


Ridge Crest


JANUARY 2006

CONGRATULATIONS! GO TO THE WINNERS OF THE WINTER HOLIDAY DECORATION COMPETITION


Best Light Display:

 Steve and Lisa Johnson. They win 1/2 of a year's dues paid.


Runner-up for Light Display:

 Leon and Kelly Dawson. They win 1/4 of a year's dues paid.

Best Overall Display:

 Jesse and Jennifer Hodgson. They win 1/2 of a year's dues paid.

Runner-up for Overall Display:

 David and Deborah Singer. They win 1/4 of a year's dues paid.

Congratulations and good job!

WHO DO YOU CALL IN FIRESTONE?

Electric Service 303-659-0551

Gas Service 800-563-0012

Sewer Service

Tri-Area Sanitation District 303-833-2977
303-776-9570

Fire Department

Frederick-Firestone Area 303-833-2742
Fire Protection District 911
303-772-0710

Ambulance

Tri-Area Ambulance District 303-833-0811

Police

Firestone Police Department 303-833-0811

Postal Service

303-833-2412
800-275-8777

Recreation

Tri-Area Senior Center 303-833-4300

Area Hospitals

Brighton Community Hospital 303-651-5000
303-651-1513

County

Weld County Human Services 211

Schools

Frederick Elementary 303-833-2456

Prairie Ridge 720-494-3641

Library

Carbon Valley Library : Mon, Wed, Fri 10am – 5pm

320 Maple St., Suite B Tue and Thurs 10am – 8pm

Frederick, CO 80530 Sat 10am – 2pm

For more information about Firestone, to find out who to call, to check on permits and to report possible permit violations, etc., go to www.ci.firestone.co.us

ANNOUNCING OUR ONLINE SERVICE WITH MSI!

We've put our association online to provide you with more convenience and a wealth of online services and opportunities to share information; get news and announcements; access the online Resource Center for important Association documents and forms; utilize the member directory; and much more. We're excited about offering online association services and consider the service a valuable amenity for our association. Below is an overview of the service and a few ideas as to how it can help save you time and get you connected with our community.

Simply go to www.managementspecialists.com, and click Sign In to access our online Association services. If you are new to the service, be sure to complete the Sign Up information to receive a password to the private and secured portions of the site.

Resident Services: Puts our management office online to provide you with more convenience and an office that never closes. You can fill out Information Request, Accounting Requests, Report a Violation, and other common forms.

Stay Connected: Find the latest scoop on community announcements instead of waiting for the newsletter for up-to-date news and announcements.

Calendar: Find out instantly what's happening in the community with our online community calendar. Whether it's the next Board meeting, the community garage sale, or other special events, it will only take a moment to glance online at the calendar and find out what's going on.

Directory: Use the searchable directory for contact information such as names, email, phone numbers, etc. You can also voluntarily share information about yourself and seek other neighbors with common interests such as favorite sports teams, hobbies, clubs, etc. Since the website is secured and password protected, only

association members will have access to this information.

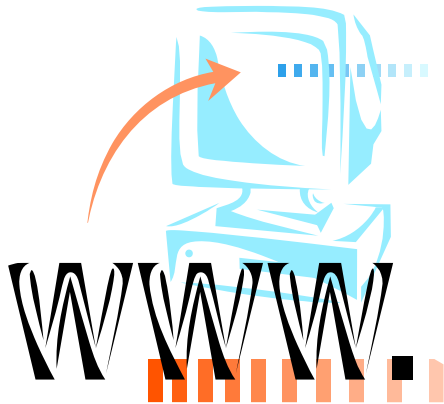
Resource Center: The Resource Center offers a secure, easy-to-organize, centralized location for important Association documents such as Covenants and Bylaws, Association governance policies, financials, Board meeting minutes, and more. Our Association information is in one place, online and available 24 hours a day, 7 days a week. Be sure to use the search capabilities to help you easily find exactly what you are looking for -- no more paging through documents when it's online and easy to find.

Email Notification: This service makes extensive use of email to extend the reach and timeliness of our community information. In other words, we'll use email to bring important information to you. If you haven't already signed up and wish to help save our Association money by reducing the cost of printing and postage, go to "My Profile" and update your contact preferences.

Check Your Account: View your account history and current balance. (This secured portion of the site requires an access code, which is requested by you while on the site and mailed within 3 to 5 business days.)

We hope you'll take advantage of this new service. Your input and suggestions will be appreciated.

Sincerely, Your Board of Directors



INTEREST RATES FOR HOA ACCOUNTS

Currently the 20-year reserve plan account for Ridge Crest Homeowners Association is earning interest at a rate of 2%. Inflation rates are figured at 3%, currently, in the 20-year reserve plan. The operating account for the Association, out of which all current expenses are paid, is earning interest at a rate of .25% when the balance falls under \$20,000 and is .55% when the balance is over \$20,000.

INVESTMENT POSSIBILITIES FOR HOMEOWNERS ASSOCIATIONS

At the request of a homeowner, queries were made into ideas for investments for HOAs. Talking to an Investment Agent at Smith Barney resulted in the following ideas for investments. He recommended conservative, low-risk investments and explained how investments for HOAs are a lot like investing for cities and municipalities. Because you never know when funds might need to be drawn out, conservative investments are key. You want the best rates, but you also want to be able to access those funds if something comes up and you need the cash. This means that stocks and high-yield bonds are probably not a good idea for a HOA. However, he did recommend U.S. Treasuries and U.S. Government Agency Bonds that do not exceed a two-year maturity date.

If an Association Board decided to further investigate such investments, the investment agent would be supplied with the Association's budget, 20-year reserve plan and current financials to determine how much the Association needs to function on a day-to-day basis and then how much is liquid for investment. Please also keep in mind that good old Certificates of Deposit (CDs) are a common investment for Homeowners Associations. If the Board decides to go this route, Management Specialists has a list of current Association CD sources and what they are paying. This list can be supplied to the Board of Directors, upon request. Just remember, no matter what your investment ideas, it is always a good idea to consult a Financial Advisor who specializes in HOAs before investing.

EY2006 INSURANCE RATE INCREASES

According to Deb Stratton, at Lockton (Insurance Brokers), the insured losses from hurricane Katrina, among others in the last two years, are affecting almost every insurance company. Because the insurance companies have paid out so many claims, they need to recover more than they normally do with "inflationary" premium increases, so they will be prepared to pay claims again in the year to come. The principle behind insurance is that everyone puts a little money in the pot so that if one person has a loss, they don't have to pay for all of it. Hurricane Katrina has basically emptied out that pot of money, so more has to be collected to fill up the pot again. Experts say increases could be anywhere from 8 - 12%.

BOARD OF DIRECTORS

President
John Stodola

Secretary
Dennis Usher

Treasurer
Kurk Erickson

Members
Henry Gneiser

MAILING ADDRESS:

RidgeCrest Homeowners
Association
c/o Management Specialists,
Inc.
390 Interlocken Crescent,
Suite 500
Broomfield, CO 80021

YOUR COMMUNITY MANAGER

Grace Cooley
970-663-9683
gcooley@managementspeciali
sts.com.

YOUR ACCOUNTING TECHNICIAN:

Stacey Wills at 720-974-4163

WWW.CONDOCERTS.COM

Management Specialists uses this website as the source for legal documents associated with RidgeCrest, and all other Associations they manage. Your Realtor can find the Covenants, Minutes from meetings, Rules and Regulations, Financial information and more. Direct your Realtor and Title Company to this sight for Association and property information.

EMERGENCIES - AFTER-HOURS AND WEEKENDS

Management Specialists' Loveland Office is open Monday - Friday, 8am - 5pm. For emergencies outside these days and times, please call MSI's main Loveland number and follow the prompts. That number is (970) 635-0498. The on-call manager will call you back and proceed to ask a few questions in order to ascertain if it is a true emergency or not, so please be patient. Remember, if it's not a true emergency, wait and call your community manager during office hours or leave her a message. Most companies charge an after-hours/emergency/travel fee for coming out at those times, and no one wants their dues to go toward unnecessary expenses.



RIDGE CREST WANTS YOU!

Interested in being on a Ridgecrest committee? We need members for all types of committees. Committees are a volunteer position. The ACC (Architectural Control Committee) still needs members. Also, consider starting a new committee! Examples of committees: Landscape and Beautification Committee, Budget Committee, Social Committee, Newsletter Committee, Neighborhood Watch Committee, Liaison to the Town of Firestone Committee, Holiday Light Judging Committee, etc. The possibilities are many! Call your Community Manager, Grace, at 970-663-9683 if you are interested or need more information.

GET YOUR DRR'S IN NOW FOR SPRING

Remember, according to the Covenants at Ridge Crest, the Architectural Committee has sixty (60) days to approve or disapprove your Design Review Request (DRR), so make your plans now and submit them. If you submit early, you'll be ready when the weather is, and won't be stuck worrying about when your DRR is going to come back approved.

Also remember: No matter what you are planning to do, if it alters the outside of your house or lot at all - front, side or back, you must submit a Design Review Request before proceeding - this includes flags, landscaping, fences, etc. When submitting a Design Review Request (DRR), and if you are making multiple requests at the same time, note that you can submit all your requests on **one** DRR. You do not have to fill out multiple DRR's. Just check all the appropriate boxes on the front of the DRR, to indicate all the requests you are making. You can receive and send your DRRs in email form too. Call your Community Manager for details and with any questions.

MANAGEMENT SPECIALISTS, INC.

Please keep in mind that Management Specialist, Inc. (MSI) serves an administrative function only. MSI helps manage the Homeowners' Association at RidgeCrest by working as a liaison between the Board and the Homeowners and between Contractors and the Board. MSI has absolutely no input in whether or not Design Review Requests (DRRs) get approved or not. They also have no input in the Rules and Regulations of your Community. The Board of Directors, along with Homeowners, make all the decisions for the Community.



FALL AND WINTER WATERING

James R. Feuchet

Dry air and low soil moisture are fall and winter characteristics in many areas of Colorado. During extended periods, particularly October through February when there may be little or no snow cover, trees, shrubs and lawn grasses can be damaged if they do not receive supplemental water. The result of long, dry periods during fall and winter is injury or death of plant root systems. The plants affected may appear perfectly normal and resume growth in the spring using stored food energy, only to weaken or die in late spring or early summer when stored energy runs out. Weakened plants also may be subject to insect and disease problems later on.

Plants Require Late-Season Watering

Most woody plants with shallow root systems require supplemental watering during extended dry fall and winter periods. Included in this group are some shade trees and evergreens.

Evergreen shrubs, particularly those growing near a house, may suffer root system damage during dry spells. Lawn grasses also are prone to winter damage. Newly established lawns, whether seed or sod, are especially susceptible to damage in dry fall and winter weather. Susceptibility also increases with lawns having south or west exposures.

Watering Guidelines

Watering should be performed only when temperatures are above freezing and the soil is not frozen. Apply water early in the day so that it will have time to soak in before possible freezing occurs during the night. If water freezes around the base of a tree or shrub, it can cause damage to

the bark. Heavy coatings of ice on turf-grasses also can cause suffocation or result in matting. In most years, one or two waterings in late fall and early winter may be enough to keep plants from suffering damage. The most important time for supplemental water is in fall prior to subzero weather.

A soil needle (root feeder) attachment for the garden hose is recommended for applying water to newly-planted trees and all shrubs. The attachments are available in garden supply stores. The needle should be moved frequently, from 6 to 8 inches apart and the procedure repeated, angling the needle slightly away from the plant. This procedure will help avoid over-watering and also improve aeration of the roots. In sandy, well-drained soils, the needle should not be left in the soil for long periods of time or the water will be wasted and valuable minerals wash away.

Newly Planted vs. Established Trees

In watering recently planted trees and shrubs, the most important area to water is the distance from a point halfway between the plant and the outer stretch of the branches to approximately 1 foot beyond the "drip line" or branch extremities. The majority of absorbing roots are in this area. Trees that are established (two or more years) should be watered with a lawn sprinkler to ensure coverage of all the root area. Roots will extend radially at least as far as the tree is tall. For shallow-rooted trees, a sufficient amount of water may be applied with sprinklers. Lawn areas also will benefit at the same time.

*Colorado State University Cooperative Extension landscape/plants specialist and professor, horticulture (2/90)

A Note For Next Year

Many residents mow their lawns too short! Grass should be mowed between 2.5" and 3". This promotes healthy root growth and many other benefits. Please keep this in mind!

