

Forest Murmurs October 2019



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IT'S HALLOWEEN!

The parade and party this year will be held on Saturday, October 26th! As in years past, we will be using the Gazebo as the focal point for parade activities, and we are expecting the best costumes ever. Come on out with your friends and family to join the fun.

The parade will start moving at 11:00 a.m., so plan on getting down to the Boulevard early to get a good seat (bring your own seat). All participants are asked to avoid parking on Forest Ridge Blvd. The street will be blocked off from approximately 10:00 until 12:30 to ensure the safety of the parade participants.

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Movie Fright Night will be Friday evening, October 25th, beginning at 6:00 pm. This year it looks like in addition to the snacks provided by the Activities Committee we will also have ice cream compliments of our local Dayton Police.

The Forest Ridge Haunted Hay Ride. The Haunted Hay ride is back and we're running with last year's growth with our incredible Peanuts display in the Community Garden. Due to the success of the last one we ran, this year it will run on Oct 21, 22, and 23. Rides will begin at 6:30. We will have hot beverages and popcorn at the sheds, and we'd love to have some extra sweet treats for anyone interested in bringing them down.

The the Boulevard will be closed off on 10/26 from 10am-12:30 pm, so please plan accordingly!



BOARD OF TRUSTEES

FOREST RIDGE ASSOCIATIONS

	Heather Gwin		
	Youssef Elzein Vice President (20) youssef.elzein@forestridgeassociation.org		
	Mike Bradley (19)		
	William Grant (19)		
	Rich Spielman (19)		
	Joshua Floyd (19)joshua.floyd@forestridgeassociation.org		
	(-) Term Expiration Date		
	Matters concerning Forest Ridge policy should be referred to the Trustees. Board of Trustees Meeting: Third Monday of every month at 7:00 P.M. at the Forest Ridge Baptist Church on Union Schoolhouse Rd. Meetings are open to all FRA residents.		
	Interim Treasurer and Membership Chairperson: Treasurer, Rich Spielman		
	Assessment payments are accepted by mail and membership cards are issued at the pool Please send all FRA correspondence to:		
	FOREST RIDGE ASSOCIATION P. O. Box 24750 • HUBER HEIGHTS, OHIO 45424 www.forestridgeassociation.org		
FOREST RIDGE COMMITTEES			
	Green Areas Management: Chris Tooley, Chairperson		
	Pool Maintenance and Operations: Pool Number		
	Green Areas Maintenance: Bill Grant/Mike Bradley		
	Activities Committee: Heather Gwin		
	Pool Committee: Rich Spielman		
	Communications: Debbie Hanna		
	Audit Committee: Joshua Floyd		
	Assessment Evaluation: Heather Gwin		

Editorial Policy: The editor welcomes all articles submitted, but reserves the right to edit any article used for publication. Name and phone number must be included on the article draft.

Find us on Facebook: https://www.facebook.com/ForestRidgeAssociation/



Friends of Forest Ridge:	027 042 0266		
Julie Quinn Halloween Parade:	937-813-2200		
Heather Gwin	610-635-6415		
Running Creek Reserve: Bob Dalton	937-235-2154		
Lost and Found / Pet Patrol:	937-237-1766		
FRA Soccer League Chairman: Brittany Heckmanfr			
Welcoming Committee: Maria Ford			
Fighting Fish Swim Team:	y tro @gmail.oom		
Rebecca Brooks	rebecca.brooks79@gmail.com		
Local Organizations			
BSA Troop 169:			
Mark Jobe	937-237-3139		
EMERGENCY NUMBERS			
EMERGENCY	911		
Riverside Residents:			
Fire/Ambulance (Riverside)			
Non-Emergency Number	937-233-2000		
Community Problem Response Team	937-510-3490 Jeremy Reeb		
Dayton City Residents:			
Police			
Fire/Ambulance	937-333-3473		
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Forest Murmurs Deadlines

Advertisers: Wednesday, October 23rd, 2019
Articles & Et Cetera: Friday, October 25th, 2019

Find us at: forestridgeassociation.org

Find us on Nextdoor: https://www.forestridgeoh.nextdoor.com/news_feed/



Forest Ridge Association Board of Trustees Regular Meeting August 19, 2019

Trustees Present: Heather Gwin, Youssef Elzein, Mike Bradley, William Grant, Rich Spielman

Trustees Absent: Joshua Floyd

Heather Gwin called the meeting to order at 7:02p.m. Welcome to attendees and visiting officers!

Minutes: No minutes to approve (no July meeting)

Police Report:

Officer Conrads from the City of Dayton police was present. 6 total crimes for the month, 4 related to a Larchtree drugs complaint. 1 armed robbery complaint – resolved (juvenile marijuana issue). 1 Temporary Protection Order (TPO) complaint. Took some traffic complaints from attendees.

Nick Toscani from the Riverside Police was unable to attend. He has promised to send crime stats by the end of the week.

Soccer: Brittany Heckman

The team is short on signups with only 49. Kids from the Rosary team will join our team and intermix; they will pay non-association fee plus regular fees. 29 kids are joining our team, and soon they will play Wright Patt. There have been limited expenses (\$200), with over \$2000 in fees to be turned in.

Ten soccer sign-up signs were stolen, nine from the Forest Ridge area. At \$12 each, that is a loss of \$120. Brittany has possibly identified the culprit. All the missing signs were in Riverside.

Treasurer: There is no treasurer's report at this time. Once the pending issues are resolved, we will attempt to post updates on account standings. Heather Gwin provided an update.

The balance of the replacement reserve is \$51855.79 125 accounts in arrears:

1 year: 45 2 years: 12 3+ years: 33

\$5214 is the highest amount owed

Attendee (Maria F): Former neighbor's property has been taken over by City of Dayton.

Answer: The Board will need to look into seeing if we have lien on the property.

General Board Updates:

Towne Property Management Company is our new property management company, for finances only. Contract is signed with effective date of July 1. Letters are coming out this week for the semi-annual meeting and announcement of the new company.

Communication: Debbie Hanna

Not much at this time but check social media for upcoming events.

Greens Areas: Mike Bradley/Bill Grant

Chris Tooley, Green Area Manager, has submitted his resignation (last day is August 26). Currently looking for help – they were already looking for part time, now looking for full time position.

Recent work:

- Took down large oak tree on Meadowsweet big job, one of the tallest trees, cost approximately \$3000.
- ☐ Met with timber harvester to discern if oak trees or other hardwoods can be removed both for health of green areas and maybe get some funding. Didn't find enough trees to make it worthwhile. Will need to use existing budget to cut down any trees necessary.

Resident pointed out state of some swings, which we knew, but now we need to wait for the Towne transition to be able to use funding.

Attendee (Sue H): Suggested looking for someone with the chemical license or someone who can get it quickly. Answer: We won't be applying chemicals until that is worked out, we'll wait if we need to get the certifications.

Question from YE to attendees: what happened in the past? Discussion of possible candidates and what could happen without a permanent position.

Community Garden situation: We will let it go until end of year and then reevaluate. The volunteers are split on whether it should continue. Parks department may be able to provide some support. We want to let it grow out for fall hayrides.

Assessment Committee: Heather Gwin

Our last open house is over! We had 6 sessions overall, with limited attendance. Attendees were very positive and on board. A recording of slides will be created and posted online soon.

Minutes Continued on from page 3

Question (Sue H): will there be electronic voting? Answer: Yes! Electronic voting will open after the meeting, and be open until the following Sunday.

The draft of the ballot sent to lawyers for review was approved.

Question (Sue H): what if the address is incorrect? Answer: We are doing a good faith effort, and that's all we can (and must) do at this time.

Pool: Rich Spielman

The pool is closing in 14 days! Weekday hours started today.

Upcoming events: Adult pool party on 8/30, Labor Day picnic on 9/2, Doggie Swim 9/3

The pool had an inspection by the Fire Department on July 31st – no major violations, 11 items written up. Some are taken care of, there are a few remaining; all are due to be completed by October 31st. Items include storage issues, inadequate signage, improper use of extension cord, fire extinguisher, and exposed wiring issues.

Swimsafe contract is up for renewal for the next year, with an increase of 3%, for a total of \$83,500.

Summer is actually 7 days longer next year!

Heather spoke positively about the Swimsafe experience, along with positive feedback from neighbors.

Rich Spielman moved to renew the Swimsafe contract for the coming year. Heather Gwin seconded. Josh voted in favor earlier.

Vote: 5-0

Activities/Recreation: Heather Gwin

Fall Activities:

- ☐ Pool Movie Night on August 30 (looking for suggestions for a movie)
- The Labor Day Party on September 2nd, Potluck sides, pig roast 12-5 check signup genius
- ☐ The Doggie Swim is September 3rd. Need time?
- ☐ The Halloween Hayride is October 21-23, Fright Night is October 25th, Halloween Parade is October 26th.
- The committee is also organizing a Give Back event in November. Details will be shared in the future.

A discussion ensued regarding the need for someone to work the parade without a green area manager – volunteers vs employees. The Board will try to hire someone

before then but can't guarantee that will happen in time. Finding someone to drive the tractor for the hayrides is a priority task.

Winter Activities:

- ☐ Luminarias process and volunteer needs are TBD at the moment. Possibly the Stebbins kids that need service hours could help, or our Boy Scouts.
- ☐ Christmas Light Fight

The plan is to allow online nominations and voting, and then formal judging to decide winners.

- o Preliminary judging 12/16-12/18
- o Online judging 12/20-12/22 TBD
- ☐ Christmas/Holiday party 12/14/19 at the sheds. This may depend on green area situation.

Treats for first responders 12/14-12/15 – dropping off at Sue Hanley's house. Sue has posted online about this and has plenty of volunteers at this time.

Other Items:

For the record, there is a statutory change for agent of record from Dan Freeman to Kaman and Cusimano as our attorneys of record. This was signed off at a separate meeting and voted upon.

Voted 6-0 on August 13, 2019

Incorporation certification as of August 16, sent to Towne.

Questions and Comments from Attendees:

Larry Ford: Grant for the Little Jeep pavilion is still uncertain at this point. The City of Dayton is requiring a survey and 5 blueprints to erect the pavilion. The survey is simple to get, but the blueprints are more difficult. Blueprints must specify how deep, dimensions, what kind of materials, etc. The grant is for \$5000, with another \$5000, for a total of \$10000 with volunteer labor. We have until December $31^{\rm st}$ to complete the construction.

Meeting adjourned at 8:06 pm.



Luminaria Committee Forming

It seems early to be asking you to think about the holidays, but things are always easier when we plan ahead! I'm

seeking some individuals to help out with coordinating the Luminaria sales this holiday season- a Luminaria Committee, as it were! We've been hoping for a few years to bring the Ridge back to the splendor of decades past when nearly every home put out these beautiful tealights on Christmas Eve. It is a sight to behold, and people would drive from all over to come see us, so let's bring them back!

This won't be a large commitment with enough hands on deck to help. I'll need people to help prep the bags with me as well as to assist with the pick-up/drop-off times. If you're interested (or want to nominate your teenagers to help distribute), please contact Heather at 937-350-1773.

Thank you in advance for your help!

Teal Pumpkin Project

I'm already over the summer heat, and visions of.... pumpkins (?!?!).... are dancing in my head! A few years ago, I ran a fundraiser/drive to spread the word about the Teal Pumpkin Project here in the Ridge, an initiative near and dear to my heart. The Teal Pumpkin Project is a national movement to help promote awareness of making Halloween inclusive to all children by providing non-candy alternatives for children with food allergies, celiac disease, diabetes, or other conditions. Kids who struggle daily with these conditions should still get to participate in the magic of trick-or-treating without it risking their lives or well-being. Homes that wish to participate indicate their non-candy options by putting out a teal pumpkin. Options include pencils, erasers, stickers, or small toys. Some homes put out an actual pumpkin, while others put a sign on the lawn, and we're still deciding what to do this year

I'd like to have some folks give me a hand with advertising this and then helping with either the signs or getting the pumpkins painted (depending on which way we go)- last time, I painted over 200 myself, and I would have loved some company! Please contact Heather at 937-350-1773 if you're interested!

Treats for First Responders

So by now I expect to be putting my summer clothes away and getting ready to put the lawn chairs away, pull up the dead tomato plants and get ready for the holidays. Such is not the case this year. So as the acruns I am making my second appeal for Treats for First Responders.

Thanks to those who have already responded with baked goods, playing Santa, and donations of money. We still need bakers, monetary donations, homemade cards and anything else you can think of.

To help you plan ahead baked items may be delivered to my home on December 14 and 15th or to the Christmas Party at the shed on Dec. 14th. The Havholm Elves and myself will pack up the containers on the afternoon of the 15th and Santa will deliver them to Riverside Fire and Police on Harshman, Dayton Fire on Brandt and Dayton Police at East End Headquarters and the sub-station on Helena on the 16th.

If you can help contact me via pm on Next-Door, or at mahjonggsue@sbcglobal.net

Times for you to deliver your baked goods and location will be in the November Murmurs.

Sue Hanley

Halloween Help

I know it's way too early, but since the stores have decided it's Halloween season and I'm short my main help this season I would like to start a bit early.

I'd like to get at least 10 teens/college age volunteers. Jobs we need help with include decorating the main sign, the haunted trail, the great pumpkin patch, the gazebo which includes putting the giant spider up, the haunted graveyard, some painting, and help with a few surprises. And if anybody has any other hair brain ideas that's my specialty so please speak up. Pizza and pop will be provided.

If interested go ahead and PM me on NextDoor and I'll get back to everybody when we get a bit closer with some proposed dates and times to get everything set up. Any questions feel free to let me know.

Jack Bontatibus

Spooookkkkkeeeeyyyyy!!!

October is here. And that only means one thing to Forest Ridge residents: the Forest Ridge Halloween Events. We're hoping to make this year's event our best yet, but without a Greens manager on staff this year, we need your help to ensure we don't have to cancel events.

Here's a run-down of the schedule of events:

The parade and party this year will be held on Saturday, October 26th! As in years past, we will be using the Gazebo as the focal point for parade activities, and we are expecting the best costumes ever. Come on out with your friends and family to join the fun.

The parade will start moving at 11:00 a.m., so plan on getting down to the Boulevard early to get a good seat (bring your own seat). All participants are asked to avoid parking on Forest Ridge Blvd. The street will be blocked off from approximately 10:00 until 12:30 to ensure the safety of the parade participants.

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We will be taking donations for sweets; all cookies, candy, cupcakes, and any other treats will be greatly appreciated. We had a really nice turnout last year and expect an even bigger crowd this year. There will be more on the parade and party posted on our Facebook page and the Nextdoor Forest Ridge site leading up to the events.

If you're interested in volunteering to help out with the parade or party or movies (or would like to donate some goodies like cupcakes, cookies, or other treats for the party) please email us at jbontatibus@gmail.com or heather.gwin@forestridgeassociation.org.

PARADE SCHEDULE: 10:00 - 11:00 - Participants assemble (costume contestants get numbers, form category groups) Please have your registration form completed and turned in during this time. 11:00 - Parade starts moving 12:00 - 1:00 - Winner selections and Awards 1:30 - ???? - PARTY TIME!!!!!

COSTUME CATEGORIES:

- 1. Blood and Gore and so much more!-. monsters, witches and vampires- oh my!
- 2. TV/Movie Characters lets dress up dahling
- 3. Fairy Tales & Nursery Rhymes make your dreams come true
- 4. Super Heroes & Cartoon Characters anything with licensing potential!
- 5. Holiday Theme from anywhere, anytime HO HO HO Hippity hop!
- 6. Disney Characters you know who
- 7. Dress your Dog! Bring your dog in costume and join the parade!
- 8. Group (this is the only category where more than 2 participants are allowed)



President's Letter to the Residents of Forest Ridge

Dear Residents:

We've held our semi-annual meeting and elections and I come bearing the results, although the 2019-2020 Board hasn't yet determined what the next step will be. We had a total of 224 votes cast (of 1123 homes in the Ridge, this is just under 20% participation). While this is a great increase over the previous two decades, it falls far short of what we need, and what we hope to see in our residents. There was both in-person voting at the meeting, and online voting in the following week, and having an online voting option definitely increased active participation by the membership.

In terms of the Board membership, we now have 8 members on the Board (with 9 intended slots). Our bylaws have a 10% quorum requirement on most matters (meaning we need 10% of the membership to vote for any results to count), and to seat our new Board, we needed 112 participating households for any new Board member to have a full three-year term.

Your current Board Roster is as follows:

Heather Gwin (1 year remaining on 3 year term)

Youssef Elzein (1 year remaining on 3 year term)

Mike Bradley (2019, elected to 3 year term): 166 votes

Rich Spielman (2019, elected to 3 year term): 162 votes

Larry Ford (2019, elected to 3 year term): 160 votes

Josh Floyd (2019, elected to 3 year term): 158 votes

Bill Grant (2019, elected to 3 year term): 155 votes

Emily Nelson (2019, meeting write-in, elected to 3 year term): 152 votes

In terms of addressing the Assessment Funding, we have a higher threshold in the bylaws (with a 60% quorum, meaning we need 674 properties to vote), a threshold we did not reach.

For the actual results themselves, the details are as follows:

For question 1, which addressed whether or not to fund the Reserve:

Option A (Yes, fund it): 183 total votes

Option B (Waive the funding of the reserve): 41 votes (we would have needed 573 votes, or 51%, to waive funding the Reserve, according to state law)

For question 2, which addressed the level of funding, should the waiver not pass:

Option A (fund at reserve study minimum, \$85.20): 93 total votes

Option B (fund at Committee recommendation, \$127.33 for one year): 128 total votes (needed 378 votes to pass)

To put this into laymen's terms, we didn't reach the quorum requirement, so the September 9th vote is essentially negated, meaning that we are looking at automatically going with the funding that is in line with Ohio Law 5312. This involves funding in accordance with the 2017 Reserve Study, which means that our 2020 assessments would be increasing by about \$85-95 dollars. We will have the portion that covers the Operating budget (as we always have, and we expect a number similar to this year's \$266), plus an allocation directly into the Reserve Fund (\$85.20, per the study), and the increase in line with the CPI per our bylaws. To reiterate a previous letter that I sent out in the Murmurs, the 5312 law supercedes our bylaws and we do not require a vote to increase to fund the Reserve- in fact, since we didn't have 51% of the homes vote to waive a Reserve fund, we are now required by law TO fund it!

This is what the numbers tell us- but how precisely we're going to attack this is still being discussed. The new Board needs to meet and be fully caught up on the status of the election as well as take new positions (voted on by the Board members). We can, of course, just run with this information, fund according to the study and be entirely in accordance with the law. Another option that was considered and encouraged by our law firm is that our bylaws

Continued on page 8

President's Letter continued from page 7

give the option to call a second vote within 90 days of the first if a quorum was not achieved to try and achieve a quorum that would solidify the results within BOTH the law AND our bylaws. Another option is to use a proxy vote system with members providing signatures endorsing their vote to be taken to that new meeting on their behalf.

REGARDLESS of the strategy chosen, per our bylaws, we send out the letters with the details of the assessments and the payment information at least 30 days prior the deadline, and we're aiming to send them out closer to 60 days ahead. Also, please keep in mind that payment plans (with no interest) are available if you reach out to our property management company, Towne Properties, prior to the February 28th assessment deadline.

After the new Board meets and develops our strategy, we'll reach out through the Murmurs and our social media platforms, so look to see what we have for you in upcoming issues. Meanwhile, put our Halloween festivities on your calendars, PLEASE volunteer to help, and we're proud to represent our community as your 2019-2020 Board!

Respectfully,
Heather Gwin
FRA Board President

AD MANAGER NEEDED!

The Forest Murmurs newsletter is in need of an Ad Manager.

This volunteer position would be responsible for communicating with advertisers, controlling a database of contract information, as well as collecting and handling ad fees. Experience with Word, Excel and Email management are required.

If you are interested and have the time to devote to this role, contact us at communications@forestridgeassociation.org.

Unsightly House Near You?

Do you have an unsightly house near you?

These concerns should be addressed to either the Code Enforcement Office for the City of Dayton at 333-3977 or the Zoning Enforcement Officer for Riverside at 233-1801.

The By-laws for the Forest Ridge Association do not authorize us to require home owners to mow or weed their lawns.

Advertise in the Forest Murmurs!

The Forest Ridge newsletter, the "Murmurs", is delivered to 1123 homes ten times per year. Advertising in the Murmurs is a great way to reach out to the residents of this neighborhood for a reasonable price.



For more information, please contact Debbie Hanna, the Communications Committee Chair, at: borah_borah@yahoo.com.



From the City of Riverside's E-Newsletter

Chickens and Ducks in Residential Areas

At the City Council's meeting on June 6, City Council voted to continue restricting chickens, poultry and other agricultural uses to being permitted only in residential properties in R-1 zoned areashaving at least 1.5 acres. Properties under 10 acres in size require a conditional use permit for agricultural use approved by the Riverside Planning Commission.

Chickens and other fowl are not permitted in other residential zoning districts. Many Riverside residential neighborhoods are also prohibited from having poultry and barnyard animals due to deed covenants put in place when those neighborhoods were developed/built years ago. Although a title company may not continue to copy the deed restrictions into a deed as properties change hand, those restrictions carry forward until dissolved by the residents. If you have questions about deed restrictions for your property, you should contact the Montgomery County Recorder for further information.





Coffee with a Cop

Friday, October 25th, at 8:00 a.m. At McDonald's on Linden Ave.

Trash Tips

- There should be 3 feet between carts, yard waste bags and cars or mailboxes
- Cart should be within 18 inches of the curb
- Face the metal bar of the trash cart toward the street
- Position the cart on as level of a surface as possible, away from hanging branches
- Make sure the lid is closed

What To Recycle

- Newspaper, corrugated cardboard, glass, aluminum/tin cans and plastics #1 through #7.
- Rinse all food and beverage containers to avoid attracting animals and insects.
- Remove any lids and rings on cans or bottles.
- Check for the recycling arrows on the bottom of all plastic containers. It must have a 1, 2, 3, 4, 5, 6 or 7 inside.

Acceptable Trash Items

Yard waste and branches need to be cut and bundled in 4-foot sections under 75 lbs. Each. Bulk items should be scheduled prior to service day. Furniture must be wrapped in plastic and sealed - mattress and box springs wrapped separately. Bulk items should be under 75 lbs each.

Paint containers must be empty or solidified prior to being picked up. Use kitty litter or sand to solidify leftover paint. Glass, bottles and jars are acceptable but window panes, storm doors, etc. must be broken up and placed in a taped box marked "glass." Appliances and air conditioners may be placed at the curb once refrigerants have been removed and the unit is properly tagged.

Unacceptable Trash Items

Under federal law, Republic Services is NOT permitted to accept tires, batteries, liquids (ie. thinners, oils, acids), combustible materials, medical waste (ie. oxygen, tanks, needles) or any items identified as hazardous.

For questions or cart orders, please contact Republic Services at Riverside@RepublicServices.com or call 1-800-543-1339



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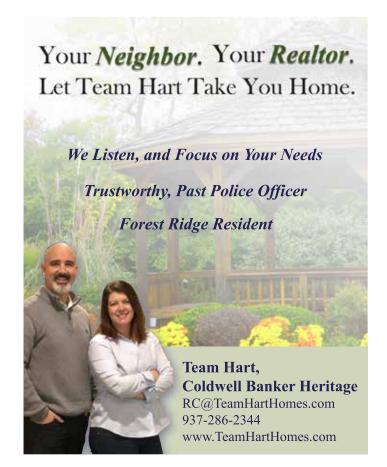




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Dog walking, and In home care. 30 minutes, \$10. Forest Ridge resident for 10+ yrs. I work for a very well respected local veterinarian. I am honest, dependable and have a strong work ethic. Every animal is treated as my own! Lois Monnin 937 681 5086. Can't wait to meet your fur babies. Hugs & Treats provided.

For Sale: TV stand has three heavy glass shelves, sturdy black metal frame, measures $42 \times 19 \times 22$ inches high. Entertainment cabinet, oak frame, glass doors, trimmed in oak, three adjustable shelves, measures $17 \times 23 \times 42$ inches high. Both in very good condition. \$75 each or \$100 for both. Call Lynda at 236-4670. Please leave a message if I don't answer.

FREE Service: Will haul away for FREE any metal appliances: refrigerators, stoves, washers, dryers, grills (no propane tanks), bicycles or any other metal objects. Call Tom at 937-371-9163 to make an appointment for pickup. If I don't answer, it is because I can't. However, leave a message and I will call back as soon as possible. (through December 2019)

General handyman services: Any size job. Many references from the Forest Ridge area available. No job too big or too small. Call Mark at 829-1363.

Lawn Care: Professional lawn mowing, trimming, edging, mulching, perimeter pest control, shrub trimming, seasonal clean-ups and more. Alpha Lawn & Mulch LLC contact Kraigg - 937-829-2318.

Need a night a night out? I can watch your kids! Only 10\$ an hour. First aid certified, references available upon request. Contact Grace Groszko at 937-367-2908.

Residential cleaning: Weekly, bi-weekly, monthly, or one-time cleaning by Kearsen Wideman, 937-823-3074. Conscientious, meticulous, reputable, in the neighborhood.





Et Cetera Guidelines

Effective 1 January 2016

Free Ads For Forest Ridge Residents:

Garage Sales

Sale of personal property with a value under \$1000.

Volunteer Activities that involve Forest Ridge residents.

Babysitting, yard work, etc. for Forest Ridge residents

18 and younger.

Paid Ads: Forest Ridge residents at \$3.50 per month. Includes all ads not covered under Free guidelines.

Non-Forest Ridge residents at \$5.00 per month. Items for sale over \$1000 will be charged \$3.50 per month.

Ads run for **one month** unless specified otherwise when placing ad.

All ads and payment must be submitted to: Sue Hanley; mahjonggsue@sbcglobal.net Or

4073 Quail Bush Dr. Dayton 45424

Deadline as listed in the Murmurs.

Category of ad will be decided by the staff if a dispute arises.