

2021 GreenLeaf Manor Neighborhood Annual Meeting Minutes

9/9/2021, 7 PM, Ferguson Township Building Meeting Room

In Attendance:

- In Person:
 - Ronald K. McLaughlin, Board President
 - Dave Kraige, Board Member, Webmaster
 - Deric Case, Board Member
 - Linda Haffly
 - Linda Brown
 - Richard Haefner
 - Dave Hill
 - Jeremy Peck
 - Vicki Case
 - Janet Fleming
 - Ilene White
 - Abraham Noel
 - Kevin Tomich
- Remote via Zoom:
 - Diane Marie Spokus, Board Member
 - Sara Bitler
 - Louis Henock
 - 3 anonymous attendees who did not report their names

Introduction of GMHA Board of Directors Members

Welcoming of Dave Kraige, Diane Marie Spokus, and Deric Case as the Newest Members of the Board of Directors

Approval of Minutes of 2019 GMHA Annual Meeting

- Minutes were approved after a clarification that rubber playground mulch has not yet been installed even though it was listed as a past accomplishment. It is scheduled and will be installed during the next stretch of clear weather.

Schedule of Maintenance and Projects for 2021

- All normal yearly maintenance is scheduled for Shaw Park, neighborhood entrances, and retention ponds

Treasurer's Report – P. F. E., Sam Hawbaker, Management Agent

- 2020 total receipts were \$17,395 and expenses were \$20,221 reducing reserves to \$28,192. Large expenses in the 2020 budget included landscaping and mowing. The exceptional expenses in 2020 were two picnic tables and seal coating & striping the basketball court.

- The 2021 budget was approved by the Board on November 16, 2020. Budget income at \$125 per household is \$17,750. Anticipated expenses are \$20,065 which again reduces reserves to \$25,877.
- It was discussed that the new stormwater management fee is incoming, but that will hit the 2022 budget, not 2021, and should be roughly in the amount of \$350.
- Residents raised questions about the number of new picnic tables needed, and it was confirmed that 4 total picnic tables will be the final number: 2 already existing that were purchased on the 2020 budget, and 2 new ones to be installed on 2021 budget. The old wooden tables that are no longer serviceable will be removed. All 4 new picnic tables will be permanently placed/anchored.

Approval of 2021 Budget

- The 2021 budget was approved by unanimous consent of those present.

Discussion of Neighborhood Concerns and Future Projects

- **Neighborhood safety and law enforcement – Q&A with Ferguson Township Chief of Police, Chris Albright.**
 - Vehicle noise was raised as a concern. Chief Albright stated there are decibel level limits for driving vehicles, and he can look into the exact wording and enforcement. Residents should send Chief Albright an email to investigate noise issues, if it's a habitual thing at the same time every day they can set up the decibel meter to evaluate legality.
 - Speeding and running stop signs were raised as a concern. Chief Albright agrees that patrol cars could sit in the neighborhood for several days in the near future to enforce this. He can also temporarily place a speed-measuring sign in the neighborhood to make people aware of their speed.
 - Noise and speed from potentially unlicensed dirtbikes and other vehicles in the neighborhood were raised as a concern. Residents can advise Chief Albright of the address where these vehicles are kept, and times of day when offenses occur. Officers can then visit the home to speak to the residents to dissuade this behavior, and/or patrol to catch them in the act.
 - Residents asked if we can add "Slow, Children at play" signs. It was stated that homeowners can get them themselves if they like (this violates the sign covenant)
 - Residents asked if police take noise reports, for instance from The Heights, and identify specific residents when a complaint goes in. Chief Albright says yes, these offenses are tracked. Typically the first visit is a warning. 2nd visit may be a warning, and the 3rd time is definitely a citation. The police talk to property owners to let them know who are problem tenants that are getting repeated reports. More security has been hired for this football season to patrol The Heights and other similar neighborhoods, so that may help this issue.
 - Advice from Chief Albright on crimes they are seeing lately:
 - Don't leave your car unlocked - car theft is up.

- Don't leave guns unlocked in your car.
 - Don't leave your house doors unlocked.
 - Watch for scams. The most common recent ones are:
 - Preying on the elderly
 - Threatening people by claiming to be the police and stating they have a warrant for your arrest.
 - Pretending to be a boss or coworker asking you to buy something for them for business reasons as a favor.
 - If they're saying they want to get paid in gift cards, it's a scam
 - Police can be contacted via these methods:
 - <https://www.twp.ferguson.pa.us/police-department/pages/contacting-police>
 - See also attached informational flyer from the Ferguson Township Police
- **Enforcement of the Restrictive Covenants – Q&A with David Engle, Attorney.**
 - Are owners legally bound to follow restrictive covenants? Attorney Engle says yes, according to our covenants Article 3 Section 1. He stated comparable local cases that have ruled in favor of HOA. A question was raised about whether the HOA can be stuck with the legal fees in the case of a covenant enforcement issue. Attorney Engle stated it is typically for the at-fault homeowner to be responsible for legal fees, and if they refuse to pay, a motion can be filed to enforce their payment.
 - Discussion took place of which items are ruled by covenants, vs. township ordinance, vs. state law, etc. Neighbors who have a complaint about a covenant violation should address their complaint to the Board (board@greenleafmanor.org). Provide an address and description of the violation. The board will then take action either through the Property Manager, the Township Ordinance Office, or the Township Police.
 - The question was raised about how renters become aware of covenants/rules, etc. if their landlord does not let them know. A sentiment was expressed that renters are a large portion of those who fail to follow the covenants. The homeowner is responsible for conditions in rental units. It was suggested that a better directory of which units are rentals, as well as better publication about how to join the neighborhood email list and find the website, would help people to stay more aware
 - A resident suggested including a note on every physical mailing about how to join email list, so it's easier for people to find out about it, join it, and be reminded to use it. The Board will do this going forward.
 - The Board is considering putting Dave Engle on retainer to address covenant violation issues as they come up, if residents do not respond to initial correction letters sent out from the Board.
 - Response to a survey sent out in 2020 about covenant enforcement was mostly that residents are uninterested in the issue, as long as their homeowners dues do not increase.

- The question was posed to the group about whether they want covenants enforced or not. No consensus was reached by the residents in attendance on how vigorously covenants should be enforced. Some homeowners feel they should be enforced 100%, and those moving into the neighborhood should understand and abide by those rules; if they are not happy with those rules, they should not choose to purchase or rent a home here. Others feel that they have the right to do whatever they want on their own property, especially if it is mostly out of sight of neighbors, for instance in a back yard. Those residents feel that an outside force coming in and telling them what they can and cannot do would hurt enjoyment of the neighborhood, and weaken any relationships that exist between neighbors, which are already non-existent in many cases.
- A particular point of contention on covenant enforcement is play structures. Families with children during this pandemic stress that play equipment at home is imperative to their health and safety. A suggestion was made that perhaps homeowner- or renter-installed play equipment should be subject to an annual inspection to ensure it remains in good condition. Sara Bitler also submitted a letter of support signed by 6 residents in support of allowing play equipment to remain at 729 Partridge Lane. Those residents were:
 - Barb and Bob Cassidy, 727 Partridge Lane
 - Ilene White, 730 Partridge Lane
 - Kelly Hale Dietz, 732 Partridge Lane
 - Victor Bakaeu, 720 Linnet Lane
 - Jiu Zhou, 718 Linnet Lane
 - Mantas Warty, 734 Partridge Lane
- There was discussion about what is involved in amending the covenants, and whether such a process could be done electronically and/or by mail rather than hinging on an in-person meeting. Attorney Engle stated there is precedent for doing mail-in and email voting over a pre-determined period of time to take such a vote. The Board President suggested that any homeowners interested in undertaking such a modification write up a procedure for how to manage it and submit it to the Board.
- Given the lack of consensus on covenants, and the fact that any changes to the covenants would require a 2/3s approval of homeowners, the Board President suggests that homeowners organize themselves, discuss, and put together a list of modifications, deletions, or additions they would like to see the covenants, and submit those to the Board. The Board does not intend to undertake such a re-write, since it should be sourced from a majority of homeowners in agreement on making changes, rather than being issued by the Board. If changes are to be made, and covenants to be enforced, detailed descriptions will be needed, e.g. what size or shape of structure constitutes a “shed”, if sheds are to be expressly prohibited?
- Modifying vegetation and/or maintenance of retention ponds: The Board is investigating the optimal retention ponds configuration to promote proper drainage and minimize maintenance cost. There was no discussion of this issue.

- Other Topics:
 - A resident raised the issue that there are at least 5 trees in Shaw Park that are dead or dying and should be removed as part of upcoming maintenance.
 - A resident also raised the issue that trees need trimming over/around the basketball court.
 - A resident raised the issue of township-maintained trees between the sidewalk and street needing trimming. Chief Albright advised that the Township is now operating with only a part-time arborist, so that is part of the reason that response to needs for tree-trimming has been slow. They are trying to hire a new full-time arborist.
 - A question was raised about sidewalk cleaning and repairs. Sidewalk repairs are the responsibility of the homeowner, and they are free to use whatever contractor or means they like to maintain the sidewalk, so long as it passes inspection by the township. David Modricker, township public works director, may be able to help make minor concrete repairs without replacing it all, so that could be a good place to start. He can be contacted through the township website: <https://www.twp.ferguson.pa.us/user/75/contact>

Thank you for attending our annual meeting and/or reading these minutes. For the easiest and most effective way to stay in touch with your neighbors, please join the **GreenLeaf Manor Residents Email List** by emailing web@greenleafmanor.org.

Helpful Information and Tips

Ferguson Township Police Department



Contacting Police

- Ferguson Township Police are available to assist you 24 hours a day, seven days a week, 365 days a year.
- When you need help or your gut tells you to report something, consider it an emergency and call 9-1-1.
- If you need to report a crime, suspicious vehicles or activity, car crash, an injured person or animal, someone in harm's way, or something you have witnessed, contact the police immediately. **Don't wait!**
- In an emergency, please do not use email, Facebook, or after-hours phone messages.

For non-emergencies, call 1.800.479.0050

Visit our web site for Online reporting or submitting an anonymous tip (Non-emergencies only)

Theft Prevention

- Each and every time you leave your apartment, lock your doors.
- Keep your doors and windows locked.
- Be a good neighbor and report suspicious people in the apartment complex.
- Keep your porch light on at night.
- Remove any packages from your porch each day. Do not have packages delivered when you are not in town. If you must have packages sent, have them delivered to the office or ask a trusted neighbor to pickup and hold them for you until your return.

Protecting Your Vehicle

- Always lock your vehicle and keep items of value out of sight, or preferably, not in your vehicle at all. This will discourage break-ins and thefts.

Protecting Yourself from Scams and Fraud

Ferguson Township Police encourage residents to be aware of common scams. Attempts to scam people out of their money are made throughout the year.

Scams come as phone calls, emails and most recently as text messages. Some common scams:

- Scammer claims to be a bank advising they need a moment of your time and requests private information that — if given — can allow access to your account.
- Scammer claims to be a representative of a law enforcement agency, pretending there is an arrest warrant and threatening you with incarceration if a fine is not paid. The suspect directs you to use a Green Dot MoneyPak or Apple iTunes card to pay the fine. Typically, the scammer will "spoof" his or her own phone number so that your caller ID will display 9-1-1 or another law enforcement agency phone number.
- Scammer convinces you to send payments for promised prizes, loans, jobs, discounted products or other financial awards upfront through a Western Union wire transfer. They also pretend to be family members in need of cash or law enforcement officers demanding payment. No one receives the cash, prizes or services they are promised.
- Scammer pretends to be the IRS advising that you owe taxes. The IRS will NOT contact you by phone. Scammers also have claimed to be the Department of Education advising students they owe money on student loans.
- Scammer calls and threatens to physically harm you if you do not send money. Scammers may also advise that they have a family member hostage and will injure them if you do not send money.
- When selling something online, the scammer offers to pay more than the seller requested. The scammer sends a fake check including the extra money and asks the victim to send the extra money back. The victim loses the product and money because the check is fake.

Avoid being a victim of fraud:

Remember that you cannot trust everyone who calls or emails you. Most scammers use phone and Internet contacts from outside of

the United States and law enforcement does not have the jurisdiction to prosecute or retrieve your money. If it seems too good to be true, it probably is! Some ways to prevent fraud:

- Don't agree to anything over the phone. If you can see the caller's number, make a note of it. Search the Internet for the number to determine its source.
- Never follow instructions to purchase a money or gift card for payment. Scammers will ask you to purchase a card and read the numbers over the phone. This allows them access to your funds.
- Do not give out personal information such as your Social Security number, date of birth, account numbers and such over the phone.
- Never click on a link in a questionable e-mail. If you want to follow up with a business or company you believe is attempting to reach you, use your Internet browser to search for its URL address.

Questions about the Law

If you ever feel you may be a victim of a crime or just have a question about the law, please visit the FTPD web page at www.twp.ferguson.pa.us. If you still have questions, please contact the FTPD at **814.237.1172** or email police@twp.ferguson.pa.us

Must Pay with Gift Cards (IRS, Police and iTunes / Gift Cards)

HOW THE SCAM WORKS: A customer receives a threatening voice message from a scammer pretending to be from the U.S. Internal Revenue Service. To avoid being arrested for tax evasion, the victim is told that he or she can pay the fine with iTunes gift cards or other gift cards. In a similar example, a "State Trooper" calls to say that the victim failed to show up for jury duty and there is warrant out for his or her arrest. To avoid going to jail, "bail" can be paid using "MoneyPak" as a bond until the case is cleared.

Once gift cards are purchased, the scammer will ask the victim to repeat the gift card numbers over the phone—at which time, the scammer drains the value of the gift cards. Victims who fall for the initial ploy are often told to go back to the store to buy additional gift cards.

On the surface, this scam seems really easy to spot and hard to believe but given that Americans have been swindled out of nearly \$40 million from it, there is obviously more to the story. According to an article on the IRS iTunes gift cards scam, "scammers posed as U.S. Internal Revenue Service officials and left victims voicemails accusing them of tax evasion and threatening them with arrest." The callers were highly trained and very convincing.

RED FLAG: No reputable company nor the IRS or any government agency will ever demand payment via gift cards, iTunes, pre-paid credit cards or Western Union.

WHAT TO DO: If you get a phone call from someone telling you to make a payment with gift cards, hang up the phone. If you get an email from a company telling you to make a payment with gift cards, delete it. Don't be fooled. If you have any doubts that the call or email is legitimate, contact the company yourself. Don't call the number given to you on the voice message, and don't respond to the email or click any of the links inside of it. Initiate the call yourself.

Business email scams

Phishing email attacks are on the rise. A phishing email is an email you receive from someone pretending to be someone else (pretending to be a co-worker, boss or friend), asking for something in return.

The most common example of this is an email from "your supervisor" asking for you to buy a gift card for her because she is in a meeting. These are fake and you should not respond. In extreme cases, the email asks you to click a link, which then gains access to your computer and collects private information.

How to spot a phishing email?

To spot a phony email, you can generally notice it by looking at the "From" email address. Don't just look at the name. The name on the header may appear that it is coming from a trusted source but take a second look and pay particular attention to the

email address. Do you recognize the email address? It could be one character off or completely different. Is it an email address that the person usually uses to contact you? Is the request itself unusual? If there is any doubt, contact the person directly before taking additional action.

Here is an example:

On May 20, 2021, at 1:25 PM, Laura [REDACTED] <mayor7978@[REDACTED].com> wrote:

P [REDACTED]

I'm so tied up right now, can you purchase an iTunes gift card 4 pieces -\$100 each at any near by store? I would reimburse you when am through later today. I would have preferred to call you but can't receive or call at the moment with my line

let me know if you can purchase them now.

Thanks and I'll be awaiting ASAP

Best Regard

Laura [REDACTED]

You can also spot these emails by the content. Does your co-worker, boss or friend ask you to provide confidential financial information, buy gift cards, or ask for your credit card information over email.

Different from hacking, spoofing and phishing simply try to emulate as close as possible the email address of the person it is pretending to be. They simply found the emails by searching public websites and are using it to try to trick you.

Grandparent Scam

The “legal trouble” scam. Fraudsters often work in tandem for this one. The caller claims they are a grandchild who has just been arrested. This sets up their plea for grandma or grandpa to send money to post bail. Here's where they pass the phone to someone who claims they are the child's attorney. This speaker will ask for cash and likely dictate the terms of delivery.

The “medical trouble” scam. The caller claims they are a grandchild who has just been seriously injured. They tell a convincing tale about where, when, and how it all happened, leading to the big ask: that their grandparent quickly wire them thousands of dollars to pay the medical bills.

If someone contacts you or your grandparent claiming to be a grandchild or other family member desperately in need of quick money:

1. **Resist the urge to act immediately.** No matter how dramatic the story is, stop and collect information. Your most effective protection against this scam is to verify the facts before acting. This exposes the lies in the scammer's story.

2. **Verify the facts.** To make sure the caller is who they claim to be, ask a question about them that a stranger couldn't possibly answer. Further, hang up and call them member back at their own phone number. And don't stop there! Check with someone else in your family or circle of friends, to see if this story checks out. Believe it or not, grandparent scammers have often been caught by just this simple act of verification, which revealed their story was false.
3. **Stop and pause before sending cash, gift cards, or money transfers.** Even if you've collected the information, verified the story, and you think it all checks out, pause for one last moment before sending the money. Once the scammer gets the money, it's gone!

Keys to remember

1. Most organizations, including police, tax offices, courts and other government agencies, do not accept payment in the form of gift cards, Google Play, iTunes, greendot cards. If you are asked to pay a bill or debt with any of the above, it's almost certain to be a scam.
2. Police, tax offices, courts, other governmental agencies and officers, power companies and large companies will not ask you to make payment in an individual's name. If someone tells you to make the payment in a person's name, it's a scam.
3. Do not believe your caller ID. Criminals can make any phone number appear on your caller ID including 911.
4. Hang up or obtain a call back number. They will pressure you not to hang up. If they give you a phone number, write it down. Use the internet or bills listing company phone numbers to verify the agency's real contact information.
5. Do not give out your personal / sensitive information (bank accounts, social security numbers, etc..) over the phone or Internet unless you are absolutely, positively sure you are speaking to a trusted individual. You call the company using a phone number you've researched!!
6. If you are unsure, get a call back number and contact family, friends, search the internet or contact the police to help vet the truthfulness of the person.
7. They use wire transfers because most overseas retailers don't require ID to receive wire transfer payment. Similarly, gift cards and iTunes, are not traceable and easily cashed by the scammer.