Mallard Bay community property without the prior approval of the Board (Ms. McGuire confirmed that none has been granted). Mr. Henderson noted that some of this signage is posted on vacant property lots, and he opined that it is unlikely that those (absent) property owners are aware that someone is placing signs on their property. He remarked that Mallard Bay always stood for a nice and neat community and in the past we did not have boats and trailers parked on private property (and visible from the road) or this recent proliferation of signage cluttering the front lawns. Mr. Henderson singled out Mallard Bay Drive as the most egregious offending street in the signage proliferation issue. Ms. McGuire reiterated the requirements for signage – one per lot, no signs on Mallard Bay community property, and that these rules need to be enforced. Ms. McGuire thanked him for bringing this issue to the attention of the Board and we will try and do a better job of addressing this issue going forward. Ms. McGuire agreed that we will ask property owners to remove signage soon after the elections are over.

Ms. Herta Wigginton announced that former resident, Mr. Harold Baldwin died in August. He was such a stable part of the community and had moved to Nashville, Tennessee three years ago. Ms. McGuire thanked her for passing this information on and noted that his obituary is posted on the Mallard Bay website.

Mr. John Gayle, a part-time resident, mentioned that he and his wife Priscilla very much appreciate everything that goes on in this community and all of the helpfulness of the community members. Ms. McGuire replied that we appreciate his comments and with that, concluded the meeting.

The annual meeting was adjourned at 1:51 p.m.

Submitted by:

Victoria Coffineau, Secretary