

CAPTAIN'S CORNER: Say, have you signed up for the garage sale? Please let Mary Lou know just as soon as you can, so we can get enough homeowners together to make this happen again this year.

I want to thank the members of your board for the great job they have been doing. We not only meet once a month, but have several committees that keep us busy also. We could use a few volunteers for the Architectural, Finance and Maintenance committees. If you are interested, please give Nancy McShannic a call. I am sure Joni could use a few homeowners for the Neighborhood Watch Committee also, so please consider giving her a call.

Please always feel free to come to the monthly board meetings to share your good news, your concerns and advice. We, as a board, are there to represent you and enlist your help as much as we can in making decisions for the entire Shores community.

Please read and re-read letters that come from the property management company and also read your newsletters. They always contain valuable information and are for everyone who lives here in our community. Again, if you have any questions or concerns please attend a board meeting or feel free to call me. Thanks again for your continued support and patience as we struggle with some tough decisions this year.

Kathy Zinter, President

THE SHORES ANNUAL GARAGE SALE

The time has come to get ready for The Shores Annual Garage Sale. It will be the weekend of May 16-17-18, 2008 from 9 a.m. - 5 p.m. This is a great way to get rid of those no longer needed or wanted items. Someone else may just love what you no longer want or use. So clean out your basements, garages, storage areas and closets. The event will be advertised in the newspapers. Tell all your friends to come. If you are planning on participating, ***you must call Mary Lou***. We need each address so that the "arrows" can direct shoppers to your area. The deadline to sign up is May 12, 2008. We will need to have at *least twenty participants* to make this a successful sale. We have been known to have one of the best garage sales in Aurora in the past. Call Mary Lou at 303-751-2097 with your name and address. (Leave a message if there is not answer, she will return calls if you have questions)

If you are not "selling", go shopping, there are always lots of good bargains out there!

SHORE'S PLAYGROUP

Interested in joining a playgroup here at home? The first Shore's Playgroup will be held at the clubhouse Wednesday May 14th at 10 a.m. Children, infant through pre-K welcome to attend; bring a favorite toy and meet new friends. For more information e-mail EggersFamily@comcast.net. Hope to see you there!

(NOTE: all children must be accompanied by an adult!)



Shores Neighborhood Watch Updates

The Shores Neighborhood Watch Program will be starting another campaign to encourage you to join our Shores Neighborhood Watch Program and e-mail alert system. If we knock on your door, it's to encourage you to share your e-mail or share your phone number and keep your family informed! The Shores Neighborhood Watch Program is all about communicating with our neighbors and sharing important information to and from the Aurora Police Department, City of Aurora, Skyline Management and your Neighborhood Watch Coordinators. In the last few weeks, we have had reports of vandalism, theft, and property damage here in the Shores; criminal acts such as break-ins to garages, American flags being stolen and food and trash thrown onto homes and into yards.

Communication is vital to our Neighborhood Watch Program and it's up to you - - by e-mail, by telephone, neighbor to neighbor. We must all work together to build a strong communication network - together we can stop crime at the Shores. If you see something suspicious, report it. The system won't work without neighbors talking to neighbors through the Neighborhood Watch Program alert systems. Please join in! Become a member and tell your friends and neighbors in the Shores about our program. Our e-mail address is ShoresNHW@hotmail.com. T

Thank you to neighborhood watch members who have joined and are helping to make our program a success.

Joni Canterbury, Neighborhood Watch Coordinator
Telephone (303) 752-3135
Blythe Cheslin, Neighborhood Watch Asst. Coordinator
Telephone (303) 696-1283
Jack Norwood, Neighborhood Watch Asst. Coordinator
Telephone: (303) 751-7747
Website: www.neighborhoodlink.com/aurora/theshores



Ensuring our Future Insurability

I'm a relatively new homeowner in *The Shores* and an even newer member to *The Shores* Homeowners Association's Board of Directors. The aluminum wiring issue has been at the forefront during my short time serving thus far. A homeowner attending the last HOA meeting made a short, half-joking/half-empathizing comment to me after we were introduced: "You sure picked a helluva time to join the board." All I can say in response is, "You ain't kiddin'."

Undoubtedly, the aluminum wiring issue will long be remembered in *Shores* history. However, hopefully the keepers of that history will look back on the outcome as a success story and not a failure.

In my own attempt to understand the issue I've picked out what I think are the two core, equally-valid arguments on both sides. A key fact bearing on the issue is that many homes in *The Shores* have aluminum wiring, which is a well-documented safety hazard.

Here's the issue: the board has made a decision that requires those homeowners who have aluminum wiring to fix their homes by means of the COPALUM or "crimp" repair, which is an approved national electrical code method that is endorsed by the Consumer Product Safety Commission as being a permanent fix to the aluminum wiring issue.

From what I've gathered, the argument for COPALUM—a method that is considerably more expensive than other fixes that would also meet national electrical code—is that the board has decided to take a zero- or virtually-zero risk approach to ensuring the future insurability of *The Shores*. The board made its decision because in reviewing all the possible aluminum wiring fixes and based on the best evidence available, the COPALUM repair is the fix that assumes the least amount of risk in ensuring our future insurability. After weighing the needs of the entire community, the board deemed that taking the zero-risk or virtually-zero risk approach was best.

That decision wasn't made lightly—in fact, half of your board has aluminum wiring. A number of factors were taken into consideration, one being that *The Shores* was dropped by its previous insurance company because, in part, of incidences involving aluminum wiring (at least one fire and a number of reports of hot wire boxes, flickering lights and other pre-cursors to fire). Furthermore, it's important to note that our former insurance company now requires the crimp repair as a prerequisite for insuring HOAs.

However, let's not forget that our current insurance company *does not require* the crimping method.

That fact leads to the opposing argument presented by a number of homeowners who have aluminum wiring—if the expensive crimping method isn't required by our insurance company, then the lowest cost, national electrical code fix should be good enough. It's hard to argue with that: why get the "Cadillac" of all aluminum wiring repairs when the "compact car" fix gets me to the same place?

In the end, it comes down to the issue of risk management and taking, as the board has done, a zero-risk approach to ensuring our future insurability. The board isn't arguing the COPALUM is the only fix—indeed, there are at least two other aluminum wiring fixes that meet code. Again, it's about risk management when it comes to the ability to insure the entire community.

Now, I'd be remiss if I didn't say that my home has copper wiring. I still need to have a certified electrician sign-off on that as part of the overall mandate to ensure our future insurability, but my initial layman's look leads me to believe I've got the copper.

Still, the issue deeply concerns me not just personally, because I care about being insured in the future, but because many in our community have been handed this burden and they didn't necessarily see it coming. That fact troubles me most.

The issue that keeps coming to my mind—and, frankly, this is the issue I haven't heard discussed as of yet—is what is my responsibility as a copper wire homeowner to the aluminum wire homeowners who are required to bear this financial burden to ensure our future insurability? Furthermore, as a copper wire homeowner, what is my responsibility to ensuring the future insurability of our community?

I say this because we—that is, the board on behalf of the community—have asked the aluminum wiring homeowners to perform a more expensive fix to their homes, but one that ensures zero- or virtually-zero risk when it comes to future insurability. We are asking them to go above and beyond, and because of that, those homeowners deserve our appreciation, our thank you's, and perhaps more.

The “more,” my fellow homeowners, is perhaps where we really need to focus our efforts. What I'm getting at is, though the decision has been made to proceed with the crimp repair, the question remains on whether the community can develop a means to implement this policy so that the aluminum wire homeowners can have the “Cadillac” repair at “compact car” prices. Can we put our collective heads together and come up with an implementation policy that can ensure our future insurability while not burdening homeowners with a cost above and beyond what the minimum standard would be? That, in my opinion, is where the success story is going to lie.

The clock hasn't run out on our opportunity to turn this issue into a success story in *The Shores* history books. But, a success story is going to take some ideas and much more involvement...from everyone.

Jeremy Eggers, Board Member

ALUMINUM WIRING Q & A **May 2008**

Why was the Shores “non-renewed” by Travelers? The written statement from Travelers, dated November 28, 2006 was “non renew due to aluminum wiring, asbestos exposure and loss history.”

How many insurance companies bid on the Shores insurance after receipt of the non-renew? Sixteen.

How many of those insurance companies provided proposals for insuring the Shores? One, Philadelphia Insurance.

Who currently insures the Shores? Philadelphia Insurance.

What reasons were given by the fifteen other insurance companies for not providing proposals? Aluminum wiring, asbestos, property age, replacement values are too large, liability of lakes and pools.

Do you have the “crimping” repair requirement in writing from Travelers? Yes.

Does Philadelphia Insurance require the “crimping” repairs? They will accept “pigtailling” repairs at this time.

My wiring has been fine for over 30 years, why is it now dangerous? Just like any asset, the wiring ages. As the connections loosen with time, the danger escalates.

Why do I have to have the more expensive “crimping” repair when Philadelphia only requires “pigtail” repairs? “Pigtail” is considered by many to be a temporary repair. “Crimping” on the other hand is considered a permanent repair. There is concern that Philadelphia may decide not to insure the Shores in the future. The Board voted for the more permanent repair to have as many options as possible for future insurance.

What about the “middle of the road” AlumiConn repair? We understand the manufacturer is currently talking with the insurance industry to obtain their approval for this method. If this becomes an option with the companies that insure townhomes, the Board would certainly consider adding this as an option to the repair requirement.

How many incidents have been reported with respect to failed wiring? One fire that we are aware of, but many owners have reported the “pre-cursors” of aluminum wiring overheating, such as flickering lights, erratic appliance operation, or warm switch plates or outlet covers that could lead to fire.

What Filings in the Shores have the aluminum wiring? While we know there are pockets of buildings that were originally constructed with copper and do not require repairs, we have no way of knowing for certain, which units have aluminum and thus the required certification.

Can I obtain records from the City of Aurora to determine if my unit was constructed with aluminum wiring? From what we understand, the City does have the original plans, but many of the plans state that the wiring is “to City Code”. This does not describe whether aluminum or copper were used, both of which were code during the time of construction. Also, the records would not address subsequent upgrades if permits were not obtained, i.e., your unit was originally constructed with copper, but an owner finished the basement sometime after original construction and used aluminum.

What do I do if I know I do not have aluminum wiring? You must have your home inspected by a licensed electrician and have a certification of copper wiring sent to the management office.

Does this certification need to be from an electrician certified in the “crimping” repair?
No, any licensed electrician is acceptable.

What if I have all copper wiring except for my range and my clothes dryer? The wiring for these appliances is much larger than the wiring for your outlets, switches, etc. and is considered safe. There is no requirement to repair this aluminum wiring at this time.

Can I have a licensed electrician repair my aluminum wiring via the “crimping” method?
No, it must be completed by a licensed electrician certified in the “crimping” repair.

What happens if I don’t make repairs by the deadline? The enforcement policy of the Association will be followed. Owners who have not provided evidence of copper wiring or repairs of aluminum wiring by the deadline will be notified by mail. Lack of response shall result in fines being levied against the unit until such time compliance is met. Ultimately, the home may be liened and foreclosure is an option.

How can insurance companies require these repairs? Insurance companies may decide for any reason with whom they will do business, just like any other corporation. They can choose to non-renew (at policy expiration) or choose to not provide proposals for services at their discretion.

What happens if the insurance companies change their repair requirement standard? This is very possible and probably one of the largest concerns of the Board. Travelers may reduce their crimping requirement in the future, but what other companies might upgrade their requirement to “crimping”? How does the Association then justify to owners they have to spend additional funds for repairs? It appeared the best solution was a one time expense to ensure the most and best options for future insurance.

How can the HOA place this requirement on owners? The association’s governing documents require that owners maintain and repair utilities to and in their home. They further provide that owners shall not allow any condition to exist which might adversely affect the other townhouses or owners. The possibility of fire and lack of insurability would adversely affect other townhouses and owners.

Why should I make the repairs, if my neighbor doesn’t make the repairs, thus the danger of fire still exists in my building? While the process may take some time, ultimately all units will be completed.

May I insure my own unit if I don’t do the repairs? Imagine a fire that destroys a 4-unit building. Two of the units are properly insured, one has allowed their insurance to lapse and the other can’t obtain coverage due to aluminum wiring. The two owners that are properly insured will be unable to rebuild, due to the negligence of the others. They may very well sue the Association. You might call your agent and ask them for a quote for your own insurance, disclosing that you have aluminum wiring. You most likely will be denied coverage. Keep in mind, the Declaration of Covenants dictates that the Association insure the townhomes. A covenant amendment would be required, which requires 67% consent of the community.

Can we split up the insurance between different companies? The cost for the hazard insurance would be very difficult to place and very expensive. Insurance is priced using a weighted average of risk, spread over a group of units. The better risks make the package more attractive and also lower the overall premiums. Those owners that have made the repairs would be paying a higher premium, due to those that had not made the repairs.

What if the Assn. obtains a waiver of coverage for fires attributed to aluminum wiring? This would be much like a “self-insurance” program. The association does not have the funds for self-insurance nor the ability of financing such a program or if there was a loss. This would also require an amendment of the Covenants.

Could we obtain a master policy for all Associations in similar situations? This would most likely result in the Shores losing autonomy and betting their future on the hazards and losses of the other members in the group.

Will there be other meetings to discuss this issue with the homeowners? We expect to hold additional “town meetings” in the future to discuss any new developments with the owners.

STOP! Please do not install that satellite dish without going through the proper procedure. We continue to have owners installing dishes in locations that would not have been approved if the process had been followed. Yes, you have the right to reception by law. No, you do not have the right to install them on common elements, including roofs, siding, etc., without approval. Please save yourself time, money and frustration, call us first!

FLAG DISPLAYS

With the upcoming holidays and observances approaching, we thought some reminders would help you with respect to the Association Rules and the Federal Flag Codes. The upcoming dates include:

Armed Forces Day—May 17
Flag Day—June 14

Memorial Day—May 26
Independence Day—July 4

The Shores Rules state: “American flags may be displayed on an owner’s or occupant’s lot or inside of an owner’s or occupant’s unit window, with the maximum dimensions of thirty-six (36) by forty-eight (48) inches, within the limits of the Federal Flag Code.

Flag holders attached to the unit are permitted. An owner shall be responsible for any damage and/or repairs required due to the installation or removal of a flag holder.

Free standing flagpoles may be permitted, but as each lot has varying factors, an owner must obtain approval for the location, size and height of a flagpole from the Architectural Compliance Committee or the Board of Directors prior to installation.

Military service flags with a star denoting the service of the unit owner or a member of the unit owner’s immediate family in the active or reserve military service during a time of war or armed conflict may be displayed inside of an owner’s unit window or on an owner’s unit door, with the maximum dimensions of nine (9) by sixteen (16) inches.”

A few notes on flag display—do be sure to check your flag and ensure it is free of dirt, that it doesn’t have any tears or fraying, and that it isn’t faded; people should not display flags in disrepair. Old flags should be properly retired—any Veterans of Foreign Wars (VFW) organization will accept your flag and ensure it is properly retired.

It’s non-standard to fly your flag 24-hours a day, though this practice is permissible if the flag is properly illuminated. Flags should be brought in during inclement weather. Finally, when flying other flags along with the U.S. flag, the U.S. flag will always fly on the right (or, on your left when looking at it from the front of your home).

For more information, check out www.usflag.org.

WELCOME NEW HOMEOWNER(S) (and update your directory)

Sheila Aiken – 2822 S. Lansing Way
David & Jolene Ebert – 3056 S. Macon Cir.
Gail Junso – 2838 Kenton Ct.
Saulius Malinauskas – 11033 E. Linvale Dr.
Kerry Moynihan – 3018 S. Macon Cir.
Rebecca Rook – 2848 S. Lansing Way

MANAGER'S REPORT: Thank you all for sending in those Covenant Amendment consents! We still need more to get the final approval, so please if you haven't done so, find that pink piece of paper and mail it to our office.

The Q & A for aluminum wiring was put together based on questions and comments received by owners. PLEASE, if we did not address one or more of your questions, contact our office. We will be happy to try to assist you and we will try to include more information in upcoming newsletters based on any additional questions we hear.

We are regularly having issues with owners placing non-household items out for trash pick up. Allied Waste does NOT pick up anything BUT household trash. They will NOT pick up construction debris. They WILL pick up landscape debris, if bundled into 4' sections. Please, if you have extra trash, contact Allied Waste at 303-287-8043 and arrange for a special pick up. While we are always happy to help, removal of resident's trash is not included in the job description of your maintenance men. Please understand, taking the time to pick this up puts them behind on their HOA projects. It also gets them into a jam, when they are forced to fill the Assn. dumpster with owner trash. They frequently don't have room in the dumpster for the projects they are supposed to be working on. Please also, do not throw your landscape (or other) debris into the common areas – this too takes up their time and dumpster space! Thanks!

Don't forget, the streets and cul de sacs will be swept on May 8th (rain date May 9th). Please remove your vehicles from the front of your garage to make sure we get the best job possible. Yes, you are welcome to move your vehicle to the clubhouse parking lot!

We are again under watering restrictions this year. We are only permitted to water on Mondays, Wednesdays and Fridays, pursuant to Aurora's restrictions. If you see watering on other days, please contact our office – time clocks do get "zapped" by lightening and thus can become out of "sync". Please also, if you see broken sprinkler heads or dry sod areas, also report those ASAP. FYI, the watering restrictions allow for HAND WATERING of trees, shrubs or flowers on any day. The City also requires that residents use a shut off nozzle and bucket to wash vehicles at home. Please don't forget the high price of the water and its impact on your dues – CONSERVE!

Tis' the Season! Please remember, school will be out soon, which means the kids will be out and about playing at the Shores – please keep them safe, drive slowly through the community and keep your eye out. Kids, please play away from the streets and stay safe!

Kids will be kids....we are getting reports of children throwing rocks at the Shores wildlife. Please, parents, keep an eye on your kids and make sure they understand they are defenseless animals – many owners choose to live at the Shores because of the wildlife – please help protect it!

Nancy McShannic, Property Manager

BOARD MEETINGS are held on the third Thursday of each month at 7:00 p.m. at the clubhouse. Homeowners are WELCOME to attend any regular board meeting. The Board holds a homeowner forum at the beginning of each meeting for owners to express issues or concerns. Please consider attending the meetings to get involved in your association!

LET'S "THINK GREEN" AND RECYCLE!!!!

Free recycling at El Jebel Shriners recycling centers throughout the metro area. Most convenient to the Shores, is the one at Chambers and Mexico (15300 E. Mexico). Go north on Chambers turn east (right) on Mexico, then take the next right, turn into the small shopping center and take an immediate left and you will see about six dumpsters just ahead of you. You DO NOT need to separate any of the recyclable items. Items they will accept: magazines, newspapers, phonebooks, office paper, junk mail, glass, aluminum and tin cans, cardboard (flattened), steel cans (vegetable, soups, fruits and coffee cans, etc.), empty aerosol cans, paperboard (cereal boxes, cracker boxes, soda pop 12 pack containers, etc.) plastic bottles and other plastic containers and paper bags. Items they will NOT accept: plastic bags (you can take these to the grocery stores), plastic tubs (yogurt, margarine, cottage cheese, Clorox wipes containers, etc.), and of course, no garbage. For information and other locations, visit their website at <http://eljebelshrine.org/recycle.htm>.

Mary Lou Lane, Board Member

MORE RECYCLING OPTIONS

Allied Waste does offer individual recycling at \$2.50 per month (payable one year in advance). Two bins cost \$20. You may go to their website to see what they recycle and their "rules" at www.disposal.com. You may contact them to set up this service at 303-287-8043.

MORE ON BEING GREEN

Many residents are now using compact florescent lamps (CFL), and we are hearing confusion about disposal practices. The good news is they take a long time to burn out! When they do:

Like paint, batteries, thermostats, and other hazardous household items, CFLs should be disposed of properly. Do not throw CFLs away in your household garbage if better disposal options exist. To find out what to do first check www.earth911.org (where you can find disposal options by using your zip code) or call 1-877-EARTH911 for local disposal options. We have heard that Ace Hardware stores take back used CFLs, and other retailers are currently exploring take back programs. As Allied Waste does not currently offer disposal options, you may place the CFL in a plastic bag and seal it before putting it in the trash.

What should I do if a CFL breaks? Because there is such a small amount of mercury in CFLs, your greatest risk if a bulb breaks is getting cut from glass shards. Research indicates that there is no immediate health risk to you or your family should a bulb break and it's cleaned up properly. You can minimize any risks by following these proper clean-up and disposal guidelines: Sweep up—don't vacuum—all of the glass fragments and fine particles. Place broken pieces in a sealed plastic bag and wipe the area with a damp paper towel to pick up any stray shards of glass or fine particles. Put the used towel in the plastic bag as well. If weather permits, open windows to allow the room to ventilate.

SIMPLIFY YOUR LIFE! Don't forget, the Shores has direct deposit available for your monthly dues payments. Do you work long hours, travel quite a bit? You won't have to worry about forgetting to make your payments and experiencing those hefty late fees with this program! Call Skyline at 303-758-4355 for more information – IT'S PAINLESS, QUICK, AND EASY!

THE SHORES HOMEOWNERS ASSN. BOARD OF DIRECTORS

President:	Kathy Zinter	303-337-8810		
Vice Pres.	Mike Goldman	303-696-2158	Director:	Jeremy Eggers 720-535-5959
Treasurer:	Don Clem	303-751-1900	Director:	Mary Lou Lane 303-751-2097
Secretary:	Joni Canterbury	303-752-3135	Director:	Elaine Levy 303-695-0132
Director:	Blythe Cheslin	303-696-1283	Director:	David Pike 303-696-8799

THE SHORES HOMEOWNERS ASSN. CONTACTS

Architectural: Bob Kath, Chair 303-745-4176

Finance:	John McCabe	303-455-6123	Ira Schreiber	303-750-4507
	Paul Noveshansky	303-751-8315	Kathy Zinter	303-337-8810

Landscape:	Mary Lou Lane, Chair	303-751-2097	Elaine Levy	303-695-0132
	Blythe Cheslin	303-696-1283	Kathy Zinter	303-337-8810

Maintenance: (Please call management office for maintenance work orders)

Mike Goldman, Chair 303-696-2158
Ira Schreiber 303-750-4507

Neighborhood Watch: www.neighborhoodlink.com/aurora/theshores
Joni Canterbury, Chair 303-752-3135 Jack Norwood 303-751-7747
Blythe Cheslin 303-696-1283

Rules and Regulations:

Nancy McShannic 303-758-4355

Tennis Court Access:

Skyline Management 303-758-4355 (during regular business hours)
Jim Scott 303-337-5644 (after regular business hours)
Mary Lou Lane 303-751-2097 (after regular business hours)
Mike Goldman 303-696-2158 (after regular business hours)

Web Page: www.neighborhoodlink.com/aurora/theshores

***** CLIP AND SAVE *****

Management Office:

Skyline Management, Inc.	Accountant:	Terri McEntee
1780 S. Bellaire St. #490	Manager:	Nancy McShannic (nmcshannic@hotmail.com)
Denver, CO 80222	Maintenance:	Grant Boese

For copies of minutes, financial, governing documents, etc., to: www.skylinedenver.com
Click on HOA Documents and the click on The Shores

Important Telephone Numbers:

Insurance (Mortgage Certificates Only; Claims must be filed through management office)-866-347-6744
Maintenance (8 a.m. – 4 p.m./Monday-Friday)-----303-758-4355
Maintenance Emergencies (After normal business hours)-----303-426-3806
Management-----303-758-4355
Aurora Police Department (non-emergency)-----303-627-3100
Police Area Representative (PAR): Officer Muldoon-----303-739-6953

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