

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

October 13, Columbus Day

October 31, Halloween

November 4, Election Day

November 11, 7pm-8:30pm
Veterans Day
 RFHOA Monthly board meeting
 Provinces Library large meeting room
 2624 Annapolis Road
 Severn, MD 21144

November 27, Thanksgiving Day
December 9, 7pm-8:30pm
 RFHOA Monthly board meeting
 Provinces Library large meeting room
 2624 Annapolis Road
 Severn, MD 21144

December 25, Christmas Day

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

Upcoming board meeting schedule:
 November 11, 2008
 December 9, 2008

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 2008

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

November 2008

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

RIDGE FOREST HOMEOWNERS ASSOCIATION, HANOVER, MD.

September - December highlights:

- 2008 Annual Meeting
- 2009 Proposed Budget
- Prepare for the changing season

Inside this issue:

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Ridge Forest Chronicle

Volume XII, Issue 3

September - December 2008

Ridge Forest HOA Annual General Meeting

Its time once again for the annual meeting of all members of the Ridge Forest Homeowners Association. Please mark your calendars for the general meeting on October 7, 2008 at the Provinces Library beginning at 7:00 p.m.

We need all homeowners to attend the meeting to elect new board members and vote on the 2009 budget. If you cannot attend, please make certain that you provide your proxy to someone – your neighbor or a board member. Board members will canvass the community prior to the meeting. Proxy forms will be mailed out with the general meeting notice and is available on the community website at www.ridgeforest.org.

RFHOA Board Activities for 2008

We thought you might like to know what the Board activities were for this past year. Our primary goal is to make certain that our community remains attractive. When everyone in the community keeps up the standards our home values remain firm. The Board's actions are guided by our Covenants. If you have any questions about the Covenants for the community, they are available on the RFHOA website.

- This Spring, the board sponsored a community wide yard sale on April 26. We made certain that the event was advertised in the Penny Saver and the Maryland Gazette, as well as on Craig's List on line.
- The RFHOA web site is maintained by the Board with minimal cost to the community.
- The RFHOA regularly walks around the community to ensure that properties are well maintained. Homeowners receive violation notices and are required to act upon the Board's findings. These include replacing missing shutters, mowing the lawns, replacing mail boxes, etc.
- The Architectural Review Committee receives and acts upon

- The Board is responsible for the maintenance of the common areas. In order to accomplish this, we solicited bids for mowing and clean up. Also, board members regularly contributed their time to cleaning up, planting flowers and performing repairs on the irrigation system and the lights on the front entrance monument.

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

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requests from homeowners on changes to their properties, including fencing, decks, pools, and sidewalks. It is important to remember that if you are changing the exterior of your home you should check with the ARC to ensure that you meet the community guidelines. This is needed in addition to any county approval needed.

- The Board published a Crime Alert flying in association with the Neighborhood Watch after the report of a burglary. We work closely with the Anne Arundel County Police in these matters.

- The Board has been in continual contact with the County about the dangerous entrance to our community and has requested a traffic light be installed. We have taken pictures of the traffic and documented the difficulties encountered by drivers getting out of Ridge Forest. This has become even more difficult since the Watts Road traffic has increased. We worked with the owner of the house at the entrance of our community to trim his bushes and trees to allow better visibility. The Board will continue to pursue this matter as it involves public safety.

Talk about the 2009 Proposed Budget

The Board is pleased to announce that by exercising some severe belt tightening we have been able to restore the 2008 end -of-year reserve fund balance to the \$10,000.00 level mandated by member vote at the 2006 Annual Meeting. In addition, although general services costs have increased, we have balanced the budget to the point that no dues increase is required for 2009.

At the end of the 2007 fiscal year, the reserve fund had dropped to \$6,392.91 because of several unbudgeted expenses that required immediate action. The key expense was a Common Areas fence repair along Ridge Road that was not covered by our property insurance. Second, the

wooded areas along the Ridge Forest Way entrance to our community required substantially more cleanup than anticipated to mitigate the risk of uncontrollable brush fires during the dry periods of 2007.

The 2009 proposed budget maintains the mandated reserve fund balance and restores funding to line items that had been unfunded in the 2008 budget. A new line item for legal fees has become necessary because a homeowner has retained legal counsel and has expressed his intention to sue the Home Owners Association. The Board is working diligently to resolve this issue. The specifics of the legal action will be available at the next Annual meeting.

“Advice is what we ask for when we already know the answer but wish we didn't.”
 -- Erica Jong

Odds and Ends

Board Members Needed

The RFHOA is looking for volunteers to serve on the Board. Elections for board members will be held at the General Meeting on October 7. The Board meets one evening a month at the Provinces Library on Rt. 175. If you are interested in being nominated, please give you name to Miki Burgnon at (410) 551-3844. Miki is serving as chairman of the Nomination committee.

You may also mail your nominations to:
 Ridge Forest HOA
 P.O. Box 724
 Hanover MD 21076

notice in the mail from the Architecture and Environmental Review Committee (AERC). The AERC is responsible for maintaining the standards that have been set in the Covenants of the homeowner's association. The notices were mailed to alert homeowners that a covenant violation existed with their home or on their property and to offer guidance where needed on how to avoid being fined for the violation.

If you have a question for the AERC, or are considering a modification to your home or property, please contact the AERC by writing to the address on the back of the newsletter, or by email at:
architect-review@ridgeforest.org

Violation Notices

Many homeowners may have received a

AERC information is also available online at www.ridgeforest.org

RFHOA Board Member Contact Information

President
 Kimberly Simmons
 410.519.8177
president@ridgeforest.org

Common Areas Committee
 Cathy Bracey-Tynes
common-areas@ridgeforest.org

Vice President
 Michaela Burgnon
vice-president@ridgeforest.org

Member(s) at Large
 Bill Madison
 Mary Spencer

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

General question or comment
board@ridgeforest.org

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

Newsletter Submission
newsletter@ridgeforest.org

Webmaster
webmaster@ridgeforest.org

Architectural Review Committee
 Stewart Potter
architect-review@ridgeforest.org

Time for Fall Chores

The Ridge Forest Homeowners Association recommends that you take some time now to do some preventive maintenance on your home. This will help keep your property value high and make the community a beautiful place to live.

- Clean or replace your air filters – this should be done at least every three months. Clean filters help keep your utility bills down and keep your systems running strongly.
- Service to the heating and air conditioning units should be performed twice a year. Now is the time to schedule your fall preventive maintenance visit to make certain that your heating systems will operate efficiently.
- Clear your gutters – especially after the leaves have fallen. This will help to prevent ice dams from forming this winter. Ice dams can seriously damage your home.
- Clean up your flower beds and rake up the leaves. A good rule of thumb is to trim plants, trees and bushes after they have bloomed. Plant your spring bulbs when the weather cools down at the end of September. Recycle your garden waste on Fridays.
- Seal your driveways. If you have not put a new layer of sealant on your driveway in the last 3-4 years, you should consider doing that now while the weather is nice. The sealant prevents your

driveway from cracking in the winter when water can get into the porous surface material. Changes in temperature will cause the water to freeze and expand cause damage.

- Paint your shutters and make certain that they are firmly attached to the house. Use a good exterior semi-gloss finish. A good adhesive to use is Loctite Powergrip.
- Check your exterior wood surfaces for damage from water. Over time exterior wood surfaces can rot due to water. You should replace rotten trim and paint all exterior wood surfaces – use a good primer coat and exterior paint.
- Change the batteries in your smoke alarms – mid October (and mid April) is a good time to put fresh batteries in the alarms.
- Garage doors need your attention also. Make certain that you spray a lubricant (like WD-40) on all the joints. Tighten all the bolts. This keeps your doors in good working order.
- Check for leaks around the windows and doors. After several years, the seals around the windows tend to become less effective. Remove the old seal and replace with a good clear sealant. Consider installing storm doors to help save energy and keep your house warm and bills low.

“As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them.”

– John Fitzgerald Kennedy

Ridge Forest Homeowner's Association, Inc.
2008 Budget

	2008 Budget Approved	2008 Actuals/Estimate Received/Incurred	2009 Budget Proposed
Income			
Homeowner Dues (\$182.00/year)	\$ 20,020.00	\$ 19,271.00	\$ 20,020.00
Fines and Late Fees	-	\$ 100.00	\$ 100.00
Interest Earned	\$ 60.00	\$ 19.82	\$ 25.00
Total Income	\$ 20,080.00	\$ 19,390.82	\$ 20,145.00
Expenses			
BGE	\$ 200.00	\$ 164.88	\$ 200.00
Water	\$ 400.00	\$ 649.06	\$ 400.00
Insurance	\$ 1,656.00	\$ 1,715.00	\$ 1,775.00
Bank Service Charges	-	\$ 32.00	\$ 84.00
P.O. Box	\$ 25.00	\$ 128.00	\$ 30.00
Postage	\$ 152.00	\$ 115.24	\$ 175.00
Miscellaneous Office Supplies & Printing	\$ 100.00	\$ 140.32	\$ 150.00
Web Site	\$ 100.00	\$ 100.00	\$ 118.00
Newsletter	\$ 125.00	\$ 155.43	\$ 150.00
Landscaping for Front Entrance	\$ 1,200.00	\$ 194.52	\$ 1,500.00
Mulching Common Area Trees	\$ 1,000.00	\$ 1,381.50	\$ 1,550.00
Dead Tree Cleanup	\$ 1,500.00	-	\$ 1,850.00
Lawn Service	\$ 0,000.00	\$ 0,100.00	\$ 9,200.00
Cleanup along Fence	\$ 1,000.00	\$ 1,000.00	\$ 265.00
Tree Replacement	\$ 2,000.00	\$ -	\$ 2,000.00
Property Repairs (Signs, Fence, etc.)	\$ 200.00	\$ 29.61	\$ 750.00
Lawn Irrigation System	\$ 200.00	\$ 269.83	\$ 275.00
Legal Fees	-	\$ 500.00	\$ 1,250.00
Community Services/Neighborhood Watch	-	\$ 102.90	\$ 200.00
Total Expenses	\$ 18,658.00	\$ 12,675.49	\$ 21,922.00
Net Surplus (Deficit)	\$ 1,422.00	\$ 6,715.33	\$ (1,777.00)
Reserve Fund Balance - Jan 1, 2008	\$ 6,392.91		
Projected Reserve Fund Balance		\$ 13,108.24	\$ 11,331.24
Target reserve fund balance = \$10,000.00			

Thinking Green

There are many ways to help the environment that won't cost you a thing.

- Recycle – the county recycle pick up is on Thursdays. You can recycle so many things – all in one bucket. Paper - Newspapers, cardboard boxes, magazines and catalogs, envelopes and junk mail, colored and white paper, phone books, hard and soft cover books, cereal and food boxes (liners removed), paperboard boxes such as shoeboxes, shredded paper (in paper bags), pizza boxes; Cans – Tin and aluminum; Plastic - plastic bottles and jugs such as soda, milk, detergent and shampoo containers; Glass – bottles and jars. Take your plastic bags back to the grocery store.
- Turn up the settings of your thermostats this summer. If you haven't already, install a programmable thermostat. Clean your filters. Have your air conditioning units serviced to make

certain they are running efficiently. If you have been in the home for many years, you may want to consider replacing your old units – the new models are much more efficient and quiet.

- Try watering your lawn less – it will save you money and save the water. When you do water, do so early in the morning or after sun set. Remember, it's better to water thoroughly when you do water.
- Turn off lights that aren't in use. It is cheaper to turn them off and on, than to keep them burning even for a minute. For that matter, unplug any adapters you are not using.
- Don't let your car engine idle unnecessarily. Turn it off when parked or waiting for someone. Keep you speed down. Avoid revving your engine – keep your RPMs down.

Your Finances - Emergency savings fund

Emergency savings can bail you out of many financial glitches. Personal finance experts recommend having three to six months' worth of living expenses set aside. At a minimum these expenses should cover mortgage payments, car loan payments, insurance, utility bills, grocery money, co-pay or costs of required medical prescriptions, and gas money.

Finding money for your emergency fund can be as easy as automatically transferring \$25 from your checking account or paycheck to your emergency fund until you reach your goal.

Cut back on expenses and send the money you don't spend to your emer-

gency fund. (For example, eating out one less time a week could result in a savings of \$160 per month.) Think of payments to this fund as a must-pay expense, like your electric bill and rent or mortgage. Keep your emergency fund separate from your other financial accounts but make sure it is easily accessible. Remember, in an emergency you want to get to these funds quickly.

For more information, see *The Importance of Emergency Savings* at

<http://www.americasaves.org/strategies/emergencies.asp>

Useful Tips for Around the Home

Make laundry day easier

Give each member of your family a small mesh laundry bag. At the end of the day, they can each put their own dirty socks into the bag. On laundry day, just toss the whole bag into the washer and then the dryer. Each family member can then retrieve his bag and match his own socks, saving you time. No more lost socks!

Beat the mustiness

Books lined up on your shelves can quickly build up with dust. This is easy to clean, but if your books have developed a musty smell from exposure to moisture in the air, you will need to do more than simply get out your feather duster. Musty smells can be removed by placing several dryer static sheets between the pages of the book. Place the book into a zip-top bag and leave it for two to three weeks. If the odor is particularly stubborn, cover the book with clean kitty litter, again in a zip-top bag, for a couple of weeks.

Leaf trouble

Debris and fallen leaves that have been stuck in your gutter can cause the formation of an ice dam once the weather gets very cold. The debris in the gutter backs up water, which can overflow or freeze, keeping your roof from draining properly. The first step to resolving this problem is to remove any vegetation or sticks from the gutter. You may also consider gutter helmets which can keep the debris out in the first place. Take care, however, when working on your roof, especially if there is snow or ice present. You may wish to hire a professional to complete the job.

Fall garden tuck-in

Fall is the perfect time to work in your

garden. Plan on adding some organic soil amendments, such as compost and other organic matter, to your garden beds. This will help replenish nutrients used during the summer months and will help prevent soil compaction during the winter. If you are unsure what your garden needs, ask at your local garden center for a soil testing kit.

Recycle those ashes!

If you have a wood-burning fireplace or stove, consider saving your ashes instead of throwing them away. Once cold, these ashes can be mixed into your compost heap. They will add nutrients to your garden and will reduce the amount of waste going into landfills.

Travel advice

If you are planning a trip during the cold winter months, be sure to turn off the water to your home before you go. This will help prevent your pipes from bursting if the temperature heads downward. To completely drain your piping system, turn off your water heater and the main water supply. Then open all the faucets in your home and let them run until no more water flows. You should also hold the lever on each toilet down until the tank empties completely.

Grungy grout

Is the grout in your bathroom looking dingy and dirty? It is easy to clean your grout. Simply get a tile-cleaning solution from a home improvement or tile store. This solution can be poured directly onto flat surfaces or applied to vertical surfaces using a soft bristle brush. With the brush, thoroughly scrub the grout lines. Use a sponge and clear water to rinse the area. Let it dry and then reapply to any grout lines that did not come completely clean, repeating until it is clean.