

RIDGE FOREST HOMEOWNERS ASSOCIATION, HANOVER, MD.

P.O. Box 724 Hanover, MD 21076

We're on the web!
www.ridgeforest.org



Ridge Forest Homeowner's Association

Community Calendar and Notes

October 9, 7pm-8:30pm
RFHOA General Meeting
Provinces Library meeting room
2624 Annapolis Road
Severn, MD 21144

November 8, 7pm-8:30pm
RFHOA Monthly board meeting
Provinces Library conference room
2624 Annapolis Road
Severn, MD 21144

October 6 - Community yard sale
7:30am - 12:30pm

November 11 - Veterans' Day

November 22 - Thanksgiving Day

October 8 - Columbus Day

October 31 - Halloween

As always, homeowners are welcome to attend the monthly meetings of the board.

Upcoming board meeting schedule:

December 4, 2007

If you would like to have an announcement added to our next community newsletter or would like to get information on placing an ad, please contact the newsletter editor via email at newsletter@ridgeforest.org or by writing to the address listed in the left margin.

October 2007

November 2007

Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6					1	2	3
7	8	9	10	11	12	13	4	5	6	7	8	9	10
14	15	16	17	18	19	20	11	12	13	14	15	16	17
21	22	23	24	25	26	27	18	19	20	21	22	23	24
28	29	30	31				25	26	27	28	29	30	

RIDGE FOREST HOMEOWNERS ASSOCIATION, HANOVER, MD.

July-October highlights:

- Proposed 2008 Budget
- Community Improvements

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Ridge Forest Chronicle

- Annual Meeting Edition

Volume XI, Issue 4

July-October 2007

Association General Meeting

After a busy and eventful year, it is time once again for our annual homeowner's meeting. This year's meeting will be held at 7 p.m. on October 9th in the large meeting room at the Provinces Library. As always, it is imperative that we get as many homeowners as possible to attend the general meeting either in person or by proxy. At the meeting we will address several important issues that affect our community and the association:

- the budget for 2008 needs to be examined, modified if necessary, and approved
- 2 vacant positions on the association board need to be filled
- the troubling issue of the recent rash of crime in our area will be addressed
- our District 32 delegate to the Maryland General Assembly, Delegate Pamela Beidle, will join us to introduce her community liaison and to discuss recent developments in our area that may affect us

Because of the importance of your vote in approving the budget, the board asks that you make every effort to attend the meeting. If you plan to attend and know that a neighbor does not, please ask them to complete a proxy form and allow you to bring it with you and vote on their behalf.

If you cannot attend the general meeting, please complete a proxy form and pass it to a board member or to a neighbor who will be attending so that your vote will be counted. You may also drop your proxy off at the library conference room the day of the meeting as early as 6:45pm. Proxy forms are printed on page 6

Please make sure that when you complete the proxy form that your home address is legible and that you have signed your proxy. By our covenants, unsigned, illegible, or incomplete proxies cannot be counted. If you complete a proxy but later decide to attend the meeting and vote in person, your proxy form will be invalidated.

We look forward to seeing you there!

Meeting Reminder:
RFHOA Annual Meeting
October 9, 2007
7:00 pm - 8:30pm
Provinces Library Conference Room

If you have any questions about the meeting or have an item you wish to be considered for the agenda, please email board@ridgeforest.org, or mail your question/request/suggestion to:

Ridge Forest HOA
P.O. Box 724
Hanover, MD 21076-0724

The 2007 Budget

2007 was an eventful year for the association and in terms of the budget we fared well with only two unforeseen expenses and one budget line deficit from the 2007 Proposed Budget.

The two unforeseen expenses came under the Property Repair and Tree Pruning categories. The property repair expense was caused by a hit-and-run accident which damaged 50 feet of community-owned fence along Ridge Road near the Severn Road intersection. The driver left the scene of the property damage without being identified. The Common Areas Committee solicited several bids for the repair work and selected the most reliable contractor with the lowest price. The community had to bear the cost of the repairs since the driver who caused the damage was never identified and the association does not carry property damage insurance for the common area fences. The board has been examining the costs associated with insuring the common areas for such damage, but initial estimates indicate that the annual cost of such insurance exceeds the costs incurred for repairs over the past five years. Unless a lower cost insurance provider can be identified, it may be more cost effective for the community to pay repair expenses as they occur.

The second unforeseen expense charged to the Tree Pruning budget line came about when work began on the common area dead tree cleanup as listed in the Proposed 2007 budget. Our initial estimate was for the cleanup to range from the street to a depth of 10 feet into the tree line. It was determined during the cleanup that the dead brush buildup was far more extensive

than we had estimated and that for safety and health concerns we needed to extend the cleanup range from 10 feet to 50 feet into the tree line. The contractor who had won the bid, DMF Landscaping, was made aware of our budget limitations and worked with us to reduce the costs as much as possible, essentially do the work at cost and accepting a free advertisement in our last newsletter as "compensation". The board thanks DMF Landscaping for their helpful contribution.

The single budget line deficit was incurred when the Front Entrance Landscaping project was implemented. The Common Areas Committee spent two months seeking a landscaping company that would be willing to develop a design to complement our front entrance, remove the existing landscaping as needed, purchase the new plants and mulch, and perform the installation. The initial bids for the most basic landscape design exceeded our proposed budget of \$1,500 by nearly \$8,000. The board worked diligently to reduce the cost of the design and working with the few landscaping companies that were open to negotiation. The board finally identified a landscaper willing and able to work as closely as possible with our budget constraint and the project was completed. Although we exceeded our proposed budget line, the board feels that based on the extensive research done by the common areas committee that we had achieved the best possible price for the large amount of work that needed to be performed.

The cost overrun for 2007, estimated at \$3,639.23, will be paid out of the reserve fund.

The Board proposes that we do not raise the annual assessment -- the assessment should be maintained at \$182.00 per year for 2008.

Feel the Desire to Serve your Community?

This year there are two positions on the association board that will become vacant. If you or someone you know would like to participate and serve our community, please volunteer for nomination.

The Board acts as a team; we all work together to ensure our community continues to exemplify the high standards that we all expect and work hard to uphold. Behind the scenes, the current Board has done quite a bit for our community and in the coming year we hope to do even more.

We strongly urge you to consider being a member of the RFHOA Board of Directors. It's important that we have as many different points of view as possible to ensure everyone's interest is represented by the Board. Our primary responsibility is to uphold the

provisions and requirements included in the covenants and by-laws of the Homeowner's Association. Another major responsibility is the organization of the community in the efforts to preserve the quality of life we have come to appreciate here.

Whether or not you choose to serve on the Board of Directors, we all have to do our part to maintain the beauty of our community.

To offer a nomination, please contact:
Shashi Ravindran
c/o Ridge Forest Homeowners Association
PO Box 724
Hanover, MD 21076

Nominations may also be submitted at the October 9, 2007 General Meeting.

RFHOA Board Member Contact Information

President

Kimberly Simmons
410.519.8177
president@ridgeforest.org

Vice President

Michaela Burgnon
vice-president@ridgeforest.org

Treasurer

James Smith
410-551-0955
treasurer@ridgeforest.org

Secretary

Patricia Smoot-Wood
410-519-5474
secretary@ridgeforest.org

Architectural Review Committee

Stewart Potter
architect-review@ridgeforest.org

Common Areas Committee

Cathy Bracey-Tynes
common-areas@ridgeforest.org

Member(s) at Large

Shashi Ravindran

General question or comment

board@ridgeforest.org

Newsletter Submission

newsletter@ridgeforest.org

Webmaster

webmaster@ridgeforest.org

**RIDGE FOREST HOMEOWNERS ASSOCIATION
PROXY**

I, *(print owner's name)* _____, of

(your address) _____ in
accordance with the Ridge Forest Home Owners Association By-Laws and Declaration
of Covenants hereby grant my proxy to *(proxy's name)*

_____ who shall have the right to vote
for me on all matters at the October 9, 2007 meeting of the Ridge Forest Homeowners
Association and at any additional meeting called because of a lack of quorum. I reserve
the right to cancel this proxy at any time by simply attending the meeting in person.

Signature of Owner

Date

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the right to cancel this proxy at any time by simply attending the meeting in person.

Signature of Owner

Date

The Proposed 2008 Budget

Ridge Forest Homeowner's Association, Inc.
2008 Budget

	2007 Budget Approved	2007 Actuals/Estimate Received/Incurred	2008 Budget Proposed
Income			
Homeowner Dues (\$182.00/year)	\$ 20,020.00	\$ 19,375.00	\$ 20,020.00
Fines and Late Fees	\$ -	\$ 25.00	\$ -
Interest Earned	\$ 73.00	\$ 68.00	\$ 60.00
From Reserve Fund	\$ -	\$ -	\$ -
Total Income	\$ 20,093.00	\$ 19,468.00	\$ 20,080.00
Expenses			
BGE	\$ 240.00	\$ 172.83	\$ 200.00
Water	\$ 400.00	\$ 597.00	\$ 400.00
Insurance	\$ 1,616.00	\$ 1,656.00	\$ 1,656.00
Bank Service Charges	\$ -	\$ 20.00	\$ -
P.O. Box	\$ 25.00	\$ 25.00	\$ 25.00
Postage	\$ 152.00	\$ 150.36	\$ 152.00
Miscellaneous Office Supplies & Printing	\$ 100.00	\$ 106.13	\$ 100.00
Web Site	\$ 100.00	\$ 98.90	\$ 100.00
Newsletter	\$ 115.00	\$ 131.01	\$ 125.00
Landscaping for Front Entrance	\$ 1,500.00	\$ 3,415.00	\$ 1,200.00
Mulching Common Area Trees	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Dead Tree Cleanup	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00
Lawn Service	\$ 8,800.00	\$ 8,800.00	\$ 8,800.00
Cleanup along Fence	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Tree Replacement	\$ 2,000.00	\$ 320.00	\$ 2,000.00
Tree Pruning	\$ 1,600.00	\$ 2,330.00	\$ -
Property Repairs (Signs, Fence, etc.)	\$ 200.00	\$ 1,500.00	\$ 200.00
Lawn Irrigation System	\$ 200.00	\$ 285.00	\$ 200.00
To Reserve	\$ -	\$ -	\$ -
Total Expenses	\$ 20,548.00	\$ 23,107.23	\$ 18,658.00
Net Surplus (Deficit)	\$ (455.00)	\$ (3,639.23)	\$ 1,422.00
Reserve Fund Balance	\$ 9,545.00	\$ 6,360.77	\$ 7,782.77
<i>Target reserve fund balance = \$10,000.00</i>			

The proposed 2008 budget was developed with the intention of maintaining the annual dues at their current level and limiting new project spending. The costs estimated for 2008 are based on the actual operating expenses observed during budget years 2007 and 2006.

If you have questions, comments, or want to see more information about the association financial records, please contact the Treasurer, James Smith, via email at treasurer@ridgeforest.org or in writing by postal mail at:

RFHOA Treasurer
PO Box 724
Hanover, MD 21076-0724

Improvements to our Community

It is October already and the summer of 2007 is ending. Your RFHOA Board has been busy this year and we hope you are pleased with our efforts.

Common Areas

The Ridge Forest Board of Directors took on one of the most financially ambitious projects since the board was established. The large trees from the common areas on Ridge Forest Way and brush/trees from Bear Forest Road/Raccoon Run were removed to provide for a safer living environment. A few of the dead trees were close to the road and one of the huge trees was leaning precariously over the main entrance road. The trees and brush near Bear Forest and Raccoon Run were also becoming a hang out spot. Dozens of alcohol and fast food containers were cleaned up from the and there were also several complaints about load music coming from parked cars. The brush bordering the streets was also used as a shield for a variety of unsavory behavior.

Other trees in the wooded areas were removed for the purpose of fire control, health of surrounding trees, and for general preventive maintenance. The work was completed in just over three

days with the culled trees being dropped back into the woods, trimmed of branches, and the trunks left there to decay as natural compost.

This work exhausted our common areas budget for tree trimming, but the RFHOA Board of Directors agreed that this work could not be delayed due to the risk of someone being hurt by falling limbs or trees and the increasing risk of brush fire caused by our prolonged drought conditions. In addition, the Board went through great lengths to find a professional landscaper to overhaul the entranceway landscaping. All the bids exceeded the amount allocated for the entranceway in the 2007 budget, so the board worked diligently with the landscaper to develop a more economical plan. The revised plan exceeded the budget line for landscaping, but the overall effort saved the community over \$500.00 and greatly improved the appearance of our entrance.

In a further effort to save additional funds and to offset the front entrance landscape costs, board members with horticultural experience volunteered to prune trees instead of hiring a contractor to do the work. The volunteer effort saved the community an additional \$3,500.00.

Common Areas Benefactor

The Board would like to express our sincere gratitude to the community homeowner who graciously donated the two sections of sod that greatly improved the appearance of our front entranceway landscaping.

The homeowner, who asked to remain anonymous, solicited permission from

the board to make the donation and then handled every aspect of the purchase and installation to ensure there would be no cost to the association. The homeowner explained that it was pride in the community that elicited the generous donation.

“Everyone must take time to sit and watch the leaves turn.”
— Elizabeth Lawrence

Crime Watch - Property Damage

Each and every time that the common areas or community property is damaged, the common areas committee reports the incident to the police.

In response to recent community property damage incidents, the board has requested that the county police department increase patrols through our community. If an incident occurs and the board can identify a suspect or suspects as being responsible for causing damage, the community will request that criminal charges be pressed so that any repair costs can be recouped.

To help protect our community, the best thing we can do as homeowners is to keep our eyes open and report suspicious behavior to the police. If you know someone who has been involved with vandalism in our community or if you see anyone committing vandalism, please report it to the police.

If you see discover any vandalism of community property, please inform our Board of Directors by contacting a of the board members in person or by email. Contact information for all our board members is on page 7 of the newsletter.

Tips to Prevent Home Burglary

The threat of increased crime has many of us concerned about the safety of our homes when we are away on travel or even gone for the day at work. A few simple tips can give you some basic peace of mind that your home is safe from a casual burglar.

- Be alert and watch out for strangers in the neighborhood! So many burglaries could be stopped or prevented if only more people would report suspicious activities
- Make your home look like you're there. Lights turned off and on by timers give your home a "lived in look" when you're away
- Install good locks. A high quality, one-inch deadbolt lock on every outside door is a basic requirement
- Plug a radio into a timer set to go on when you're away. Set the radio to all-talk station, leave the volume low, and give a would-be burglar the im-

pression you're talking to someone. Light and noise are burglars' worst enemies

- DON'T leave your home unlocked, even for a brief trip to the store or a visit to the neighbor across the street. Many homes have been burglarized in just such short periods of time
- DON'T hide a key outside your home. Leave the extra key with a trusted neighbor or friend. If you have deadbolt cylinder locks you must use a key to lock the door, and can't possibly lock yourself out
- DON'T put a name or address tag on your house or car keys. That's an open invitation to an unwelcome visitor should you ever lose your keys
- Keep your garage doors closed, even when you are at home

“You can easily judge the character of a man by how he treats those who can do nothing for him.”
— Johann Wolfgang von Goethe