



The Ranch Meadow

Bugler

**ESTES PARK, COLORADO
January 2006
ISSUE NO. 13**

Amendments on Agenda for Board Meeting Thursday, February 2

Three proposed amendments to the Bylaws of the Ranch Meadow Condominiums Association will be presented at a meeting of the Board on Thursday, February 2. The meeting will begin at 7:15 p.m. and will be held in the Hix Room of the West Star Bank, 363 Elkhorn Avenue, which is the building immediately to the west of The Egg and I Restaurant.

Association members are invited, as always, to the meeting and will be given opportunity to raise questions about the Amendments. After discussion, the Board President will call for a vote by the Board members to accept or reject the proposed Amendments. The Amendments were written to bring the Bylaws into conformity with changes that were made in state statutes governing condominium associations. The changes were voted into law by the Colorado Legislature in 2004.

Copies of the proposed Amendments are published on **pages 6 , 7 and 8** of this issue of *The Bugler*.

The Board will also act on items that normally come before it at a regular meeting.

Association Board Is Developing Policies and Procedures

With the passage of Senate Bill 100 by the Colorado State Legislature in 2005, the Ranch Meadow Condominiums Association is required to go through a 35-page summary of the Revised Colorado Statute and develop a series of Policies and Procedures that it will follow in meeting requirements related to various aspects of the statutes that govern Common Interest Ownership communities. The Colorado Common Interest Ownership Act governs communities such as Ranch Meadow where the owners hold properties in "common" or as a group rather than individually.

The Policies and Procedures that the Board is developing will explain or clarify a series of restrictions and governance issues that are a part of the Declaration under which the Ranch Meadow Condominiums Association was incorporated. The Declaration is available for all Owners as a part of the materials held on the website, <ranchmeadow.com>. The document was also included in the materials that were given to each Owner at the closing when his/her unit was purchased.

The Policies and Procedures work will continue during the next few months, and the Board hopes to be able to have them completed and ready for presentation to the membership at the annual meeting this year.

Owners With Computer Experience Urged to Volunteer for Work on the Website

Owners who have experience with computers and with web development are needed as volunteers to help to update the internet website for Ranch Meadow.

Bob Nagle and Marcia Logan, board members, are working on the project, which when completed will centralize all information about the Ranch Meadow Association at the world-wide web site <www.ranchmeadow.com>.

Interested volunteers are asked to contact Bob Nagle at 586-9422. Bob says that individuals with experience with the software, FrontPage, would really find an important place on the website team.

Winter Weather Means It's Time to Plan to Avoid Pipe Freezes

Beautiful blue skies, crisp winter breezes, snow ice -- and a call for owners in Ranch Meadow to take stock of precautions they need to take to prevent frozen pipes and possible water damage inside the condos.

Of course, if a condo is occupied during the winter months, there is little danger of frozen pipes, but if owners are gone from the community for a time during the winter months, the Board makes three major suggestions to prevent problems with frozen pipes.

The first, of course is to find a person or persons who will "faithfully check the unit daily or weekly." The individual or individuals should be given complete information as to how to reach the owner by telephone and the authority to turn in the problem to Faith Property Management so a maintenance crew can be called.

The second suggestion is that the owner follow the Declaration requirement that the thermostat inside each unit be left at 50 degrees or higher at all times when the unit is unoccupied.

A third suggestion is that if the owner is planning to be gone for a number of days, weeks or the entire winter, it would be wise for him/her to turn off the water in the unit and turn on all faucets to permit all of the water in the lines to drain out. In most of the units, a "water shut-off valve" is located inside the furnace room and can easily be turned off. Those who feel uncomfortable about handling this job themselves should contact a plumber and have it done.

A fourth possibility is to have one of your maintenance persons install an electronic device that will signal when the temperature inside the unit has dropped below the thermostat setting.

Three electronic devices that are available to signal temperature problems are listed below. It should be pointed out that the Board **does not** recommend any specific device. It simply provides these as possibilities to consider in coming up with what is best for your unit.

Here are the Freeze-Warning Devices Available at Modest Costs. . .

1. **Thermo Cubes:** for cold weather automation which can be used with a window light to signal to neighbors that there is a problem with the heat in a condo unit. Three models; retail price is about \$20. Call 866-243-8020 for details.

2. **Honeywell Winter Watchman:** a freeze warning alarm device used to create a signal that indicates a below normal temperature and probably a failure of a heating system. Retail for about \$20. Call 800-456-5267 for details.

3. **Freeze Alarm:** provides the most cost effective means to protect your home or vacation property from freezing temperatures. Freeze Alarm automatically begins calling a telephone number that you select when the temperature drops below 45 degree fahrenheit. It sells for about \$110. For details, call 800-456-5267.

RANCH MEADOW CONDOMINIUM OWNERS ASSOCIATION DIRECTORY

Bob Addleman, 1455-H Raven Circle, telephone 223-4101. [Treasurer].

Suzy Blackhurst, 1620 Raven Circle, telephone 586-4104.

Bob Butler, 1535-I Raven Circle, telephone 577-0301.

Charles Coffey, 1437-I Raven Circle, telephone 635-0814.

Marcia Logan, 1360-C Raven Circle, telephone 586-9194, [Vice President].

Bob Nagle, 1519-G Raven Circle, telephone 586-9422.

Marlan Nelson, 1442-I Raven Circle, telephone 577-9875. [Secretary].

Gordon Slack, 1535-B Raven Circle, telephone 577-1472. [President].

Eric Waples, 1519-H Raven Circle, telephone 577-1827. [Landscape Chair].

**Anthony Nuccio, Ranch Meadow Representative, Faith Property Management,
Telephone 377-1626. The Person to Call to report a problem.**

Address: 300 E. Boardwalk, Bldg. No. 6B, Ft. Collins, CO 80525.

An Open Letter from the Board to Owners

Board Asks Owners to Adopt Ideas to Save Association Funds

Your Board is very concerned about keeping the assessments as low as possible. We pay them, too. The cost for our Master Insurance Policy is increasing due to a history of water-damage claims that the carriers view as excessive. We are asking for everyone's help and cooperation to avoid all future such claims which should reduce our insurance rates.

We are no longer able to get a policy with the \$1,000 deductible because of a loss history that insurers view as "excessive." Assuming that we stay with our present carrier (State Farm) we will have to accept a \$5,000 deductible instead. We budgeted \$46,500 for insurance for the coming year and the actual cost will be \$48,717. We have talked to another Association in Estes that was unable to obtain insurance because of similar water-damage claim.

What can you do to help? Here are a few of the ideas that we consider important in reducing our insurance claims and thus reducing the premium we must pay for the coverage.

1. We know that this sounds like a broken record, but **P-L-E-A-S-E** shut off water to your unit if you leave it unoccupied for an extended period of time. The main water shutoff is the valve with the red handle, usually located behind the water heater. Please do this even in the summer because not all of our claims have been caused by frozen pipes. Broken refrigerator lines and washing machine hoses also pose problems.

2. One of the Board members recently purchased a high-quality infrared thermometer that we can use to test the temperature of your unit from the outside. We will be experimenting the next time that it gets really cold to see if we can detect problems. **(If you see someone driving around shining a red laser "dot" on a unit, please don't call the police.)** We will be focusing on those units that are not occupied year-around because some of our frozen pipe problems were, in turn, caused by furnace failures.

3. Again, we encourage you to purchase and use one of the temperature monitoring devices listed in the article on **Page 2** of this issue of *The Bugler*, if you leave your unit unoccupied in the winter months. The devices aren't expensive, and they may save you and the Association a significant expense.

4. We are going to start a registry with the management company that will have emergency contact information for every unit owner. This will have a contact number for the owner and a contact number for someone else who has a key to your unit and who can grant access in case of an emergency. As an alternative, you can leave a spare key in a sealed envelope with the management company.

The bottom line is that all of us as Owners at Ranch Meadow can work together to ensure that our community and our real estate property is protected as one of our most important financial investments. We all have insurance to protect us in the event of an accident, and the price is relatively reasonable as opposed to a policy for a stand-alone house. Our Master Insurance Policy is there to take care of **losses that cannot be avoided**. We solicit your help and cooperation in working together to get our loss history healthy again. . . it will improve our "bottom line" financially.

--Your Ranch Meadow Board of Directors

Rotary Club Seeks Volunteer to Provide Housing for Visiting Swedish

The Estes Valley Sunrise Rotary Club is hosting an exchange student from Sweden this year. Her parents are coming to visit in April. If anyone is able to loan a unit for them to stay in for about 10 days during their visit here, it would be greatly appreciated.

If you can help in this venture, please call Gordon Slack (577-1472) or Eric Blackhurst (586-4104).

Where can one park in Ranch Meadow? In front of garages and on streets ONLY. No parking is permitted on gassy areas.

Community Welcome Committee in Process of Being Reorganized

A few years ago a Welcome Committee was organized by the Board of the Ranch Meadow Association, but through time it gradually became inactive.

But that inactivity is a thing of the past this year as Marcia Logan, Bob Addleman, and Marlan Nelson have begun planning for re-activating the important committee's work.

One goal of the committee is to serve as a central group to help new owners become oriented to the community. Tentative plans call for revising the Ranch Meadow Homeowner guidebook. The committee will also make calls on new owners to welcome them to the community and to help acquaint them with Estes Park and the area.

Owners and renters wishing to serve on the Welcome Committee are asked to call Marcia Logan [586-9194], Bob Addleman [223-4101], or Marlan Nelson [577-9875].

Owners, Renters Asked to Send E-mail Addresses to Nelson

Owners and renters have answered the call for listing their e-mail addresses with the Association at a very good rate. To date a total of 120 addresses have been listed.

Nelson said he wants to send a big THANK YOU to all of those who have responded to the call, and to encourage those who have not sent in the address to do so as soon as possible.

Individuals can communicate the address to Nelson by sending an e-mail to him at doublnel@verinet.com. The e-mail address list makes it possible for the Board to get information and messages to owners very quickly – and at no cost.

Consideration is being given to producing *The Bugler* and distributing it by e-mail. By using the electronic method, the Board will save approximately \$60 a month – and those funds can be used for other maintenance expenses.

Even if the decision is made to distribute *The Bugler* by e-mail, copies of the document will be mailed to those who do not have internet access and those who indicate that they prefer the use of regular mail.

Here's the Procedure to Get Repairs Made in Ranch Meadow

Picture this: you have been downtown shopping and return to your condo with an armload of packages. You open the door and walk across the floor. As you walk on the carpet, you hear a "squish, squish" under your feet.

If you're like most people who have lived in stand-alone homes most of your life, your first thought is to grab the telephone and call your favorite repairman.

Wait!! DON'T make that call . . . at least not to your favorite repairman.

Instead, pick up the phone and dial **377-1626** and report the problem to the agent at Faith Property Management. The company has a 24-hour emergency service and will make contact with one of the repair companies to handle the job.

Ranch Meadow Condominiums Association carries an "all-risk" policy on the buildings in the community, and each owner is strongly advised to carry his/her own contents policy. If the damages to the unit as described in the scene here fall under coverage by the Association policy, it is imperative that the case be handled by Faith Property Management. If an owner contracts for the work directly with his/her repair person, he/she may not be able to get reimbursement.

So remember: **LET FAITH PROPERTY MANAGEMENT** be the first place you call when there is a maintenance problem in your condominium. Call **377-1626**, not your favorite repairman.

RANCH MEADOW BUGLER

Published by the Board of Directors of Ranch Meadow Condominiums Association
Items for inclusion in *The Bugler* should be sent to the editor: Marlan Nelson, 1442-I Raven Circle
Estes Park, CO 80517; telephone: 577-9875

Board Continues Work On Clarification of Declaration Provisions

The Board of Directors for Ranch Meadow Condominiums Association began a comprehensive review of the Declaration for the Association in 2005, and the project will continue during the coming year. The Declaration is the legal document that was filed in the Larimer County Courthouse in May 1997, that created the Association as a non-profit corporation under the Colorado Common Interest Ownership Act (CCIOA).

According to the third paragraph of the Declaration, the document sets out “the terms, covenants, conditions, easements, restrictions, uses, reservations, limitations and obligations” that shall govern the Ranch Meadow subdivision in Estes Park.

Individuals, corporations, partnerships or any other legal entity recognized by Colorado law can become owners in the community. Ownership in the condominium estates, according to the Declaration, means “a fee simple interest and title in and to a unit together with the undivided interest in the general and limited common elements.” That translates today as being a unit plus 1/156th of the land within the subdivision.

The major areas of the Declaration that are being evaluated this year are as follows:

(1) Section 3 – General Common Elements. There is a need to study this section and develop, if needed, clarifications and interpretations to define which specific areas are General Common Elements.

(2) Section 4 – Limited Common Elements. There is a need to study this section at the same time that the General Common Elements are being studied to identify specifically the areas that are deemed to limited primarily for use of an individual owner and not the entire community. Maintenance responsibilities will eventually be decided based on interpretations for both Sections 3 and 4.

(3) Section 21 – Insurance. The Board will study this section to develop a “specific” listing of what shall be covered under the Association policy, and what shall be relegated for coverage under the owner’s insurance policy.

Board meetings will be set up during the year to deal with these and any other areas of the Declaration that the Board identifies as areas needing clarification. Owners will have the opportunity to give input on these issues, and if changes are proposed, owners and holders of deeds of trust and mortgages will have opportunity to vote on the changes.

The Board emphasizes that the Declaration study and evaluation is being made as part of the efforts to manage the financial aspects of the Association in the best interest of the owners.

Here’s Explanation of Information and Transfer Fees for Sellers

Owners who sell their condominiums in Ranch Meadow will pay two fees to the management company, an information fee and a transfer fee. Both fees are included as costs that are included in the management company’s contract with the Association. The Association does not assess the fees, and questions about the costs should be directed to Faith Property Management, 300 E. Boardwalk, Building 6-B, Fort Collins, CO 80525, telephone 970-377-1626,

According to the Faith Property Management company, the transfer fee covers all information, correspondence, etc., with the title and mortgage companies and with realtors related to the sale. It also includes costs for a welcome packet that is sent to the new homeowner. The fee is paid as part of the closing with the title company and is disbursed by the title company.

The information fee covers all unrecorded paperwork that the management company provides (minutes, financial statements, budgets, bylaws, rules and regulations, declaration) all of which are required by law to be transferred to each buyer of a condominium in Ranch Meadow. It is paid as part of the closing with the title company, and the title company disburses the money as part of the closing.

Both of these fees are listed on the settlement sheet that is given to the seller and buyer before closing. The realtor or other agency handling the sale should be able to answer all questions about the fees.

NOTICE TO ALL OWNERS AT RANCH MEADOW CONDOMINIUMS

The Board of Directors for Ranch Meadow Condominiums Association will hold its regular meeting at 7:15 p.m. on Thursday, February 2, 2006. Amendments to 3 of the Bylaws of the Association are on the Agenda for discussion, input from owners, and vote by the Board for approval or rejection. The meeting will be held at the Hix Room in the West Star Bank Building, 363 East Elkhorn Avenue, Estes Park, Colorado. [The building is located immediately west of The Egg and I Restaurant.]

Ranch Meadow Condominiums Association Bylaws, Article III, Section 2: Voting Rights.

2. **Voting Rights.** The Corporation shall have only one class of voting membership. When more than one person or entity holds an ownership interest in any one condominium unit, all such persons or entities shall be members; provided, however, there shall be only one vote per condominium unit. The person having the right to exercise the vote for the unit shall be as determined by the owners of that unit which determination shall be announced and recorded by the secretary or the person presiding over the meeting at the outset of every membership meeting, prior to the transaction of any business. Fractional voting or cumulative voting shall not be allowed. Unless otherwise required by the Condominium Declaration, these Bylaws or the Colorado Nonprofit Corporation Act, a simple majority vote shall be required for binding decisions of the membership.

To be eligible to cast a vote in regular or special condominium owner meeting, assessments and all other charges must be in good standing.

Voting on other items on the agenda for the regular or special condominium owner meeting shall be by voice count unless (1) Two or more voting members specifically request a secret ballot, or (2) A voice vote is too close to clearly ascertain the outcome. If the president after hearing the voice vote determines that a secret written ballot is needed, the appointed election judges shall conduct the count and announce the results.

In the event that there is a tie vote in which a board member is seeking re-election, the incumbent shall prevail. If there is a tie vote, and no board members are seeking re-election, the winner shall be selected by a coin toss by an election judge. In the event of a tie vote on any other non-election item presented, the issue shall be declared as defeated.

Use of Proxies: Only the owner of record may vote. If a member is unable to attend a regular or special owners meeting, he or she may complete a proxy form authorizing the president or another person specifically named on the proxy to vote on all issues before the owners. The use of general proxies shall be allowed at all meetings of the Association including, but not limited to Board meetings, special meetings, annual meetings, and budget ratification meetings. Proxies should be mailed, faxed, or e-mailed prior to the meeting to the management company. Unsigned proxies will be disqualified. Proxies obtained through fraud or misrepresentation are invalid. The Association has the right to reject a proxy when it has a reasonable, good faith basis to doubt the signature's validity or the signatory's authority to sign for the unit owner.

Elections: Election for Board positions shall always be by secret ballot. Ballots shall be in the form of a written ballot and shall be distributed, one packet to each qualified member, during the registration process. Prior to the election, the president shall ask for two members attending the meeting who are not candidates for election and who are not members of the Board of Directors, to serve as election judges and to count the ballots and announce the results.

AMENDMENT EXPLANATION: The proposed Amendment to Article III, Section 2 of the Association Bylaws is being advanced to bring the Bylaws into compliance with changes made by the State Legislature in 2005 in Section 38-33.3-217, Colorado Revised Statutes. These changes were contained in the State Legislature Senate Bill 100 which passed the Legislature in 2005 and became effective June, 2005.

WHAT ARE THE CHANGES? The changes that are being proposed are presented in this page as the material that is printed in bold type with underscore.

ACTION: The Board will accept a motion by a Board member to accept the proposed Amendment to Article III, Section 6 of the Association Bylaws. After a "second by a Board member" is attained, the president of the Board will ask for questions and discussion from those present. A call will be made for a Board vote on the proposed Amendment. If a majority of the Board members present vote "for" the proposed Amendment, it will be deemed to be approved, and the Secretary will be directed to add the Amendments to the Association Bylaws.

NOTICE TO ALL OWNERS AT RANCH MEADOW CONDOMINIUMS

The Board of Directors for Ranch Meadow Condominiums Association will hold its regular meeting at 7:15 p.m. on Thursday, February 2, 2006. Amendments to 3 of the Bylaws of the Association are on the Agenda for discussion, input from owners, and vote by the Board for approval or rejection. The meeting will be held at the Hix Room in the West Star Bank Building, 363 East Elkhorn Avenue, Estes Park, Colorado. [The building is located immediately west of The Egg and I Restaurant.]

Ranch Meadow Condominiums Association Bylaws, Article III, Section 6: Notice of Meetings.

6. **Notice of Meetings.** Not less than ten days nor more than fifty days in advance of any membership meeting, the Secretary or another officer if the Secretary is unavailable, shall cause written notice to either be hand delivered or sent prepaid by United States Mail to the mailing address of each unit or to any other mailing address designed in writing by the unit owner in the corporate records.

In addition to the hand delivery or U.S. Postal Service mailing, the notice of membership meeting will be communicated using the following methods:

a. Posted Notice: Notice of regular and special meetings of owners will be posted in the Notice Box maintained by the Association and located to the west of the U.S. Postal Mail Boxes at the corner of Raven Circle and Raven Avenue.

b. Electronic Mail: The Association will provide notice of regular and special meetings of owners by electronic mail to all owners who provide the Association with an e-mail address and who request notice to be delivered in this manner.

c. Web Site: The Association will post notices of regular and special meetings of owners on its web site at www.ranchmeadow.com

d. Notice published in *The Bugler*, newsletter for the Ranch Meadow Association.

For Special Meetings of Ranch Meadow owners, electronic notices shall be given as soon as possible but at least 24 hours before the meeting. Electronic notices will be supplemental to the mailed or posted notices and will not be used as a sole method of notification.

The notice of any meeting must state the time and place of the meeting and the items on the agenda, including but not in limitation, the general nature of any proposed amendment to these Bylaws, any budget items, and any proposal to remove an officer or member of the Board of Directors.

AMENDMENT EXPLANATION: The proposed Amendment to Article III, Section 6 of the Association Bylaws is being advanced to bring the Bylaws into compliance with changes made by the State Legislature in 2005 in Section 38-33.3-217, Colorado Revised Statutes. These changes were contained in the State Legislature Senate Bill 100 which passed the Legislature in 2005 and became effective June, 2005.

WHAT ARE THE CHANGES? The changes that are being proposed are presented in this page as the material that is printed in bold type with underscore.

ACTION: The Board will accept a motion by a Board member to accept the proposed Amendment to Article III, Section 6 of the Association Bylaws. After a "second by a Board member" is attained, the president of the Board will ask for questions and discussion from those present. A call will be made for a Board vote on the proposed Amendment. If a majority of the Board members present vote "for" the proposed Amendment, it will be deemed to be approved, and the Secretary will be directed to add the Amendment to the Association Bylaws.

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Ranch Meadow Condominium Association Bylaws, Article VIII: Amendments.

No amendments to these Bylaws shall be made prior to a review by the Board of Directors or a committee designated thereby for said purpose, of the Condominium Ownership Act, the Colorado Common Interest Ownership Act, the Colorado Nonprofit Corporation Act, Condominium Declaration, and any rules and regulations adopted by the Board, as the same may pertain to the contents of condominium association bylaws. Otherwise, the Board of Directors shall have the power to amend these Bylaws at any meeting of the Board **((at which all Board members are present))** by a simple majority vote. Written notice of a Board meeting at which any such amendment is to be discussed shall be given by the Secretary, either personally delivered or mailed prepaid postage, to all Association members no less than ten days prior to the date of such Board meeting, and shall state that the purpose or one of the purposes of such meeting is to discuss the possibility of amending these Bylaws.

PROPOSED TO AMEND: by **DELETING** the wording that is presented in the above paragraph in bold type, and underscored.

In addition to the hand delivery or U.S. Postal Service mailing, the notice of membership meeting will be communicated using the following methods:

a. Posted Notice: Notice of regular and special meetings of owners will be posted in the Notice Box maintained by the Association and located to the west of the U.S. Postal Mail Boxes at the corner of Raven Circle and Raven Avenue.

b. Electronic Mail: The Association will provide notice of regular and special meetings of owners by electronic mail to all owners who provide the Association with an e-mail address and who request notice to be delivered in this manner.

c. Web Site: The Association will post notices of regular and special meetings of owners on its web site at <www.ranchmeadow.com >

d. Notice published in *The Bugler*, newsletter for the Ranch Meadow Association.

AMENDMENT EXPLANATION: The proposed Amendment to Article VIII of the Association Bylaws is being advanced to bring the Bylaws into compliance with changes made by the State Legislature in 2005 in Section 38-33.3-217, Colorado Revised Statutes. These changes were contained in the State Legislature Senate Bill 100 which passed the Legislature in 2005 and became effective June, 2005.

WHAT ARE THE CHANGES? The changes that are being proposed are presented in this page as the material that is printed in bold type with underscore.

ACTION: The Board will accept a motion by a Board member to accept the proposed Amendment to Article III, Section 6 of the Association Bylaws. After a "second by a Board member" is attained, the president of the Board will ask for questions and discussion from those present. A call will be made for a Board vote on the proposed Amendment. If a majority of the Board members present vote "for" the proposed Amendment, it will be deemed to be approved, and the Secretary will be directed to add the Amendment to the Association Bylaws.