

Carlson's Ridge Homeowner's Association

Dec. 7, 2017

Once again the Garden Club has exceeded all expectations with the beautiful holiday decorations that adorn our complex. Please take a moment to walk through the community to enjoy the lovely work these ladies have accomplished. We thank all the individuals who have helped to make this complex the envy of all local neighborhoods.

During our homeowner's meeting held on Dec. 5, the budget was ratified. The new budget reflects a \$10 increase in common fees. There were no new nominations and Angie Masini and Bob Macklin agreed to remain on the board. All positions remain the same. We also had a guest speaker, Richard Herrington, who discussed insurance coverage. Our master policy has a \$10,000 deductible now and 5 million in liability coverage. The increased deductible was to discourage small claims. Richard also discussed individual policy coverage. The recommendations were : Loss assessment coverage of at least \$50k, liability of 500k , additions and alterations of at least 10k, and enough personal property insurance to cover the contents of your entire home.

Maintenance Items

Since winter is quickly approaching, please remember to remove statues, hoses and lawn decorations from your yards. It is also a good time to replace the batteries in smoke alarms and test them to be sure they are working correctly. Another safety tip is to make sure the oil fill pipe is kept clear of any snow.

We have had our final clean up from Bruzzi and all gutters were cleaned.. Please note that the trash pickup for Christmas week is on Wed. Dec. 27. Also if you wish to have your live tree removed, there is a \$15 charge. You should call REI to have this arranged with All American Waste.



Lastly but not least of all, we wish to thank Joe and Lois Snow for taking great care of our flags. The Snows have replaced both flags recently and Joe has been attending to the raising and lowering of the flags at the proper times.

We wish everyone a wonderful holiday, a very merry Christmas and a safe and healthy New Year.

Your Board of Directors

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