

VILLAGES AT FREEDOM GREEN

MAY 2009 NEWSLETTER

1 MAY 2009

Volume 1, Issue 1

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POOL ACTIVATION INFORMATION

The community recently spent approximately \$31,000 dollars to renovate and repair our great pool and security system during the off season. As one local commented, "It better be well worth the money". Well I am here to tell you that it is worth every cent spent and the farmer's almanac states that it will be a great summer and great weather to soak your feet, work the tan, actually jump in and swim laps or play around. Stock up your cooler's now and get ready for a great season. As always, the pool is trying to open up on Memorial day weekend and the board has been working hard to get the contract in place and the pool to be "swim ready" by opening weekend. We are currently finalizing a 1 year contract with SAVOL pool com-

pany and we are trying to get them to meet with the board to go final and to get started the 1st week in May to get the pool ready. There are new lights installed for that early evening swim, new tiles and paint and the security system is top notch to catch your every move. If anyone is aware of another pool company, please refer the information to the board to look to the future so we can add a little competition to the mix. Currently, all pool card keys need to be re-activated. All home owners must be present with their keys to re-activate the cards. Please visit our website to re-read the rules, order new cards if yours is lost or missing, or just visit the site to visit the site. We will still have early swimming for those interested in lap swimming and children must still be supervised at all times by an adult. The complete rules are

posted online and in the clubhouse and we ask that all residents scan through it to ensure they are in compliance. The following dates are scheduled for pool key re-activation:

May 12th from 6-8 pm

May 14th from 6-8pm

As always, if you cannot attend one of these dates, please contact the ABC group for further guidance. Your pool card key from last year will not work once the season opens unless you reactivate it prior. We also ask that all residents are aware of who is trying to get into the pool because they forgot their key and who is trying to get in because they see a pool in our community. Nothing wrong with asking someone where they live and please do not be upset if someone asks you. Have a great pool season.....soon!



Who has the best cannonball in the community?

MAY 2009

Insurance Briefing and Changes

This month, our business partner came to brief our community on insurance policies and was able to review resident's homeowner policies to see if we were over covered or not covered enough. I am not the brightest person on the planet and insurance is over my head but from my perspective, here is what was supposed to happen and here is what the goal of the meeting was. Currently, our community insurance that you pay every month on through your common fee has a deductible of \$2,500 dollars every time a claim is made for damage. We pay the deductible and we budget for these claims which helps raise our common fees every year as our homes get older and more claims come in. The proposed change is to put that deductible on your insurance (which if you have insurance is covered already). This in no ways changes anything, and if you know as much as I do about stuff, it doesn't lengthen or shorten the claim process either way. This just saves the community money. If there is a claim over \$2,500 dollars, our insurance still pays the amount over \$2,500 dollars. Your insurance pays the amount under \$2,500 dollars less the amount of your de-

ductible which is normally \$500 dollars. Nothing changes except it is your insurance paying a piece of the puzzle and not us. That was the point of the meeting but we never got there as the topic of discussion was how most households have too much insurance and you have the same coverage as the community has and you are paying higher monthly premiums when you don't have to. The residents who brought their policies in, had them reviewed and I did not see one resident who couldn't save money after the review. Some key points that came out of the briefing were as follows: The community insurance company is available to review every one of our homeowner policies for free. The contact info will be at the end of the article. Your policy should have dwelling coverage (outside of the home) for at least \$2,500 dollars. This covers what our proposed change in payment is. Personal Property is if you turn your house upside down, what falls out is what you should have covered here. You need to assess what you think you have. Liability, once again only you can determine how much coverage you want. Most policies cover one million dollars but please check to see what

yours is. Video Tape everything in your house, especially if it is expensive or you have made improvements to your house. Community insurance pays for upgrades when it is damaged if you can prove you actually upgraded something. It was suggested that you videotape everything and keep a copy with a relative somewhere. Make sure you have "Loss of Use", "Loss Assessment" and "All Risk" coverage. These help you when you can't reside in your home because of the damage. The community most vote the change into action and a future meeting will be scheduled for the vote. I encourage every one of you to contact the community insurance company to review your policy, to read the information packet that is posted on the community website and to vote when it is time. Yeah or Nay, we need your vote. This was by far the best briefing of the three and we had a great turn out. Please talk to your neighbor or friend in the community for their opinion if they were present.

"You are paying too much!!!!!!!"
Was the general statement from the meeting!

INSURANCE CONTACT INFORMATION

Bouvier, Beckwith & Lennox, Inc.

Mr. Tom Desmaris

(860) 232-4491

www.bbblinsurance.com

During our last meeting, we received an interesting briefing from Francois Courtin of 4 Liberty Drive who did an outstanding job of getting initial research into building a playground for the younger residents of the community and grandchildren who come to visit often. Mr. Courtin received permission to conduct a survey of who was interested. Unfortunately, the results were an extremely low turn out and the 50/50 split was thrown out because we couldn't get 30% of responses. We were also surprised at the direction of the responses towards Mr. Courtin with strong, sometimes hurtful responses, emails and phone calls. There is absolutely nothing wrong with an individual attempting to improve his/her community in their eyes and following proper

procedures to ascertain information. I ask that in the future, if you disagree with a proposal, rule, idea to please direct that disagreement towards the board and not the individual. There are many ways to improve our community and the playground has been brought up for the past three years now and we applaud Mr. Courtin for his willingness to make the community better. We encourage all residents with great ideas to please attend the board meetings to present them so we can offer guidance or help with sub committee's to make our community better, stronger and safer. If anyone is still interested in researching the playground project further please contact the board or come to the next meeting.

Who is ready to get the House washed?

According to our power washing schedule the following houses are scheduled to be washed this summer starting in June. The company doing the washing is Certa Pro and they do not have a self contained water container so they will be using the faucets in the front yards. The board is

currently looking at options of how to compensate residents who allow the company to use the faucet while washing your units. Several ideas include reimbursement of water bill difference, gift certificate or money order. More to follow in May. We will try very hard to get an exact

schedule out to everyone once we receive the exact date and units but these units will get washed this year starting around 1 June.

1-3 Nutmeg Court

4-28 Ft Griswold

16-35 Samuel Lane

Don't forget to move your plants and close your windows!

Playground, Power

Washing and Lawn

Care sounds a lot

like summer time

to me!

Landscaping Update

During our annual budget, it was voted not to pay for seeding this year which means if you have dirt instead of grass then the community is not paying to seed your dirt. We still have the lawn mowing contract but if you want the lush, green grass to grow, it is coming out of your pocket. We all understand the hard times in the economy and this was the cost saving move the

residents approved during the December vote. I have spoken with several lawn care stores and they recommend the following to maintain or grow a nice lawn. All 5 stores recommended Scott's Lawn products as being the best. All 5 recommended the 4 step process which corresponds with most holidays.

Scotts step 1 around Easter

Scotts step 2 around memorial day

Scotts step 3 around 4th of July

Scotts step 4 around Labor Day

Each step has a reason behind it and you should wait 30 days minimum between steps. Step 1 for instance stops crab grass from growing or spreading.

Please remember to water your dirt or grass this summer to help maintain a great appearance. More homes occupied, more common fees, more money for the future.

Tennis Court Information

The tennis court is open and ready for your serve. The net is up, the gate is somewhat fixed and the cracks are still there. The good news is that on May 15th 2009, the tennis court will receive a facelift by way of resurfacing. The contract is from last year's budget and the contract is in and the work ready for May. We ask that all resident's remember that the tennis court is there for tennis and not bike riding, rollerblading and it is not the replacement for the missing playground. This is the first major project on the tennis court in quite a few years so we hope that we can go a few more years without dropping too much money into it. Enjoy the courts now, enjoy them more when it is resurfaced and definitely enjoy the company of your neighbors as you realize you are a year older now and your serve is a little slower, your legs don't last quite as long as before and the shade seems like a better idea. But above all keep that aggressive competition style and kick your neighbors behind like last year.



Who is going to be John McEnroe this year?

WE'RE ON THE WEB

WWW.THEVILLAGESATFREEDOMGREEN.COM

Top 5 Fines of the Month

I don't know about you but I hate fines and giving my money away. Unfortunately some people like throwing hard earned money away because of a shortcut to the rules. Please stop donating your money. Our community in general is very good about following the rules and I would rank our neighborhood watch the best in America. There is nothing you can do wrong without getting caught here. The most common fines this month or through the winter has been:

1. Not turning in chimney inspection forms that were due in October of 2008.
2. Still not registering your pet(s) that was due in July 2008.

3. Items under your deck.
4. Parking on the street overnight.
5. Looking at your neighbor the wrong way.

Obviously, the last one is not true but the first four fines have raised a lot of money this year and it is avoidable. Please pay attention to the last page of this newsletter and post it on your refrigerator for reference to help you out. If you receive a fine or warning in the mail, please respond immediately if you disagree. The fines continue until payment or it is fixed and waiting 4 months to respond does not help your case. Immediate action goes a long way. Turning documents in on time goes a

long way. Waiting to do nothing when you disagree only hurts the community and your wallet. Keep your money where it belongs and follow the simple stuff. I absolutely feel bad when I see some of the money owed the community because we are not turning stuff in on time or didn't read the rules when we moved in. Please, Please understand the rules and procedures posted on the web and take immediate action if you disagree in a mature nature. No one wants to see your hard earned money go to anybody but yourself, especially in these times.

DON'T FORGET THESE DATES

BOARD OF DIRECTORS

PRESIDENT

Rick Todd

28 Fort Griswold Lane

VICE PRESIDENT

Tony Rash

35 Samuel Lane

SECRETARY

Tim Weinland

2 Nutmeg Court

TREASURER

Don Hodgins

60 Independence Dr

DIRECTOR

Sandy Roth

9 Liberty Drive

DIRECTOR

Paul Kozelka, Jr.

14 Fort Griswold Lane

DIRECTOR

Doug Murphy

6 Uncas Court

DIRECTOR

Heather Meehan

4 Charter Oak Square

PROPERTY MANAGER

Bob Burrows

ABC Group, LLC

860-429-9039

ASST. PROPERTY MANAGER

Michele Mumford

ABC Group, LLC

860-429-9039

MAY 7TH AND 14TH: POOL CARD KEY REACTIVATION (6-8PM)

MAY 15TH: DON'T PRUNE MY SHRUBS AND TREES LIST DUE TO ABC

MAY 22ND TO 25TH: MEMORIAL DAY WEEKEND (POOL TIME)

JUNE 1ST: OPEN SEASON TO TURN IN PET REGISTRATIONS TO ABC

JUNE 6TH: FREEDOM GREEN TAG SALE (8AM-2PM) RAIN OR SHINE

JULY 15TH: DEADLINE FOR PET REGISTRATIONS TO ABC

SEPTEMBER 1ST: OPEN SEASON TO TURN IN CHIMNEY INSPECTION FORMS TO ABC

OCTOBER 1ST: DEADLINE TO TURN IN CHIMNEY FORMS TO ABC

OCTOBER 31ST: ALL OF CONNECTICUT COMES TO FREEDOM GREEN FOR HALLOWEEN

GOOD IDEA STUFF TO REMEMBER:

CLEAN YOUR DRYER VENTS AT LEAST ONCE A YEAR

EVEN IF YOU DON'T OWN A PET OR USE YOUR FIREPLACE, WE STILL NEED THE FORM TURNED IN.

RESIDENT OF THE MONTH

I am reminded everyday of how good our residents are and how special our community is. Each month I will try to showcase our residents by having a resident of the month. If you know of someone who has done something special for the community, town or loved one and want to recognize them publicly then please contact myself, Daniel Pinion at 63 Independence so we can do right by them. We have so many bright, talented young residents who achieve great things in school, sports and community and so many hard working or retired citizens who choose to better someone or their community because it is the right thing to do and I would love to tell them thanks in a public way or forum. This month we celebrate John and Sherry McGill who have been working with the Soup Kitchen to raise food for the needy. These are especially hard times we are in and although the future looks brighter and better, that is not helping some now. John and Sherry have been donating their time and energy into ensuring that the ones who need a little extra get it and no one goes hungry in our town. If you would like to donate items for the soup kitchen, please see the kiosk by your mailbox for their flyer for information. Once again, a great thanks to John and Sherry McGill for the little extra you do to make someone's lives a little better and brighter.

Contact: Daniel Pinion, 63 Independence, 860-908-6078 or
daniel.pinion@us.army.mil