

# Mark Your Calendars July 2014

1st Landscape Committee 7 p.m. at WP

2nd Covenants Committee 6 p.m. at WP

3rd ARC 2 p.m. at WP

4th Independance Day CRCA Office Closed

7th Pool Committee 7 p.m. at WP

8th Nominating Committee 6:30 p.m. at CC

10th Nominating Committee 6:30 p.m. at CC

14th Block Party 5-8 p.m. at WP

Finance Committee 6:30 p.m. at WP

15th Board of Directors Meeting 6:45 p.m. at CC

17th ARC

/ p.m. at VVP

26th CRCA Office Open 9 a.m. - 1 p.m.

# President's Report - John Lambert

As I mentioned in last month's newsletter a number of Palo Verde trees have been infested with witches' broom. The landscape committee toured the property recently looking at the condition of the Palo Verde trees. While the committee feels that trees add shade and are a real asset to the community it was with great reluctance that the committee has decided that removing the infested trees is in the best interests of the community. In an attempt to try and get ahead of the infestation and try to keep it from going further the committee decided to remove 24 Palo Verdes from Coachline north of Twin Peaks and replace them with 36 inch boxed trees. This was not something that was planned for but by careful management of their budget they will be able to achieve this goal while staying in budget. The committee will be looking at other infested trees when they have a new budget in November.

On a happier note the new play structure was completed at Windmill Park and if the amount of usage is any indication I would venture a guess that it is being warmly received by both the parents and the kids. It is a great addition to Windmill and continues the mission of this BOD to keeping our assets up to highest standard that we all deserve.

I find it quite interesting that the kiddie pool at the community center has far fewer problems keeping the pH level correct while the hot tub/spa at Windmill pool has constant issues in maintaining the proper pH levels due to urination. You would think that little children would be urinating in the pool while adults using the spa would not be. Apparently this is not the case and can cause very serious consequences for anyone using the spa. Chlorine interacts with ammonia from urine to form chloramines which have been associated with lung and nasal problems. It is really sad that the little children have better control of their bladders than adults in this case.

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# Home Improvements

One of the perks of homeownership is the freedom to make upgrades around your home and property. Nearly every HOA requires owners to obtain approval for upgrades and modifications made to the exterior of homes and properties, and Continental Ranch is no different. Here in Continental Ranch, the HOA tries to make this application and approval process as easy and painless as possible, while still following the rules and guidelines specified by the CC&Rs.

One way the HOA ensures that exterior improvements are enforced, is during the home sale process. Each time a home is sold in CRCA, the HOA management company is required to perform an inspection around the outside of the property. This procedure is necessary to ensure that the new purchaser of the property is aware of which items are out of compliance and need to be approved by the Architectural Review Committee.

Often times the owner who is selling their home becomes upset about the findings of these inspections, especially when they are under the pressure of the sales process. This "last minute" stress during the sales process can always be avoided simply by submitting the Architectural Review Committee Application whenever new projects are about to be undertaken. Following the process at the proper times would alleviate the stress and aggravation experienced by many owners who find themselves in a predicament during the final stages of their home sale process.

Stop by the CRCA management office for more information, the staff is happy to help!



# June Recap: Meetings At A Glance

The following are highlights from the regular meeting of the Board of Directors held June 17, 2014 at the Community Center. Completed minutes will be posted to the website after they are approved at the next appropriate meeting. A copy of approved minutes may also be requested from the office. Recordings of all meetings will be retained for a period of 30 days following posting of approved minutes to the website.

# President's Message

Concerns noted about confrontational reactions towards HOA staff when enforcing pool rule violations. Update given that construction of a new kiddie pool was postponed until a new contractor could be selected; researching a splash pad instead.

# **Board Actions**

Approval for ARC applications pertaining to solar electric systems to be automatically approved by management; approval of tree removals to address witches' broom and replacement with new trees; approval of additional irrigation valve for Mountain Shadows monument landscape; approval to replace old accent lights in the Windmill Pool area following reserve study; several Covenants Committee recommendations were approved: \$25 fines and pool use suspensions and lot cleanups for various unresolved violations; approval for replacement of 3 older security cameras at Windmill Park office, following the reserve study, and a maintenance agreement for the system; approval to replace one pool heater at Windmill Pool following the reserve study; approval to replace batteries for the solar operated monument lights following the reserve study; clarification of the newsletter policy to charge equally for all submittals to the newsletter. Approval of repairs to common area wall.

# Community Activities

Special 4th of July Food Truck Roundup 5pm-8pm at Windmill Park

Farmers Market continues at Windmill Park; every Thursday 8am – 12pm.

Monthly Block Party Food Truck Roundup at Windmill Park the second Monday of each month; next Block Party scheduled for July 14th from 5pm – 8pm.

# Manager's Report

The community manager gave a brief report on the status of all projects recently completed and/or currently underway since the previous Board meeting, including: rodent control efforts improved and pack rat nests being serviced; completion of Windmill Park play structure replacement; notice of Windmill Park Pool area projects requiring temporary closure of Windmill Pool from July 14 through July 31; common wall damage reported; sabotage of landscape irrigation discovered throughout community.



# Come On Out and Play!

Installation of the Windmill Park playground structure was completed last month and is ready for action. Following up from April's newsletter article, which discussed the details behind replacing the old structure, the replacement project went very well and the contractor installed the new structure on time as he had promised. The compliments keep on rolling in by happy parents who dig the new unit. There were several concerns that were taken into consideration by the Playground Committee when they were selecting the components for the new structure. The old structure had been comprised mainly of closed-tube slides,



which promoted mischievous acts by many of the older kids. One goal for the new structure was to integrate plenty of slides but avoid the tube style. Another concern was that the layout of the old structure was very

"dense"; it was an intricate weave of tube slides and parents too easily lost sight of their children playing on the structure. This was another aspect of the new structure which eliminated the visibility concerns with a much more open and active layout. These were just a few of the concepts taken into consideration while the Committee worked towards providing the community with a shiny new playground for the kids to enjoy for years to come.





crca • page 4



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# **A Word** from the Landscape Committee

Monsoon season is upon us. It officially started on June 15. Hopefully you got your yards sprayed with pre-emergent last month, if not it is not too late to have it done. I recommend taking advantage of using pre-emergent to control weeds so you can do minimal yard work in this heat and go out and enjoy the pools instead.

We are experiencing a major problem with some of our common area trees. According to our tree inventory appraisals, we have over \$2,000,000 worth of trees in CRCA. Unfortunately the Blue Palo Verde (Cercidium floridum) species are being over-run by a disease called witches broom. Witches broom is an abnormal mutated growth in the tree. It is a super dense growth that shows up, usually in the top of the trees. Witches



broom weakens the tree, making it more susceptible to other diseases and attacks from other pests. The experts say that witches broom is somehow related to mites and will eventually kill the tree. The U of A has done extensive research on this problem and hasn't come up with a solid explanation. Without fully understanding the cause, it is impossible to know the cure. Over the years landscape professionals, arborists, and nursery professionals have tried everything in their arsenals to control witches broom. They have tried spraying insecticides, miticides, fungicides, and pruning out the infected area. Nothing has proven effective. When I worked for a wholesale grower,

we quit growing Blue Palo Verde altogether because we couldn't control it, and it spread like wild fire through the entire crop. All Palo Verde (Cercidium species) are susceptible to witches broom, but Blue Palo Verde is the most problematic. The landscape committee realized that we could start to replace them now or wait until they all die. The Committee decided it will be more aesthetically pleasing to begin replacements now and also hope that by eliminating the majority of the affected trees, we can hope to reduce further spreading of the disease throughout the neighborhoods. The Committee has made a recommendation the Board to start the process of removing these trees and replacing them with another type of tree as the signs of witches broom appear. In order to lighten the density a little, we don't think that we need to replace tree for tree and will probably replace them at a 2 to 3 ratio.

This problem is not unique to Continental Ranch. Sunflower is over-run by it also. Once you notice it, you will see it throughout the desert and other communities.

As for other pests that we can control, keep your eyes open for leaf-skeletonizers and spider mites. Spider mites are very hard to see. You will see signs of them before you actually see them; in fact, you may never see them because they are so small. Their damage is not small though. Spider mites show up with the hot dry winds and stick around during the warm months. They suck the juices out of the plant. Left alone they can kill plants as well. The tale-tale sign of spider mite infestation is a "dusty" appearance to your plants. Upon further inspection you will notice tiny dots on the leaves and very light webbing throughout the plant. You can spray with chemicals if you want, but I have found a regular forceful spray of plain water will keep them at bay. It may not eliminate them, but it will keep them in check from causing any real damage to your plant. Some varieties that are especially susceptible are Rosemary, Roses, Oak Trees, and Juniper.

Get out and enjoy our community with the pools and park and ramadas. Happy 4th of July, and God bless America.

Rob Palfreyman, CRCA Landscape Committee Chairman



We're at it again! Another Block Party/ Food Truck Roundup will be held at Windmill park on Monday July 14th between 5:00 pm and 8:00 pm. A variety of food trucks will be available to satisfy your appetite, so grab the family and come on down for food, fun and all around merriment!

# Pool Maintenance this Month

Several projects are scheduled for July in the Windmill Park Pool area, which will ultimately help keep the facilities in good condition for the long term. Unfortunately for those who use the spa, this will be a temporary inconvenience while the pool is closed for servicing. The schedule will be for Windmill Pool to close on Monday July 14th and reopen on August 1st. The closure is necessary to allow the contractors to perform their work. The Community Center Pool will remain open.



The first project taking place is to repaint the pool fencing surrounding the perimeter of the pool as well as repainting of the Windmill building and pool area ramadas. This project was part of the reserve study and helps keep the metal of the fence from rusting and the wood of the building from deteriorating. For those readers who may not be familiar with the reserve study, you can learn more in the Reserve Study article published on page 8 of this newsletter.

The second project is the sealing of the Windmill Pool deck. This deck was fully resurfaced in 2011 and is now due for a seal coat in order to maintain the condition of the deck. The seal coat is much

like a paint job, and it protects the underlying concrete and texture from deteriorating. Spending a relatively small amount on the regular deck sealing program helps reduce the larger long term costs – and keeps the pool deck looking nice! The deck sealing project is scheduled to start immediately following completion of the facilities painting project. After the seal is applied, the pool will remain closed for a few extra days so that the coating can form a firm bond before the pool furniture is placed on it.

Thank you in advance to everyone for their patience while the projects are completed!

grow work play

# The Reserve Study

Each month, articles published in the Windmill Newsletter inform the community about various projects taking place in Continental Ranch, many of which are noted as "Reserve Study items". Some readers might question, "What is a Reserve Study?"

The Reserve Study is arguably the most valuable tool that the HOA has in its financial tool-belt. It is a comprehensive analysis used as a forecasting guide to allow proper savings of HOA funds in order for major assets to be maintained and replaced on schedule. For creation and management of this guide, CRCA hires a professional reserve study company named Association Reserves.

The Reserve Study begins by cataloging an inventory of all components owned and maintained by the HOA. The complete inventory list for Continental Ranch contains several hundred items; just a few examples would include repaying the HOA parking lots, replacing the HVAC system for the office, and replacing the heaters for the pools.

These component items each assigned a "useful life" value, which is the anticipated length of time the HOA should expect the individual components to last. For example, the HOA parking lot is estimated to last 20-years, the office HVAC units are estimated to last 15 years, and the pool heaters are estimated to last 4 years.



The Association Reserves experts compile the data for all the components, using the estimated time until replacement and the estimated cost of replacement. This data is entered into 30-year projected forecast which helps determine how much money will be needed each year to replace the components that wear out.

Due to the great variety in component costs each year, the amount of funds required per year can fluctuate enormously. For instance, three years from now there could be several very expensive components that all wear out at once and require a lot of capitol to cover the expense, whereas in the fourth and fifth years there could be very little. This is where the beauty of the Reserve Study comes into play.

The Study not only tracks the components and their costs, but it looks at the long term financial picture and makes budgeting for these costs predictable and smooth. Rather than trying to juggle a roller coaster of a budget to accommodate for huge fluctuations in costs from each year, the reserve study spreads the budget requirements out evenly over 30-years. This allows budget increases to be manageable from year to year.

To help understand this concept by using another example, say hypothetically in 2017 there are \$10,000 less in estimated costs than there were this year; in 2018 there are \$20,000 less than this year; and 2019 there are \$50,000 more in estimated costs than there were this year. The Reserve Study would look at these highs & lows and smooth out the budget so that each year the HOA increases their savings by about \$7,000. In this example, by the time 2019 arrives the funds have been properly saved in order to cover the \$50,000 increase in expenses, but the budget hasn't been hit with a sudden massive increase.

CRCA's Board of Directors follows this Reserve Study very carefully so that they can maintain the community's strong financial health and protect residents from unexpected special assessments. HOA's who do not use a method to forecast their long range expenses may suddenly find themselves stuck with expensive assets in need of repair without the funds required; in turn residents get billed for special assessments to pay for the repairs or the components are allowed to further deteriorate the value of the community.

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### Tuesday Friday Sunday Monday Wednesday Thursday Saturday Landscape Covenants ARC Happy 4th of 2pm at WP Committee Committee July 7pm at WP 6pm at WP **CRCA Office** Closed **Farmers** Market Block Party at 8am-12pm at Windmill Park WP 9 6 10 11 12 Pool Nominating Nominating Committee Committee Committee 7pm at WP 6:30pm at CC 6:30pm at CC **Farmers** Market 8am-12pm at WP 16 14 15 17 18 19 13 ARC Board & Exec. **Block Party** Meeting 7pm at WP 5-8pm at 6:45pm at CC Windmill Park Finance Farmers Committee Market 6:30pm at WP 8am-12pm at WP 20 21 22 23 24 25 26 CRCA **Farmers** office open 9am - 1pm Market 8am-12pm at WP 27 28 29 30 31

Farmers Market 8am-12pm at

WP

# August 2014

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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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3	4 Pool Committee 7pm at WP	5 Landscape Committee 7pm at WP	6 Covenants Committee 6pm at WP	7 ARC 2pm at WP Farmers Market 8am-12pm at WP	8	9
10	Block Party 5-8pm at Windmill Park Finance Committee 6:30pm at WP	12	13	Farmers Market 8am-12pm at WP	15	16
17	18	19 Board & Exec. Meeting 6:45pm at CC	20	21 ARC 7pm at WP Farmers Market 8am-12pm at WP	22	23
<sup>24</sup> / <sub>31</sub>	25	26	27	Farmers Market 8am-12pm at WP	29	30 CRCA office open 9am - 1pm

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## **Annuities: Good or Bad?**

One point that most will agree with is that annuities are very complex investment products and that you need to do your homework before deciding to invest. Do not rely solely on the opinions of others.

It really comes down to a cost benefit analysis. Annuities typically have additional costs not found in mutual funds and other investment products but at the same time can provide a variety of benefits not found in other investment products.

Before you invest you need to have a clear and full understanding of not only the benefits of a particular annuity but also the fees, limitations, restrictions, and tax ramifications. (TIP: read the prospectus) Again, take your time, do your homework and find someone qualified to give you advice.

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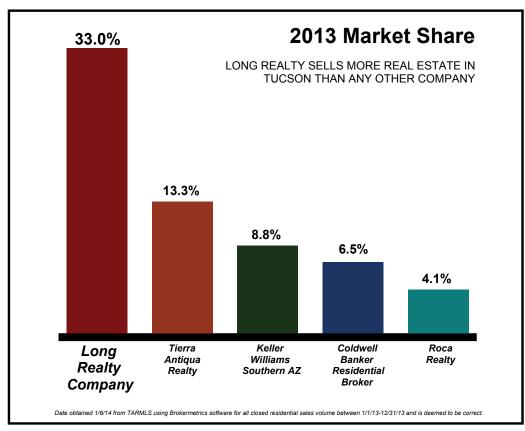
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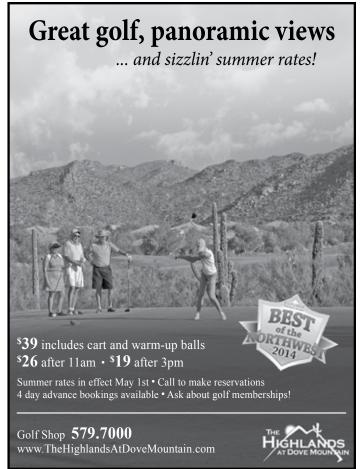


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# Pima County Hazardous Waste

(including green pools on vacant property)

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**CRCA Office** 

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# **CRCA Emergency**

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# **Newsletter Policies**

The Continental Ranch Windmill is published monthly by the Continental Ranch Community Association (CRCA), and is prepared under the direction of the CRCA Board of Directors. The Windmill strives to maintain a positive message while informing the community of the various projects undertaken by the Board, advertise notices to the community, and promote the accomplishments within CRCA.

# Letters To The Editor

Letters must be signed and include a phone number for verification. Names will be withheld upon request. Anonymous letters or articles will not be printed. Publication of letters will be at the discretion of the CRCA Board of Directors.

# **Advertising Policy**

The acceptance of a business ad in the newsletter does not constitute approval or endorsement by the CRCA. "The Association reserves the right, in its sole and absolute discretion, to refuse to accept any advertising submittal made by a prospective advertiser of the Association's newsletter or other publications." Ad publication is subject to space availability on a first-come, first-serve policy and could be denied or postponed due to lack of space in a specific issue. All advertising is subject to current Advertising Rates, as adopted by the Board of Directors. All copy for articles and camera-ready advertising is due at the Association office by the 15th of the month. Distribution will be approximately the first week of the following month. Ads may be submitted on Compact Disc (CD) to the management office, or by e-mail to jocelyn@ hoamanagementsolutions.com. The preferred file format for ad submissions is PDF, however JPEG is also accepted. For specific ad size dimensions please e-mail the address above for additional information

# **Advertising Rates**

Business Card \$45

Quarter Page \$75

Half Page \$130

Full Page \$227

Political Ads must have "Paid advertisement. Not endorsed by the CRCA" in at least 8 point type at the bottom of the ad.

<sup>\* 3</sup> and 6 month discounts available

# Management's Message

I hope everyone has a fun, safe, and relaxing 4th of July holiday weekend! In case you didn't see the advertisements in this newsletter, on the 4th there is a special food truck roundup at Windmill Park followed by the Town of Marana firework festivities.

In the midst of the holiday activities, please remember that the noise of the fireworks can traumatically frighten dogs. I remember a neighbor of mine once lost their dog who, out of fear from the firework noise, tried jumping the fence with his leash on and got hung up on the fence.

This time of year we really boost our efforts to keep a constant eye on CRCA's landscape. The extremely mineralized "hard" water tends to wreak havoc on the irrigation systems; when coupled with this extremely hot dry weather, plants can become severely affected very quickly. We always appreciate hearing from residents who report potential issues, helping improve our response times to dispatch the landscape crew.

Titan Landscape recently finished the pre-emergent weed prevention spray service on the yards of those who signed up for the service. If you had your yard sprayed, don't forget that a gentle "watering in" of the chemical is needed in the absence of rain.

With this heat, most people are probably looking for excuses to stay indoors or in the pool. However, if you're looking for something new to do this month, the Arizona-Sonora Desert Museum stays open after sundown on Saturday evenings all summer long as the nocturnal creatures of the desert come to life. Contact the Desert Museum for more info.

Josh Seng, Community Manager

On behalf of Aime, Jocelyn, Ryan and Stephen



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Office Hours:

Monday-Friday, 8 a.m. to 6 p.m. Saturday, 9 a.m. to 1 p.m. (once per month) Sunday, Closed

The office is now open one Saturday per month. We accept payments by check or money order; however, we will not handle any ARC issues.

In case of emergency, please call (520) 780-9163 and follow the prompts. This number is not for reporting violations or dealing with delinquencies.



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- Whole House Inspections
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Coupon good for a \$25.00 discount on any call of \$125.00 and above

Offer expires 8/1/14