



# Forest Pond Newsletter

## HOA Annual Meeting

The HOA Annual Meeting was a revelation for both the HOA Board and the homeowners that attended.

For the HOA Board, the Annual Meeting demonstrated just how many homeowners are interested in the future of our slice of the pie and how many are not!

For the homeowners that attended, they really got to see and understand how precarious we are financially.

The Board put up a Power-Point slide show that out-

lined the past, highlighted the present and gave two



views of a probable future. The first view was simple - do nothing and wait for our community to be declared financially insolvent. The second view is complicated -

do everything we can to protect our community from being driven to the poor house.

The vote was cast and the outcome was resounding - do what is right and do it now!

So what is it we are going to do and how are we going to do it?

For that, my dear readers, you must read the rest of this newsletter to find out just what some of the plans are for our neighborhood!

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## Friend or Foe?

My pet, usually displayed on the front page of the newsletter and to the right of this article is both a pest and a blessing, yet pretty to look at! Why do I call my pet both a friend and a foe?

The Lady Bug or the multi-colored Asian lady beetle, *Harmonia axyridis*, is common in Japan, Korea and other parts of Asia. This species was introduced by USDA Agricultural Research scientists in the late 1970's and early 1980's as a biological control agent for pear psylla and other soft bodied insects.

"Multicolored" refers to the tremendous color variations

in this species, ranging from black with two red spots, to orange with 19 black spots, with every combination in between.

Introduced insects often require 7 to 10 years to become established, thus the reason we are only now witnessing observable numbers. Being a recent import few natural enemies are available to keep *Harmonia axyridis* populations in check. This will necessitate management efforts by homeowners until the beetle population experiences a natural reduction.

Insecticides are not recommended as lady beetle carcasses will remain in wall

voids where other insects, such as carpet beetles, will eat them. Upon depletion of this food source, the carpet beetles move readily into the home and feed on carpets, clothes, linens, stored food products, and many other items. Carpet beetles are extremely difficult to eliminate from a building.

In our area, we might see a decline in aphid, mite and scale insects infesting ornamental trees and shrubs. High numbers of lady beetles can result in reduced insecticide use, leading to an improved environment. Caulking may be a good investment rather than insecticides.



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## HOA Annual Meeting Agenda

The Annual Meeting was called to order by President Mehl Renner and he introduced the Board Members in attendance and Roger Huntley of Cline & Co.

The meeting proceeded in a logical sequence by first explaining the quorum rule and its different requirements by action items for the annual meeting.

The Board voted to change the By-Laws of the HOA and the homeowners were advised of the change.

Next on the agenda was the explanation of changing the Declaration of Covenants, Conditions, and Restrictions - this action item was tabled until such time in the future that the funds are available to perform the required voting in the manner specified in the Declaration. It must be stated here that the purpose of changing the Declaration is not to make it easier to amend in the future but to make it a much simpler and economically feasible to make the necessary changes.

The Neighborhood Watch was discussed and the need for a new chairman was addressed. Under this topic was the security issue of adding playground security lights and as well as upgrading the lighting along the pond area.

A drawing was presented to the homeowners by Roger Huntley showing what the Board had come up with to beautify the entrance and to make it more pleasant for visitors and passer-bys to enjoy. Under this topic, we also discussed the much needed traffic light at the re-aligned intersection which is supposed to be installed by August of this year.

The next subject was the results of the Financial Reserves Study and this was broken down into three parts; where we were, where we are and how we got here, and where we are going and how we are

going to get there.

You have all seen the graphs in the previous newsletters and there is no need to reprint them in this one. Suffice it to say that we were at a balanced financial level for three of the last four years, last year we ended up in the red. The unchanged future would left us in the red permanently.

How we got into this position is very simple, we have never raised homeowners' dues, we are constantly chopping, dropping and hauling away old trees that have become a danger to real property and lastly, we have a large number of homeowners who have not paid their dues. Having said all of that - homeowners dues collected so far this year will not cover operating expenses! We do not have the financial resources to go after these individuals legally, so we are forced to take other steps to correct this problem.

The last part of the Financial Reserves Study, where we are going and how are we going to get there took up the remainder of the meeting. It is the most complicated part as well.

Where we are going is on a financial solvency journey! How we are going to get there is a multi-stepped plan of money management. You have to understand that the task of the HOA Board is to not only manage the funds available but to request more when needed in order to maintain and improve our real estate values. The Board has been failing in this regard and the present Board has stepped up to the plate to win the game and bring home the proverbial bacon.

How are we going to do this? The first step was to request and vote on a \$50 Special Assessment for the rest of the year.

The second step is a five year program of increasing the homeowners dues from \$180 to \$280 by the year 2013.

The third step is to hold fund raising events within the community to bring in additional funds - the surest way to raise additional revenue is the hold raffles for purchases that appeal to everyone.

The fourth step in making our available funds stretch is to make the most of the City of Charlotte's Neighborhood Matching Grants program.

The fifth and final step is to purchase the last three streets of streetlights and turn them over to the city so that our electricity bill disappears.

The last part of the Annual Meeting was a short discussion on future projects that need to be accomplished so that our property values are maintained and our quality of life rating improves with the aging of our neighborhood.

Currently, there are two projects on the agenda. The first is to replace our broken park benches with low-maintenance modern benches and to add two benches in the vicinity of the Old Oak Tree on Forest Pond Lane. I think it's a shame we have that beautiful tree and no benches to sit on under and enjoy its shade!

The second project is to replace all of the mailboxes in the neighborhood. We are required by the Declaration to have identical mailboxes. However, the mailboxes we currently have are not commercially available. The Board is looking at replacing all mailboxes in a three phase project with low-maintenance aluminum boxes on metal poles that will complement the beauty of our community.





## Coming Soon to Your Mailbox

One of the outcomes from the HOA Annual Meeting, was a proposal voted on by the HOA Board for a Special Assessment for calendar year 2007.

The homeowners gave their approval in order to the HOA Board to send out the \$50 Special Assessment. This Special Assessment will be coming soon to your mailbox and will be payable by the August 1, 2007.

This is the second time in my eight years on living in Forest Pond that we

had to issue a Special Assessment (SA) and I feel very strongly that it will be the last time a Special Assessment will be needed in the next five to ten years.

However, that is dependant on the resident and non-resident homeowners paying their pay as they agreed to when they bought into our Forest Pond community.

This SA is necessary to meet our financial obligations for the remainder of the 2007 calendar year.

The reason for the SA is that not enough homeowners have paid their dues this year and we do not have enough money to continue operating without it.

If you have not paid your annual dues and you do not pay the SA, you will be hearing from a collection agency and the collection agency has the authority to effect your credit history!

A word to the wise is pay up and live worry free!

## Hot Weather Lawn Care

The season looks like it is going to be another hot, dry one. What to do about your lawn? It seems that the only things growing are the weeds.

You can try to help drain Lake Norman and assist the City Council in putting everyone on mandatory water restrictions. However, the use of a timer controlled sprinkler system that is properly adjusted will actually cut down on the amount of water your lawn will waste. You really need to be very observant to keep track of run off, if you see run off reduce the amount of time the sprinkler is on. You can spot treat your lawn and put down the water only where it is readily apparent that it is in dire need of liquid nourishment.

You can put down tons of herbicides and pesticides to help protect what little grass you will have left when the season is over but then that is polluting the environment more than is necessary. Unless you take the more expensive approach and use organic herbicides and pesticides.

You can also raise your mower to its highest cutting height and give the grass roots plenty of shade to help it retain as much moisture as possible.

I have only cut my lawn four times so far

this year - notice I said this year, not this season. That is due to a function of the dry heat we have been experiencing. I keep my grass cut to a height of 3-1/2 to 4 inches.

I also core aerated and raked sphagnum peat moss over the aerated area to help with water retention - last fall after we had a little bit of rain. A word of caution here, it has been too dry to properly aerate your lawn to try that last suggestion at this time. Have patience and wait for a good thorough soaking before you core aerate - then put down the sphagnum peat moss.

Try to use natural style mulch wherever you can, it does not transfer the heat as fast as stone, lava rocks, and rubber chips. The hotter it gets the more water you flowers, shrubs and vegetable gardens are going to need the water over and above what your lawn should get. If you have an established lawn and it is pretty thick you can probably water it once every ten to twelve days instead of once a week. If you were going to try and grow a new lawn this year, you can probably do so but be prepared for a huge water bill.

If you don't have a rain gauge, use an

empty small (6 oz) tuna can to monitor how much water you are putting down when you use your sprinkler - if the can fills half way you have put down enough water for the week.

Your vegetable garden will definitely benefit from a good watering twice a day until they are full grown and can provide enough shade for their own roots and then you can cut back to once a day.

The flowers you are growing will dictate how much water they will need and whether or not they are planted in the ground or in a container. Containers always use more water due to convection heating, so put a water reservoir under each container to hold additional water on those really hot days.

Last but not least, if you are out there doing all of this work for your plants - don't forget to water yourself! You have to replenish your body's fluids a lot more often than you think because we all have grown accustomed to going without in order to get the job done quickly - in hot weather that can be a very serious mistake for young and old alike!





## HOA Annual Dues Increases

Let's go back momentarily to page two of this newsletter, "HOA Annual Meeting Agenda - where are we going and how are we going to get there, step two of the financial plan, remember?

HOA dues will increase incrementally for the next five years from \$180 to \$280. This is a plan that will not only prevent additional Special Assessments for the next five years but will also give the HOA the financial security to invest in our community and improve our standing in the city's quality of life survey that is conducted every two years.

The first dues increase is the largest over the next five years. We are going to go

from \$180 this year (2007) to \$220 next year (2008), an eighteen percent increase. This is \$10 less than what the total will be for 2007 (\$180 plus \$50 Special Assessment equals \$230), but we should be able to function without the SA next year.

HOA dues are programmed for increases through 2013 but will have to be voted on and approved at each year's HOA Annual Meeting.

2009 dues will increase to \$245 (10.2% increase), 2010 will go up to \$260 (5.7% increase), 2011 climbs to \$270 (3.7% increase), 2012 inches up to \$275 (1.8% increase), and 2013 tops out at \$280

(1.8% increase).

The first increase was voted on and approved by more than 2/3 of the attending homeowners at the conclusion of the HOA Annual Meeting.

Each year's succeeding increase must be voted and approved at the previous year's HOA Annual Meeting.

Without the HOA dues increases, the HOA Board would have to do a Special Assessment every year just to meet the financial needs of our neighborhood. So, my friends and neighbors, whether you like it or not - it is time we started dancing to a different beat and we need to lead and not be lead.!

## Home Security While on Vacation

Start planning your vacation as if you are already gone - say what? Really, if you compromise your vacation security by doing the opposite of the following tips from the CMPD Crime Prevention webpage, you may not have much to come home to!

1. Do not publicize the fact that you are going on vacation.
2. Put lights and a radio on timers.
3. Burn an outside light all night, not just when you go away.
4. Do not close your blinds and curtains if you do not normally do so while you are home.
5. Do not stop deliveries! Have a neighbor pick them up for you, as well as circulars that accumulate by the front door (or in the newspaper box under your mailbox).
6. Make arrangements to have the lawn

cut while you are away.

7. Turn your telephone ringer down to low or turn on the answering machine. Do not leave messages saying that you are on vacation or when you will return home.
8. Lock all doors (including garage doors), windows and screens before leaving.
9. Store items such as lawn furniture, garden tools and hanging baskets in a secure area of your residence.
10. Ask neighbors to look out for your residence while you are away.
11. Consider asking a neighbor to park a vehicle in your driveway during your absence. (Ask a neighbor to take your trash container to the curb for you on collection day.)
12. Leave a phone number with a neighbor where you can be contacted

in case of an emergency.

13. Call the Charlotte-Mecklenburg Police Department or 311 to request a zone check of your residence while you are away.

14. If you do not have a neighbor that can pick up your mail and newspapers have them stopped during the time that you are away.

You may not realize your children like to talk about where they are going for vacation - they will talk loudly and excitedly about their destination - unfortunately, attentive thieves can overhear them and follow you or them home to see where you live.

If you have a monitored alarm system, provide a trusted neighbor or relative with a temporary pass code and key to the house to be used in emergency! Give their name and number as an alternate contact to the alarm company.

