



The Ranch Meadow
Bugler
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Board to Consider Policy Amendment, Fill Vacancy at November Meeting

A proposed amendment to the Ranch Meadow Condominiums Association policy on investment of reserve funds and action to seat a Board member to replace Bob Nagle who resigned this month are major items on the agenda for the regular Board meeting to be held beginning at 7:15 p.m., Thursday, November 1, in the Hix Meeting Room, US Bank Building, 363 East Elkhorn Avenue, Estes Park.

(Please see separate story on page 5 on appeal for a volunteer for the Board of Directors.)

At the August 2007 Board meeting, newly elected treasurer Gordon Slack reported to the Board that "finances for the Association are in good shape," but he added that perhaps a revision of the investment of reserve funds policy to add AAA-rated Colorado Municipal Bonds to the list of investments could result in a greater net return on reserve fund investments.

UNDER THE ASSOCIATION'S CURRENT POLICY, reserve funds can be invested only in **insured** interest-bearing liquid accounts. All earnings from the investments are subject to federal and state income taxes. Non-profit corporations such as the Ranch Meadow Condominiums Association are not exempt from income taxes because they are identified by the IRS as a "special type" non-profit corporation.

Slack reported that under the current IRS tax schedule, the Association pays federal income taxes at the 33 % rate, and Colorado state income taxes at the 5% level. He said that when the Association invests reserve funds at 5.4%, the after-taxes net earnings are about 3.3%.

"CURRENT AAA-RATED COLORADO Municipal Bonds are yielding 4.5% to maturity," the treasurer noted, "which should produce a higher return than the current insured investments after taxes are paid."

Under the proposed amendment to the Investment of Reserve Funds policy, the Association would be eligible to invest in AAA- or AA-rated state or municipal bonds , or bond funds which invest only in AAA- or AA-rated municipal bonds. The change would limit investments in the uninsured money-market funds to 20 percent of the total Reserve accounts.

The proposed amendment to the Ranch Meadow Condominiums Association Policies on Investment of Reserve funds is presented in full on page 5 of this issue of *The Bugler*.

Ranch Meadow Policies, Town Ordinance Govern Pet Control Here

Three major rules of the Ranch Meadow Condominiums Association, as well as an Estes Park Town ordinance govern keeping of pets in the community.

Basically, these three rules and the ordinance provide that all pets must be kept on a leash and under the control of the owner when they are outside a condominium unit, and both the Association and the Town emphasize that the rules are for the protection of the owner against possible suits if an animal should attack a person.

Rule No. 20 of the Association specifies that all pets must be kept on a leash when outside an owner's condominium. Dogs can be kept on the deck of a unit, but the Estes Park Town ordinance on animal control requires that **dogs be kept on a leash when on the ground around a unit, and anywhere the pet is walked in the town limits.** This regulation prohibits an owner from tethering a dog so that it is in the General Common Elements space around a condominium unit.

Another rule that specifies owner responsibility for pet owners is No. 18 which states that "pet owners are required to pick up all pet feces at the time it is deposited, and that the feces must be disposed of through sanitary methods to protect the health and safety of residents.

A third regulation affecting pets in the community specifies that "no animals, (*please see PET, page 2*)

Landscaping Changes Require Committee, Board Approval

Ranch Meadow Condominiums Association owners are reminded that since the group is organized under the Colorado Common Interest Ownership Act (a state law) no trees or shrubs can be added in the community without prior approval by the Landscape Committee and the Board of Directors.

Complete details on the Landscape Request and Approval process can be obtained from the Association website (www.ranchmeadow.com) or by calling Association Management of Estes Valley at 577-0515.

Owners are advised that the application must be filed and approved by the Committee and the Board **before** any new plantings are done. Failure to do so may result in the owner being required to remove the plantings. When the Committee receives the application, it makes an inspection of the site to determine such things as whether the plantings will block a neighbor's view, whether the planting is viable in the Estes Park area, etc.

ARC Approval Required Before Visible Changes are Made to a Unit

"Hey Mary," John called to his wife as he sat thinking about what project they should begin at their Ranch Meadow condominium unit, "what do you think about my idea of cutting a gate through the deck so we can get into the area outside the deck without walking all the way around the condo?"

"Sounds like a good idea to me, John," Mary replied. "I get tired of feeling penned in when I am enjoying the view from the deck, and I think we should do something to get rid of that awful wobbly deck railing."

Now that John and Mary have decided on the deck gate, steps, and railing reinforcement, their first step is to make certain that the project conforms to the architectural standards set up by the Ranch Meadow Condominiums Association.

Before any work is done on the project, they need to get an application for architectural change, complete it, and file it with the chair of the Architectural Review Committee (ARC).

THE APPLICATION FORMS can be obtained by going to the Association internet website www.ranchmeadow.com and printing out the form from the ARC site, or by contacting Gene Whannel at 577-0515 and requesting that he send them a copy of the form. After the form is completed, it should be filed with Chuck Coffey, chair of the ARC. The ARC will review the proposal, suggest any changes that need to be made to bring it in conformity with the ARC guidelines, sign it and return it to the owner with approval, approval with changes, or rejection.

If the project is approved, the owner will be told to contact his/her contractor and begin the work.

CUTTING GATES, ADDING STEPS and supports to stabilize the deck uprights are among the most common projects that are currently being added by owners, but many other projects require the same ARC approval **before** work is begun.

For example, owners wishing to add an air conditioning unit, to replace exterior doors and windows, garage doors, exterior lighting, exterior window coverings, and deck awnings, to name a few, are required to file an application with the ARC.

Owners who have questions about the application process for making exterior architectural changes should feel free to call Chuck Coffey, 635-0814.

8 Buildings Get Coat of Paint; Reserve Account Dollars 'At Work for You'

Ranch Meadow Condominiums Association owners saw their "Reserve Account" dollars at work during July and early August when 8 duplex units received a fresh coat of outside paint. With completion of the 2007 painting, all of the buildings in the Association have now been re-painted.

The duplexes – 1502, 1504, 1506, 1508, 1610, 1612, 1620 and 1622 – were painted by a Loveland contractor at a total cost of \$13,228.

Pet Control in Ranch Meadow (continued from page 1)

livestock, or poultry of any kind shall be raised, bred, or kept in the General Common Elements or any unit, except two household pets per unit." This regulation specifies that no animals are permitted to be kept in a condominium for any commercial purpose, and that "all pets must be kept within the unit or on a leash outside the unit." Pets are not permitted to roam free on any property in the community.

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

Beautiful blue skies, crisp winter breezes, snow and ice – and a call for owners in Ranch Meadow to take stock of precautions needed to prevent frozen pipes and possible water damage inside their condominiums.

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 reduce the danger of 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 Gene Whannel, manager, Association Management of Estes Valley so a maintenance crew can be called.

The second suggestion is that the owner follow the Declaration requirements 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 to turn off the water in the unit and turn on lower level faucets a few minutes 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 near the water heater and can easily be turned off. Those who feel uncomfortable about handling this job should contact a plumber and have it done. The water heater should be turned to “vacation.”

A FOURTH POSSIBILITY is to have one of your maintenance persons install an electronic device that will signal when the temperature inside a 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 are available with the retail price at about \$20.

2. Honeywell Winter Watchman: a free warning alarm device used to create a signal that indicates a below normal temperature and probably a failure of a heating system. This device retails for about \$20 and information about it can be obtained by calling 800-456-5267.

3. Freeze Alarm: provides the most cost effective means to protect your 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 \$100. For details, call 800-4567-5267.

Owners are asked to check to make certain all hoses connected to faucets outside have been disconnected for the winter months.

12 Volunteers Weed Ranch Meadow Entrance; Trim Trees, Bushes

The weeds didn't have a chance when 12 Ranch Meadow resident volunteers gathered recently to rid the front entrance of unwanted plants that had grown quite well during the summer with the aid of the welcome moisture from the summer rain.

In addition to their war on the weeds at the entrance, the group also trimmed a few over-grown shrubs and cut down a rather large "cottonless" cottonwood tree that had put up shots that were growing through a deck floor in the 1550 Raven Circle area.

When the work schedule ended, Bob Addleman's truck was fully loaded and the debris was taken off to the town waste management site.

On hand for the work project were Bob Addleman, 1455-H; Chuck and Sue Coffey, 1437-I; Susan Harris, 1520-H; Marcia Logan, 1360-C; Karen McClure, 1455-B; Sonja Murphy, 1519-F; Bob and Linda Nagle, 1519-G; Marlan Nelson, 1442-I; Nancy Nemacheck, 1400; and Mary Lou O'Neil, 1437-G.

Did you know. . . that the Ranch Meadow rules and regulations restrict full-time resident parking in the community? Parking for full-time residents IS PERMITTED only on the asphalted driveways immediately in front of the garage at a unit. Full-time residents are not permitted to park in the turn-around areas which are designed for entrance and exit to condo units, for service vehicles, and for emergency vehicles. Also, parking is not permitted at ANY TIME on the grassy areas which are parts of the General Common Elements. Violators of the parking rules are subject to penalty warnings.

Bob Nagle Submits Resignation to Ranch Meadow Board of Directors

Bob Nagle, 1519-G Raven Circle, a member of the Board since 2004, who has been a leader in landscape, beautification, and numerous other projects in the Association, has submitted his letter of resignation to the Board effective November 1.

In his letter, Bob said, "We have sold our condo. . . . and we leave Ranch Meadow and Estes Park having really enjoyed our short time here and having made great friendships that we value and hope to maintain. Linda and I will be relocating in November to Bismarck, ND, only for reasons regarding my elderly mother's quality of life in her remaining years."

"Bob and Linda will be greatly missed by the Association," Marlan Nelson, Board president said. "They are responsible for organizing and leading a group of volunteers during the past three years in major landscape improvement projects. Without their leadership in bringing together volunteers for various projects, the Association would have paid thousands of dollars to contract labor for shrub replacement, trimming, weeding, and other projects designed to beautify the community."

The Nagles also spearheaded in 2006 the drive to begin Ranch Meadow picnics when they opened their garage for a picnic when the weather turned blustery. They, too, worked with Marcia Logan and the Welcoming Committee in planning and executing a very successful community social preceding the annual meeting this past July.

Neighbors along 1519 Raven Circle are saddened with the departure of what they call "fabulous friends and model neighbors." One resident seemed to express the feeling of all of the neighbors when she said, "I am really saddened by their move even though I know that Bob and Linda's devotion to family is one of the qualities that makes them such wonderful people."

The Nagles will be greatly missed, and many good wishes go with them from the community.

Information Update Requested from Owners Who Rent Their Units

In an effort to keep up-to-date and accurate information about the Ranch Meadow community, the Board of Directors this week reminded owners who rent out their condominium units that they are required to file a copy of the lease and name of the tenants with the Association Management of Estes Valley office.

The requirement comes from the Declaration filed by the developer when the Association was created and from a rule adopted by the Board in 2006.

The Declaration states, "The condominium units are restricted to single-family residential dwelling and occupancy and use only. **Any rental or lease period or term shall be a period of no less than six months. All lease and rental agreements shall be in writing and subject to the reasonable requirements of the Board of Directors.**

R23.2006: Renting of Ranch Meadow Condo Units specifies that "Unit owners are required to submit the names of tenants and to file a copy of the rental or lease agreement with the Association Management company.

Lease agreements and names of tenants should be filed with Gene Whannel, Association Management of Estes Valley by December 31, 2007.

RANCH MEADOW CONDOMINIUMS ASSOCIATION DIRECTORY

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

Charles Coffey, 1437-I Raven Circle; telephone 635-0814. [Vice President and Chair of the Architectural Review Committee].

Rebecca Conley, 1455-G Raven Circle; telephone 586-9102.

Marcia Logan, 1360-C Raven Circle, telephone 586-9194. [Secretary and Chair, Welcoming Committee].

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

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

Mary Lou O'Neil, 1437-G Raven Circle; telephone 586-4311.

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

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

Gene Whannel, Manager, Association Management of Estes Valley. The Person to Call to report a problem. Telephone: 577-0515. Mailing Address: P.O. Box 315, Estes Park, CO 80517

Board to Consider Amendments to Ranch Meadow Policies

The Ranch Meadow Board of Directors will consider the following amendment to the Investment of Reserve Funds at its regular meeting on Thursday, November 1, 7:15 p.m. at the Hix Meeting Room, US Bank Building, 363 E. Elkhorn Avenue, Estes Park.

PROPOSED CHANGES TO THE RANCH MEADOW CONDOMINIUMS ASSOCIATION POLICIES ON INVESTMENT OF RESERVE FUNDS.

P18.2006: Reserve Funds Investment. (Senate Bill 100.2.1; updated to conform with Senate Bill 89 [2006]).*

All liquid and non-liquid Reserve Fund Investments shall be maintained in an account or accounts separate from the Association's operating account or accounts.

The Reserve Funds will be invested in the following types of accounts:

1. Insured interest-bearing liquid bank accounts, Certificates of Deposit.
2. Treasury Bills, Notes or Bonds backed by the U.S. Treasury.
3. AAA- or AA-rated State or Municipal Bonds or bond funds which invest in only AAA- or AA-rated Municipal Bonds..
4. Any other type of insured investment appropriate for non-profit entities.
5. Uninsured money-market funds not to exceed 20 percent of the total Reserve assets.
6. No more than \$100,000 shall be invested in any one financial institution.

NOTE: The remainder of P18.2006: Reserve Funds Investment is unchanged from the original version approved in 2006.

Monthly assessments should be mailed to Association Management of Estes Valley, P.O. Box 315, Estes Park, CO. The assessments are due the first of each month. Multiplex owners pay \$135 a month, and duplex owners pay \$170 a month.

Board Announces Opening for Replacement for Bob Nagle

With the resignation of Bob Nagle from the Board of Ranch Meadow Condominiums Association, a volunteer is needed to fill out Nagle's term. Owners wishing to be considered for the post should contact one of the members of the Board (names and telephone numbers are listed in the directory on page 4 of this issue of *The Bugler*), or Gene Whannel, manager, Association Management of Estes Valley, 577-0515.

Individuals who wish to be considered for the post should plan to attend the November 1 Board meeting at the Hix Meeting Room, US Bank Building, 363 East Elkhorn Avenue, Estes Park. The meeting begins at 7:15 p.m.

Bylaws of the Association state that vacancies on the Board created by a director's resignation are to be filled by an affirmative vote of a simple majority of the remaining directors. A director appointed to fill an unexpired term will serve for the duration of the resigned director's term.

The Board will receive nominations until the November 1 regular Board meeting. The individual appointed to complete Nagle's term will serve through July 5, 2008.

TO REPORT MAINTENANCE OR OTHER PROBLEMS, in the Ranch Meadow Community, owners should call GENE WHANNEL, manager, Association Management of Estes Valley. His telephone number is 577-0515. He is also the one to call to report any type of damage to a unit to inquire about the filing of an insurance claim.

Maintenance Tip Offered on Care of Deck Railings, Floors

Owners probably have noticed that the redwood deck railings and floors require a great deal of upkeep, but they may be able to prolong the life of the deck wood by doing a fairly simple thing: clear that snow off the railings and deck floors after each snowfall.

One lumber specialist said this week that he had found that this simple task greatly reduced the possibility of wood rot.

The specialist said that it was his opinion that when snow is left on the deck wood to thaw and freeze with the daytime sun and the night-time freezing that the moisture will eventually seep into the wood causing wood rot.

Owners should take note that the tip is just an opinion from one lumber man. It is being passed on with the hope that it will prove beneficial to Ranch Meadow owners.

Conservation Easement in Reserve Subdivision Is Off Limits

Ranch Meadow residents walking through the Reserve have noticed an increasing number of "No Trespassing" signs, and on at least one occasion a Ranch Meadow resident was accosted and verbally harassed by a Reserve homeowner. In order to clarify the regulations governing public access to areas within the Reserve, Marlan Nelson, Bob Nagle and Eric Waples met with the Estes Park Planning Department and learned the following:

All streets in the reserve are public with public rights-of-way of 60 feet. Since the roads are 24 feet wide, there is a public right-of-way of approximately 18 feet on either side of every road in the Reserve. There are no private roads in the Reserve except for individual driveways.

THAT MEANS HIKERS MAY WALK in the right-of-way on either side of the road despite the "No Trespassing" signs that read "Please Stay on the Road." However, hikers should stay off all property beyond the rights-of-way because that property belongs either to individual homeowners or is part of a Conservation Easement owned by the town of Estes Park.

The large open areas in the center of the Reserve are owned by the town of Estes Park which signed a Deed of Conservation Easement with the Estes Valley Land Trust. According to the Deed, the purpose of the Easement is "the preservation and conservation of natural areas for scenic, open space, aesthetic and ecological purposes." According to the terms of the Conservation Easement, there is no right of public access to the property and the town has the right to exclude members of the public from trespassing on the property. Someone has recently put up no trespassing signs in the Conservation Easement.

Although hikers should not walk in the Conservation Easement they still have the right to walk on the public roads and the 18-foot public rights-of-way on either side of the roads which go through the Conservation Easement.

BECAUSE THE RESERVE HOMEOWNERS ASSOCIATION complained about people trespassing on individual private property and on the town-owned Conservation Easement, the Community Development Committee voted recently to turn over ownership of the entire Conservation Easement area to the Reserve Homeowners Association. If the areas should be turned over to the Reserve, under the Conservation Easement policies, Reserve owners would also have to abide by the "No Trespassing" policy.

" Since we (Nelson, Nagle and Waples) had requested to be informed of any meetings discussing this issue, and we were not informed as requested, we have asked that the Committee reconsider its decision at a time when we can attend the meeting and provide our input regarding the ownership and management of the Conservation Easement," Nelson said.

Ranch Meadow owners who have questions or comments, should call Nelson, Nagle or Waples, and, until further notice, when walking in the Reserve, stay on the roads or on the 18-foot rights-of-way along the roads. *(Article by Eric Waples)*

Welcome to the Neighborhood . . . The Welcoming Committee is pleased to introduce two new residents in the Ranch Meadow community. Both are leasing units from the local owners. **Judy Crews**, who has been a resident since September 1, is residing at 1520-C Raven Court in a unit owned by Patricia Barnett of Estes Park. Ms. Crews has lived in Estes Park since 2000. Beginning in 1993, the Victoria, Texas, native was a seasonal employee of the YMCA of the Rockies.

The second new neighbor is Marian Palmer, who is renting the condo at 1442-C Raven Circle. The unit was recently purchased by Brenda Maurosek of Estes Park.