



What's Inside?

October 2019 Minutes	3
November 2019 Minutes	6
December 2019 Minutes	8
January 2020 Minutes	14
February 2020 Minutes	16
A Sad Day For The Forest Ridge Family	18
March 2020 Minutes	19
COVID-19 & U.S. Census Bureau	23
While We're Home... ..	24
Forest Ridge Community Garden	25
Monthly Budget	25
Et Cetera	28
Et Cetera Guidelines	28

Notice to Forest Ridge Residents:

The Board of Trustees continues to monitor changes to the State of Ohio Public Health Director's Directives regarding Stay at Home Orders. We will try to keep you posted on any changes to Forest Ridge amenities and activities closures, postponements or cancellations via social media and/or our portable signs, so please keep a look out. We know these are challenging times and we look forward to returning to normal operations as soon as possible. Your patience is greatly appreciated.

Stay healthy and safe!
Respectfully,
Mike Bradley
FRA Board President



BOARD OF TRUSTEES

Mike Bradley (22).....	937-949-1501
President	mike.bradley@forestridgeassociation.org
Larry Ford (22).....	937-343-4060
Vice-President	larry.ford@forestridgeassociation.org
Rich Spielman (22).....	937-212-9693
Treasurer	rich.spielman@forestridgeassociation.org
Tabitha Bentz (22).....	937-802-0839
Secretary	tabitha.bentz@forestridgeassociation.org
Mike McHugh (22).....	
Scott Kreckman (20).....	937-490-9757
	vmiarmor05@gmail.com
Steve Weiser (20).....	

(-) 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.....	937-212-9693
Town Property Management - Cindy Hess.....	937-222-2550

Assessment payments are accepted by mail and membership cards are issued at the pool Please send all FRA correspondence to:

FOREST RIDGE ASSOCIATION
c/o Towne Property Management
6540 Centerville Business Parkway • Dayton, OH 45459

FOREST RIDGE COMMITTEES

Pool Maintenance and Operations:	
Pool Number.....	937-236-9691
Green & Maintenance Committee:.....	Scott Kreckman
Activities Committee:.....	Scott Kreckman
Pool Committee:.....	Mike Bradley
Communications Committee:.....	Mike McHugh
Audit Committee:.....	Steve Weiser
Infrastructure Committee:.....	Larry Ford
Elections & Voting:.....	Larry Ford

FOREST RIDGE ASSOCIATIONS

Friends of Forest Ridge:	
Julie Quinn.....	937-813-2266
Halloween Parade:	
Victoria Kreckman.....	937-490-9757
Running Creek Reserve:	
Bob Dalton.....	937-235-2154
Lost and Found / Pet Patrol:	
Carol Wetrich.....	937-237-1766
FRA Soccer League Chairman	
Brittany Heckman.....	frasoccer@gmail.com ... 301-378-6327
Welcoming Committee:	
Maria Ford.....	mytif9@gmail.com
Fighting Fish Swim Team:	
Rebeca Brooks.....	
Local Organizations	
BSA Troop 169:	
Mark Jobe.....	937-237-3139

EMERGENCY NUMBERS

EMERGENCY.....	911
Riverside Residents:	
Fire/Ambulance (Riverside).....	911
Non-Emergency Number.....	937-233-2080
Community Problem Response Team.....	937-510-3490
	Jeremy Reeb
Dayton City Residents:	
Police.....	937-333-2677
Fire/Ambulance.....	937-333-3473

FOREST MURMURS STAFF

Editor:	
Roberta Havholm.....	937-233-0241
4151 Spruce Pine Ct.	
e-mail: robo800300@woh.rr.com	
"Et Cetera"	
Sue Hanley.....	mahjonggsue@sbcglobal.net

Forest Murmurs Deadlines

Advertisers: Wednesday, May 27, 2020

Articles & Et Cetera: Friday, May 29, 2020

Find us at: forestridgeassociation.org

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



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/>



**Forest Ridge Association
Board of Trustees
Regular Meeting
October 21, 2019
Forest Ridge Baptist Church**

Trustees Present: Mike Bradley, William Grant, Youssef Elzein, Rich Spielman, Joshua Floyd, Larry Ford

Trustees Absent: Heather Gwin, Emily Nelson

Mike Bradley called the meeting to order at 7:02pm.

Minutes:

Mike Bradley proposed accepting minutes from the August and September meetings with stated amendments. Bill Grant seconded.

Vote: 5-1-1

Police Report:

Officer Conrads from the City of Dayton: 4 calls of service – nothing drastic. They are currently looking for new recruits!

Nick Toscani from the Riverside Police: Report posted on Nextdoor of the most recent calls and reports. There have been some suspicious calls, as well as reports of someone taking down Halloween decorations. There were also some unruly juvenile complaints, and someone actually caught 3 kids going through a car.

General Board Updates

2020 Officer Election results

- President: Michael Bradley (6-0-1)
- Vice President: Heather Gwin (6-0-1)
- Secretary: Josh Floyd: (6-0-1)
- Treasurer: Richard Spielman (7-0)

2020 FRA Committee Chairs

- Greens – Bill Grant
- Audit – Josh Floyd
- Pool – Mike Bradley
- Elections – Larry Ford
- Communications – Debbie Hanna
- Activities – Heather Gwin

Financials

Financial Report	2019	2018
General Fund		
Checking	\$55,439.00	\$3,733.12
Savings	\$17,916.00	\$28,984.91
Paypal	\$0.00	\$34,546.15
US Bank (Towne)	\$7,894.00	\$0.00
TOTAL	\$81,249.00	\$67,264.18
Reserve Fund		
Savings	\$14,432.37	\$14,424.16
Money Market (Huntington)	\$37,425.21	\$37,419.59
TOTAL	\$51,857.58	\$51,843.75
	\$133,106.58	\$119,107.93

Delinquent Accounts	2018	2019
Full Outstanding	98	94
More than 1 year	---	49
1 year only	---	45
Partial	3	30

There are 22 homes responsible for over \$53,450 of delinquent fees – those are the ones we are pursuing first.

Communications: Debbie Hanna

Look for updated Social Media posts for our Halloween events, and new events posted for the Holiday events. Holiday info will be in the Murmurs as well.

Updates will be made to the FRA website, regarding Towne's role and changes in Trustee information.

Greens Areas: Bill Grant

There are still no suitable applicants – only 3 to date, including a 15-year-old. Still looking. The wanted ad is on Nextdoor and on Craigslist. It needs to be reviewed and promoted, possibly on other platforms.

Pool: Mike Bradley

Pool repairs are ongoing now that it is closed.

- The previously identified list of projects with a cost of \$282,459.
- \$1,289 is needed to replace four faucets and for multiple toilet repairs.
- \$795 for full pool plumbing leak detection. This for the first 4 hours, it is \$185 per hour after that, and minor repairs (up to 50) are covered.

We had 8 pool parties last year!

Soccer: Brittany Heckman

Season is done! There was a big picnic to celebrate on a beautiful day, which included Wright Patt and Our Lady of Rosary, with about 100 people. New Schedule for next year coming soon.

Our Lady of Rosary has requested to join our team – there is some paperwork involved, but it should work out. We are hoping to expand the age group up to 13-year-olds.

If possible, we would like to add a 2nd field somewhere in the Ridge. Our Lady of Rosary may be able to provide goals and benches.

The team needs first aid kits and jerseys for next year, these need to be purchased soon.

Activities/Recreation: Heather Gwin absent, Mike Bradley provided info.

Autumn Activities:

- The Halloween Hayride is October 21-23
- Fright Night is October 25 at the sheds
- Halloween Parade is October 26th at the Gazebo
- Give Back Thanks event 11/10/19-11/17/19

Winter Activities:

- Luminarias (dates TBD)
- Christmas Light Fight
 - Preliminary judging 12/16-12/18
 - Online judging 12/20-12/22 TBD
- Christmas/Holiday party 12/14/19 at the sheds.
- Treats for first responders drop-off 12/14-12/15 at Sue Hanley's house

Results of the Assessment Ballot Items

Question Number	Online	Paper	Total	
Question 1: Reserve Funding: Fund/Waive				
A (Fund)	106	77	183	No requirement
B (Waive)	37	4	41	Required 573 (7%)
Question 2: Reserve Funding: Allocation				
A (85.20)	79	14	93	No requirement
B (127.33)	64	64	128	Required 378 (34%)

There were 81 Paper Ballots and 143 Online Ballots!

A Revote is allowed under Article xii Section 11

- Half the required quorum of previous vote (378/2=189)
- No more than 90 days after previous vote (December 15)
- At least 15 days written notice before the vote

If that fails – We vote again in March with updated funding amounts to reflect the delay (with 2nd vote if necessary)

If that fails – We levy Special Assessments per Article XII Section 10

There is a budget meeting upcoming in October. With some leeway, the operating amount should remain the same.

Swinger Roadside Signs

These are stand-alone signs with changeable letters that will be chained in place. They are needed to communicate information to the community.

- We would like 3 signs, for a total of \$851 (plus tax).
- They will be placed in major traffic areas – Forest Ridge Blvd, Forest Ridge Sign along Union Schoolhouse, etc.
- We have checked the city restrictions for signs. We can't put them on any city properties, but we can put them on our properties.
- There is a concern that letters will be stolen or rearranged. We will investigate getting a locking plexiglass cover for the signs.

In Executive Session, Mike Bradley proposed the procurement of three swinging signs. Rich Spielman seconded.

Vote: 6-0-1

Questions and Comments from Attendees:

- Update on the missing sign on Strathaven? This is in process; currently the board is working with our insurance, and we need to find a builder. We do have the metal plate to place on the bricks.
- Update on pavilion? The complication with getting necessary blueprints makes the pavilion unlikely in the required timeframe. We will look into the possibility of funding prairie grass instead in areas on the Dayton side, which would not require approvals.

Special Guests:

Brenda Fry, Riverside City Council, Riverside mayoral candidate Pete Williams.

Remember to vote in November! Checkout the upcoming ballot issues, especially the street levy. Look online for the approximate cost per household.

Meeting adjourned at 8:15 pm.

**Forest Ridge Association
Board of Trustees
Regular Meeting
November 18, 2019
Forest Ridge Baptist Church**

Trustees Present: Bill Grant, Youssef Elzein, Larry Ford, Heather Gwin, Joshua Floyd

Trustees Absent: Mike Bradley, Emily Nelson, Rich Spielman

Heather Gwin called the meeting to order at 7:03pm.

Minutes:

Heather Gwin proposed accepting minutes from the October meeting as presented. Larry Ford seconded.

Vote: 5-0

General Board Updates

Financials

Financial Report	2019
General Fund	
Checking	\$45,894
Savings	\$17,917
Paypal	\$0.00
US Bank (Towne)	\$5,833
TOTAL	\$69,645
Reserve Fund	
Savings	\$14,433
Money Market (Huntington)	\$37,428
TOTAL	\$51,862
	\$133,106

Financials:

Heather Gwin proposed accepting the financial report as presented. Bill Grant seconded.

Vote: 5-0

Police Reports:

Officer Conrads from the City of Dayton: Just a few calls in the past few weeks – Even Halloween was quiet!
 Nick Toscani from the Riverside Police: We don't have any crimes that have been reported – EMS calls or a new alarms or civil issues, no criminal activities. Make sure the cars are locked if you choose to run them to warm them up! Drive for needy family Thanksgiving has about \$800 so far; they will pick up and deliver food to 5 families on Thanksgiving.

Greens Areas: Bill Grant

The crew has been cleaning up Halloween stuff for the last couple weeks, and will be dealing with fall leaves soon. No new applicants for the open position.

Pool: Mike Bradley absent. Heather provided update. Dumpster issue is still open, we don't have an update at this time since Mike is out. We should publicize this issue in the Murmurs and perhaps on social media.

Treasurer: Rich Spielman absent, Heather provided update.
Tax return is filed!

Audit Committee: Josh Floyd

No updates at this time. Towne will commission a new audit with Hammerman and Graff.

Communications: Debbie Hanna

We are currently in the process of transferring committee leadership to Josh Floyd, with plans to have this all done by January. Upcoming social media posts are planned for the revote meeting and the various holiday events.

Assessment Revote: Larry Ford and Heather Gwin

The Assessment Revote meeting is scheduled for December 9. The revote is being handled with a 3-prong approach:

- Members can vote Online, which will be available December 1-8
- We'll have a formal Revote meeting on December 9
- Proxy Voting – volunteers going door to door asking members to vote via proxy

Details regarding the proxy voting process:

- Volunteers will be doing house to house visits with the formal proxy vote paper, the letter from Towne, and a copy of the door hanger from the Murmurs. Additionally, for people who don't want to proxy, we will have sheets with online voting information.
- Proxy votes allows members to authorize someone to vote in their stead. We need roughly 300 votes to get to quorum threshold.
- The proxy vote sheet is approved by our lawyer. The wording on proxy is very close to the wording on ballot, but it is narrower in scope.
- The visits will be done starting November 19 through December 8, as volunteers are available.
- Only houses in good standing can vote even via proxy. Only one owner per house can vote or sign the proxy. Renters may not sign the proxy.
- It was suggested that volunteers wear name badges and carry their driver's licenses for ID purposes.

Getting the word out:

- Dates and times for upcoming second vote are in the Murmurs and our website
- The new signs will debut with information regarding this revote.
- Social media will have several posts each week until the revote meeting.

Activities/Recreation: Mike Bradley absent, Heather Gwin provided info.

Autumn Activities:

- Give Back Thanks event – Canned Food Drive will be held 11/17-11/23. Drop offs can be done at the sheds or at 4740 Amberwood. Donations will be donated to local tornado victims.

Winter Activities:

- Luminarias (dates TBD) – FRBC has offered to help with the luminarias. They will be providing volunteers to pack and distribute.
 - Luminarias will be available at the Holiday party on December 14.
 - Comment from Steve S: Should go door to door! Can we put a form in the Murmurs? Maybe we bring it up when we go door to door.
 - Christmas Light Fight
 - Sign up dates: 11/15-12/15 – see the online sign up form.
 - Preliminary judging will be 12/16-12/18 and will select the top 3 houses in each division.
 - Neighborhood voting will be 12/18-12/24.
 - Winners will be announced on social media and in the Murmurs. The first place winner in each category will receive a \$25 cash prize, and the over all grand champion will receive \$100 cash prize.
 - Online judging 12/20-12/22 TBD
- Christmas/Holiday party 12/14/19 at the sheds.

- Treats for First Responders drop-off 12/14-12/15 at Sue Hanley's house

Questions and Comments from Attendees:

Steve Stumpf: Comments regarding Forest Ridge. Been here a long time, since 72. Expressed concerns about the Assessment, including an informal history of the assessment increases. Declares that there's no need for this vote, and that previous board should have raised the assessment? Can't hold meeting on December 9th – its 91 days.

**Forest Ridge Association
Board of Trustees
Regular Meeting
December 16, 2019
Forest Ridge Baptist Church**

Trustees Present: Mike Bradley, Heather Gwin, Bill Grant, Larry Ford, Rich Spielman, Youssef Elzein

Trustees Absent: Joshua Floyd

Mike Bradley called the meeting to order at 7:02pm.

Minutes:

November minutes need to be updated and reviewed, tabled until January.

Police Reports:

Officer Johnson in for Officer Conrads from the City of Dayton: Crime stats look awesome compared to other locations. Very minor criminal damaging – Visitor dumped an unknown liquid on a local car. No other issues. Drive Safe!

Nick Toscani from the Riverside Police – not in attendance.

Activities/Recreation Committee: Heather Gwin

Winter Activities:

Christmas Party and Luminarias were canceled due to lack of interest and signups.

- Christmas Light Fight
 - People have signed up!
 - Preliminary judging will be 12/16-12/18 and will select the top 3 houses in each division.
 - Neighborhood voting will be 12/18-12/24.
 - Winners will be announced on social media and in the Murmurs. The first-place winner in each category will receive a \$25 cash prize, and the overall grand champion will receive \$100 cash prize.
 - Online judging 12/20-12/22 TBD

The board may need to stop supporting community activities because we are not getting support from the neighborhood. There will be more discussion of this at the Spring Meeting

Board agreed to waive other committee reports for this meeting, to allow time for new business.

New Business

Assessment Revote Results

We did not meet the quorum in our Second Revote. We needed 303 votes; there were 287 votes overall.

33 proxy votes

18 paper votes

236 online votes

The board thanks all the members that voted.

Reserve Funding Assessment Re-vote Results

Question Number	Total	Quorum
Question 1: Reserve Funding: Fund/Waive		303
A (Fund)	220	No requirement
B (Waive)	64	Required 155 (41%)
Blank	1	
Question 2: Reserve Funding: Allocation		
A (85.20)	105	No requirement
B (127.33)	178	Required 189 (94%)

18 Paper Ballots, 33 Proxy, 236 Online Ballots = **287 Votes**

2020 Budget Review

Calculations for 2020 Assessment

2020 Budget Overview

2020 FRA Assessment Overview					
		CPI	Total	# of Lots	Total Assessment
Operations Budget	\$279,128	1.80%	\$284,152	1123	\$253.03
Capital Budget	\$95,680	1.80%	\$97,402	1123	\$86.73
			Combined Assessment		\$339.76
Reserve obligations through 2020	\$177,633				
Reserve allocations to date	\$0				
Minimum Reserve Funding	\$77,000				
	Total				\$254,633
Current Reserve Funding	\$43,369				
2020 Reserve Income (\$85.20)	\$95,680				
	Total				\$139,049
Current Reserve Budget					
Surplus/Shortfall	\$115,584				

Reserve Obligations

The costs of all the work that was supposed to be done 2018-2020 per the reserve study, AND the triage work identified by the assessment committee, is included in the total: \$177,633.

There's no way to cut more from the budget, we're at the bare basics right now.

Operations Budget:

2020 Budget Operations

GENERAL AND ADMINISTRATIVE EXPENSES	
ACCOUNTING FEES	\$10,800
AUDIT FEES	\$5,000
BANK SERVICE FEES	\$300
I.D. MEMBERSHIP CARDS	\$150
INSURANCE	\$8,000
LEGAL & PROFESSIONAL FEES	\$7,500
OFFICE SUPPLIES	\$525
RENT	\$300
REAL ESTATE TAXES	\$12,500
SECURITY NIGHT LIGHTS	\$3,600
TRASH REMOVAL	\$1,400
BAD DEBTS	\$2,500
TOTAL GENERAL & ADMIN. EXPENSES	\$52,575

Activities Budget:

2020 Budget Operations	
ACTIVITIES EXPENSES	
GARAGE SALE	\$150
SPRING FLING	\$600
FOOD TRUCK RALLY	\$250
LABOR DAY	\$1,000
POOL MOVIE NIGHT	\$150
HALLOWEEN	\$1,700
HOLIDAY PARTY	\$800
LIGHT FIGHT	\$400
SUMMER MOVIE NIGHT	\$150
EVENT PAYROLL	\$1,000
OTHER (Sign up Genius)	\$300
TOTAL ACTIVITIES EXPENSES	\$6,500

Heather Gwin recommended that all activities but Halloween be cut, as our lawyers are opposed to the cost of activities coming from the operation budget. They should be self-funding or sponsored by donations. With the lack of interest in running this from the community, it seems best to end these.

After a discussion of the events and the ramifications of ending all the events at once, the board decided to keep the budget in place for now. As each event comes up, if we see a lack of interest and/or response, we'll cancel it and remove it from the budget for next year.

Informal Board vote:

Leaving it in	4
Take it out	1
Abstain	1
No Vote	1

Pool Expenses Budget:

2020 Budget Operations	
POOL EXPENSES	
POOL MANAGEMENT	\$83,533
REPAIR & MAINTENANCE	\$1,000
POOL SECURITY	\$700
SWIM LESSONS - OTHER COSTS	\$2,000
TELEPHONE	\$1,700
UTILITIES	\$3,500
WATER & SEWER	\$6,000
LICENSES & PERMITS	\$1,140
ADULT SWIM SUPPLIES	\$325
SAFETY SUPPLIES	\$100
GUARD SUPPLIES	\$750
OFFICE SUPPLIES	\$175
HOLIDAY EVENTS	\$600
STAFF PARTY	\$400
POOL CONCESSIONS	\$1,200
TOTAL POOL EXPENSES	\$103,123

Some minor changes from last year's budget.

Green Area Maintenance Expenses:

2020 Budget Operations

GREEN AREA MAINTENANCE EXPENSES	
EQUIPMENT - EXPENDABLE	\$2,000
EROSION CONTROL	\$1,000
FRIEND OF FOREST RIDGE	\$260
MAINTENANCE & SUPPLIES	\$1,500
STAFF PAYROLL	\$22,000
SUPERVISOR'S SALARY	\$45,000
PAYROLL TAXES	\$5,500
EQUIPMENT REPAIR	\$3,000
RESEEDING & FERTILIZER	\$4,000
UTILITIES	\$1,600
WEED CONTROL	\$1,000
GAS & OIL	\$3,575
TREE REMOVAL / LANDSCAPING	\$7,000
TELEPHONE	\$550
PARKS & RECREATION	\$1,000
TREE & SHRUB	\$300
MULCH	\$2,000
PERSONAL PROTECTION EQUIPMENT	\$500
MILEAGE REIMBURSEMENT	\$600
SHED SECURITY	\$750
TOTAL GREEN AREA EXPENSES	\$103,135

Added 2k for mulch that was left out previously.

There is funding in the budget for a new green area supervisor, ranging from \$38K to \$45K.

It was recommended that our current, temporary supervisor be asked to get certified, so as to take on the role.

Communications:

2020 Budget Operations

COMMUNICATIONS EXPENSES	
DELIVERY	\$1,500
MURMURS PRINTING	\$7,250
SUPPLIES	\$800
POSTAGE	\$0
TYPING	\$600
MISCELLANEOUS	\$0
ELECTION MAILINGS	\$3,000
ELECTRONIC VOTING	\$240
MEETING PRINTING	\$300
WELCOME COMMITTEE PACKETS	\$50
WEB SITE / electronic communication	\$55
TOTAL COMMUNICATIONS EXPENSES	\$13,795

There are a few changes to these expenses because of what Towne is doing now.

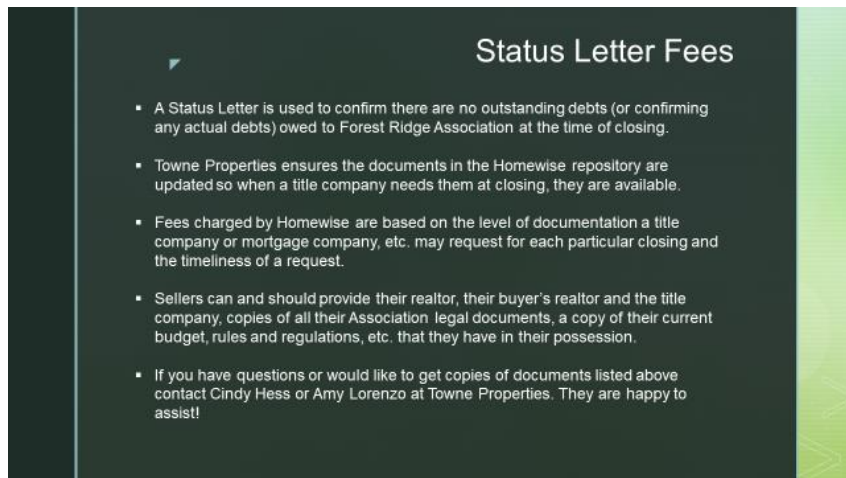
Reserve Expenses:

2020 Budget Capital

RESERVE EXPENSES	
153 Pool deck, coating (10%) (2018)	\$1,438
173 Drinking fountain, (8) (2018)	\$450
189 MP court, asphalt coating (2) (2018)	\$1,631
115 Rubber EPDM poured flooring (2018)	\$13,200
150 Swimming pool, whitewash (2019)	\$76,794
151 Swimming pool waterline tile (2019)	\$13,320
152 Swimming pool coping, precast concrete (2019)	\$825
196 Tot kit, ADAMP structure, 52 platforms, 2 slides (2019)	\$28,000
3 Asphalt pavement, seal coat (2020)	\$5,379
5 Concrete apron (4) (8%) (2020)	\$260
36 Concrete post deck (5%) (2020)	\$8,804
41 Concrete curb, barrier (5%) (2020)	\$652
59 Wood PTL railing 2-bd (2020)	\$2,330
186 Tennis court, net (2020)	\$1,280
205 Tot kit surfacing, wood mat; (2020)	\$6,830
TOTAL CAPITAL EXPENSES	\$190,713
Maximum Appropriated Capital Funding for 2020	\$95,680

This is a NEW section for the budget. Each item refers to a part of the reserve study (except for 150 and 151) The drinking fountain may not need to be replaced right now. We have listed \$160K of work to do, but our budget only allows for \$95K. Therefore, after much debate, it was decided to add a second line showing actual budget. The tasks will be prioritized, and the board will only spend up to the budgeted amount.

Status Letter fees



Status Letters should only cost \$115 if done on time. Towne can provide all documentation EXCEPT the status letter; Homewise provides the status letter, but that is done via Towne. Members should contact Cindy Hess (CindyHess@towneproperties.com) or Amy Lorenzo (AmyLorenzo@TowneProperties.com) at Towne Properties for additional assistance.

Maintenance Shed Driveway Apron Replacement

The board received a letter from Riverside letting us know that they are paving Meadowsweet. That means we need to repave the driveway, and that must be done by June 1, 2020. The letter was turned over to Maintenance committee to research and create a Course of Action with options and costs.

Additional discussion of escalation factor with regard to the proposed expenses, to increase the amount that we collect as an assessment. No change to Budget as a result of that discussion.

Mike proposes accepting 2020 budget as printed with the addition of a 2nd line regarding the actual budget for Reserve Expenses.

Bill Grant made a motion to accept the budget with additional line as noted, Rich Spielman seconded.

Vote: Yea = 6/ No = 0/ NV = 1

Mike proposes that the 2019 residual Operating funding be moved to the Reserve Fund, after January 31 to leave expenses buffer.

Heather Gwin made a motion to move the funds as stated, Bill seconded.

Yea = 6/ No = 0/ NV = 1

Mike proposed that the board approve the total 2020 assessment amount of \$339.76.

Bill made a motion to approve the assessment fee as stated, Heather Gwin seconded.

Yea = 6/ No = 0/ NV = 1

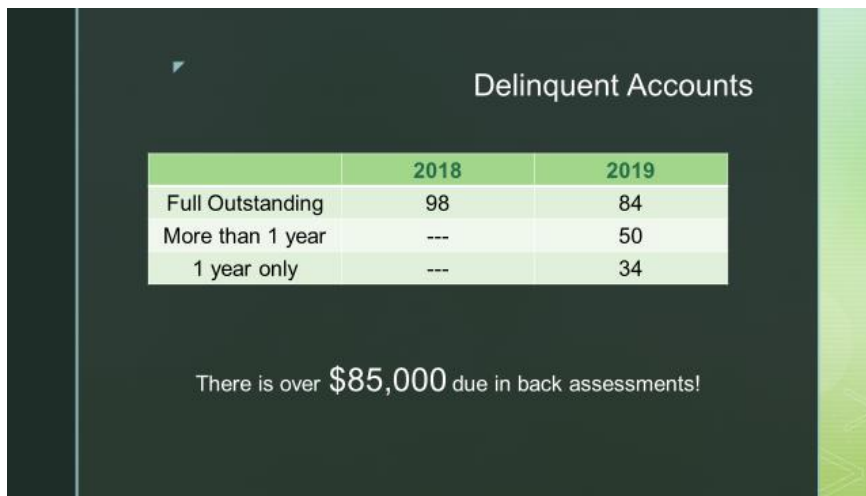
Questions and Comments from Attendees:

Heather Gwin announced her resignation, as of December 31st, from the board as Vice President and from all committee positions.

Mike Bradley commented that there has been discourteous behavior from the community member to the board. This will be brought up at the Spring meeting as well. Discussions can be had in a civil manner, but if people can't behave themselves, the board will take action, including suspending member privileges and up to lawsuits involving libel and slander.

A suggestion was made to add a page to the website to provide information about Towne Properties, and to create an FAQ page that answers many common questions. The answers should be researched and approved before this is posted.

Mike Bradley provided the delinquent account numbers.



	2018	2019
Full Outstanding	98	84
More than 1 year	---	50
1 year only	---	34

There is over **\$85,000** due in back assessments!

Mike Bradley nominated Bill Grant as new Vice President of the board as of January. Heather Gwin seconded.
Yea = 6/ No = 0/ NV = 1

Letters from Towne regarding the assessment fees should go out in the next week or so.

Mike Bradley moved to adjourn the meeting at 8:55 pm and move to Executive Session. Heather Gwin seconded.

Yea = 6/ No = 0/ NV = 1

Forest Ridge Association

Board of Trustees

Regular Meeting

January 20, 2020

Trustees Present: Michael Bradley, Rich Spielman, William Grant,

Trustees Absent: Larry Ford, Youssef Elzein, Joshua Floyd

Michael Bradley called the meeting to order at 7:07 PM

Minutes:

November 2019 and December 2019 minutes were deferred. 4 year and 2 no

Officer Conrads from the City of Dayton police:

7 crimes – 5 were related to a domestic dispute and there were 2 shoplifting from a business

Nick Toscani from the Riverside Police was not present

Treasurer: Rich Spielman provided an update:

FRA Financial Report	2019	2018
General Fund		
Checking	\$34,062.00	\$3,897.00
Savings	\$17,919.00	\$3,998.00
Paypal	\$0	\$274.00
US Bank	<u>\$6,905.26</u>	<u>\$0</u>
Total	\$54,169.00	\$8,159.00
Reserve Fund		
Savings	\$14,435.00	\$14,428.00
Money Market	<u>\$37,431.00</u>	<u>\$37,423.00</u>
Total	\$51,866.00	\$51,851.00
Grand Total	\$106,035.00	\$60,010.00

Communications: Jenn Bradley is taking over for Debbie Hanna as Committee Chairperson Check social media for all updates, Thank you Debbie for everything you have done for FRA

Trying to get a FRA Nextdoor account for posting online vs posting with Jenn's personal account

Maintenance & Greens:

Bill Grant – They are working on Cleaning up leaves and looking at hiring Colan Monahan for the Greens Supervisor position full-time and paying for his licensing to do fertilizing. Colan will need to have a contract drawn up. They are working on removal of downed tree across from the shed. Looking at hiring a company to clean up the big trees in the tree lines around the neighborhood for one day. Will look into which area needs the most work.

Pool:

Mike Bradley – need to decide whether to get faucets and toilets repaired or look into why the pool is leaking.

Activities:

All activities are on hold until a new activities chair can be found. Two ladies in the neighborhood have commented they may be interested in helping with this. The swim team committee would like to be separated from the board. Need to have a meeting with them, at the very least they should be coming to the board meetings to touch base with the board. Also need to get in contact with Brittany Heckman regarding spring soccer.

Audit:

Josh is in charge of this. Mike will send him a note to find out what is going on with the audit.

Old Business:

Action item tracking for anything that needs to get done. Entrance Sign Replacement – Mike is working on this with the insurance adjustor. Shed Driveway Replacement has to be completed by June 2020 due to Meadowsweet being repaved and driveway was deemed no good by the surveyors. Need to also look into the heaved/broken sidewalks done by DP&L. If anyone has any other action items let Mike know. Mike is going to set up an action item for the audit information.

New Business:

Infrastructure Committee Charter Discussion has been tabled until we have a full board present.

Need to have someone, possibly Leisure Lawn or Cardinal Lawn Care, come and do the fertilizing before Colan can get certified.

Meeting adjourned at 7:52 PM

Forest Ridge Association

Board of Trustees

Regular Meeting

February 17, 2020

Trustees Present: Mike Bradley, Rich Spielman, Bill Grant

Trustees Absent: Larry Ford, Emily Nelson

Mike Bradley called the meeting to order at 7:00 PM

Youssef Elzein and Josh Floyd have resigned from the board.

Police Report:

Officer Toscani from the Riverside Police was not present. He did send a message regarding the goings on in the neighborhood. There was a suspicious male on Corkwood Dr, officers located the male but didn't catch him breaking into any vehicles. However, he did have an outstanding warrant so he was taken to jail that night. No other crimes were reported. He is hopeful to have more FRA residents in the next Citizens Police Academy

Officer's Kaer and Delver from Dayton were here. They commented it has been pretty quiet in the neighborhood.

General Board overview: now that we have had Youssef Elzein and Josh Floyd resign we no longer have a quorum so we are unable to vote on any new business or approve minutes until we have a quorum. No new obligations of funds can be undertaken. We are currently down 5 members. We do have several people from the neighborhood possibly interested in joining the board. New members can be appointed however a vote must be taken at the next Member meeting.

Treasurer: Rich Spielman gave an update

Change in the Reporting of FRA Financial Information

Detailed Breakout of Operating Funds

Detailed Breakout of Replacement Reserve Funds

Status of Assessments collected/not collected

OPERATING FUNDS

Available Funds as of January 1, 2020 \$52,529.97

Income \$33,326.36

Expenditures \$5,552.88

Funds Transferred to Replacement Reserve \$17,918.71

Increase in Operating Funds \$9,854.77

Available Funds as of January 31, 2020 \$62,384.74

Income is from Current Year and Prior Year Assessments Around 90 current assessments collected

Expenses were for: Management Fees, Insurance, Administration, Utilities, Payroll and Taxes
Funds Transferred to the Replacement Reserve Fund were Unspent Revenue From 2019

FRA Account (ChaseBank) Green Area Payroll and FRA Credit Cards \$8,544.36
Towne Account (Fifth Third) All Other FRA Income and Expenditures \$53,840.38
Total: \$62,384.74

REPLACEMENT RESERVE FUNDS

Available Funds as of January 1, 2020 \$51,865.95
Income \$8,126.03
Funds Transferred from Operations \$17,918.71
Expenditures 0
Increase in Replacement Reserve Funds \$26,044.74
Available Funds as of January 31, 2020 \$77,910.69

Income is from Current Year Assessments and Interest Income
Funds Transferred to the Replacement Reserve Fund were Unspent Revenue From 2019

FRA Accounts (Chase & Huntington Banks) Reserve Study Funding Requirement \$69,794.21
Towne Account (Fifth Third) Use for Current Year Expenditures \$8,116.48
Total: \$77,910.69

Mike discussed the late assessment policy.

Communications: Mike gave an update. Working to turn over control of the FRA website. All other social media sites are good. Having trouble getting in contact with Greg who runs the website. Check social media for updates.

Maintenance & Greens:

Bill Grant gave an update. They are drawing up a contract to get Colan Monahan brought on as the greens manager. They had a tree come down across from the shed. Arbor Experts has donated a tulip tree to the ridge. We are having Arbor Experts come out and do one day of work for us at a discount. Soccer field will be lined around March 25. There is another tree by Little Jeep Park that needs to come down. There are several other trees around the neighborhood that need to come down as well. We will discuss which area we want Arbor Experts to work in for the day.

Pool:

Mike gave an update. Need to get with JP from Swimsafe regarding repairs that need done at the pool this season. Faucets, toilets and showers need repaired. Leak in L shaped pool needs to get repaired.

Activities:

Tory Kreckman is wanting to volunteer to help with activities. Needs to get with Heather to get stuff turned over.

Audit

Never got an update from Josh regarding the ongoing Audit. Mike will touch base with the CPA firm doing the audit.

Elections:

Will need to hold elections for the open positions on the board at the spring committee

Old Business: Entrance Sign Replacement, Mike Bradley is contacting the insurance adjustor. Shed Driveway Replacement, Bill Grant is going to get quotes for that in April.

New Business: Tabling the Infrastructure Committee Charter Discussion until we have a full quorum

Reminder of the Spring members meeting on 2 March. Signs have been placed in the neighborhood. Jenn Bradley will post information regarding the meeting on Nextdoor and Facebook.

Tabitha Benz, Steve Weiser, Scott Kreckman and Mike McHugh are interested in joining the board.

They were all brought on as board members by the remaining Trustees. Emily is being removed by the Trustees as she hasn't been in attendance at 3 consecutive board meetings and has not replied to any messages from the president. All members voted aye.

Meeting adjourned at 7:56.



A Sad Day For The Forest Ridge Family



It is with a heavy heart that the Forest Ridge Board of Trustees announces the passing of Trustee William "Bill" Grant. Bill has served as Greens Committee Chairman since 2017 and most recently as Vice President of the Board of Trustees. He worked tirelessly on several critical projects for the HOA and was a good friend to many current and former Board and FRA Members. He will be missed.

In Loving Memory of William Roy "Bill" Grant, Jr. 1955 - 2020

William Roy Grant, Jr., age 65 of Dayton, passed away March 23, 2020. He was born February 4, 1955 in Fort Sam Houston, Texas. Bill was preceded in death by his parents: Janet Pannell and William Roy Grant; and brother, Steve Grant.

Bill is survived by his wife of 44 years, Betty Grant; children: Travis (Jennifer) Grant, Cassie (Craig Hill) Grant and Sarah Grant; 9 grandchildren: Tyler, Macenzie, Pierson, Renee, Samantha, Chloe, Jacob, Bree and Glen; 2 great-grandchildren; brothers: Dacus (Eunjoo) Grant, Jim (Gail) Grant and David Grant; sister, Peggy (Bobby) Ray; numerous nieces, nephews, other relatives and friends

Bill was a veteran of the U.S. Army. He retired from General Motors after 30 years of service; and was Vice-President of the Forest Ridge Homeowners Association. More than anything, Bill loved spending time with his grandchildren.

Forest Ridge Association

Board of Trustees

Regular Meeting

March 16, 2020

Trustees Present: Mike Bradley, Rich Spielman, Bill Grant, Scott Kreckman, Larry Ford, Mike McHugh, Tabitha Bentz

Trustees Absent: Steve Weiser

Mike Bradley called the meeting to order at 7:03 PM

Meeting was closed to the public due to COVID-19. We need to elect a secretary. We need to assign or re-assign committees. Also need to have a discussion of the Infrastructure Committee. February 2020 minutes were approved by all attending board members.

The Board of Trustees is monitoring all Federal, State and Local communications for impacts to all FRA activities. We will provide residents updates to all programs and services as they become available. Easter will most likely be postponed due to COVID-19.

Police Report: No police present for meeting

We need to fill the vacant secretary spot. The secretary's responsibilities are outlined in the bylaws. Jenn Bradley is willing to continue doing the minutes. Tabitha Bentz has volunteered to do this position. Mike Bradley nominated her and Mike McHugh has seconded the motion. Yeas 7, Nos 0, Abstain 0, Absent 1. Motion passed

Some of the committees do not have a member in charge or on the committee. Now that we have a mostly full board we can now get those updated.

Greens Committee: Bill Grant main with Scott Kreckman as the alternate

Audit Committee: Steve Weiser main with Tabitha Bentz as alternate

Pool Committee: Mike Bradley main with Larry as the alternate

Elections Committee: Larry Ford as main with Heather Gwin as alternate

Communications: Mike McHugh with Jenn Bradley assisting with minutes and Maria Ford

Assisting with welcome packages

Activities Committee: Scott Kreckman main with Tory Kreckman as alternate

Infrastructure Committee: Larry Ford as main with Bill Grant as alternate

Treasurer: Rich Spielman gave an update.

Operating Funds Financial Report – February 2020

Available Funds as of February 1, 2020		\$62,384.74
Income	\$170,030.59	
Expenditures	<u>\$ 12,824.53</u>	
Increase in Operating Funds	\$157,206.06	

Available Funds as of February 29, 2020	\$219,590.80
---	--------------

Capital Funds Financial Report – February 2020

Available Funds as of February 1, 2020	\$77,910.69
--	-------------

Income	\$8,137.19	
Expenditures	<u>\$ 0.00</u>	
Increase in Capital Funds	\$8,137.19	
Available Funds as of February 29, 2020		\$86,047.88

Vote taken to move \$7,200 from last years operating fund to the capital funds. Motion by Mike Bradley and seconded by Scott Kreckman. Yeas 7, Nos 0, Abstain 0, Absent 1. Motion passed

Delinquent Accounts

Uncollected Assessments as of 3/12/2020

Current Year

302 Full Assessments totaling \$102,608
25 Partial assessments totaling \$6,028

Prior Year

73 Assessments over 90 days past due totaling \$75,490. Liens have been placed on 29 properties.

Communications: Mike McHugh gave an update. He is working on getting full control of the FRA website from Greg Herman. Discussed setting up an email package so that email don't just get forwarded to another email address for the board members. Mike got access to the email server and there were over 4K old emails dating back to 2010.

Working on getting access to Facebook as a full admin.

He needs phone numbers from new members so they can be published in the murmurs.

Maintenance & Greens:

Bill Grant gave an update. Removal of downed tree across from shed has been completed. Talked to Ryan at Leisure Lawn regarding doing the weed spraying for this year. Waiting on quotes for that. Arbor experts will be doing some work: Little Jeep Park – Dead tree behind slide and brush clearing, removing of dead evergreen by entrance sign at Silver Oak & Union Schoolhouse Rd and removing of walnut tree by pool.

Discussed how to move forward with Green guys as employees. Need to have a multitude of HR items cleared up by the lawyers.

The lights at the shed aren't working properly. Need to get an electrician to come look at them.

March 2020 Minutes, Continued

Shed also has no water pressure.

Talked to Riverside regarding paving of the driveway apron. Need cost from them, bid should be done mid May. We will be one or two additional quotes to compare and ensure they are giving the best deal before we let them do the work.

Pool:

Mike Bradley gave an update. There are some preseason repairs that will be required. Working with Swimsafe to figure out why pool is leaking. \$795 for full pool plumbing leak detection (up to 4 hours of labor then \$185 per hour after that). Minor repairs up to \$50 covered. May require reserve funding allocation depending on repair complexity. Need to determine a repair start date.

Prototype Swim lesson website previewed. Will be provided free from Swimsafe.

Working to identify other pool fitness classes that we could offer to the adults in the neighborhood, ie... water yoga, water aerobics, etc.

Also working with Swimsafe to develop a pool party tracking website. Residents would be able to book and pay online. Would lessen the cash or checks held at the pool. We could also use a scheduling system to do this as well, ie... square, intuit, etc.

Soccer Spring 2020 – Brittany Heckman no present so Mike Bradley gave presentation.

We had 89 participants in the fall season. 1 U6 team, 3 U9 teams and 1 very large U12 team.

Rosary will be joining our team again this year to ensure we have enough players for each team.

Registration forms are coming in, deadline for early registration is March 28. Last day to register is April 18th. Haven't heard yet what will happen with the season in regards to the COVID-19 situation.

We lost \$120 in signs in the fall. If you see someone taking signs say something to them. Signs will be going up around the neighborhood on March 17th under the FRA sign policy.

Activities:

Mike Bradley gave an update. Scott Kreckman will be taking over as chair of Activities Committee and Tory Kreckman as alternate. Scott brought up the need to delay, but not cancel, the Easter Egg Hunt for the time being due to COVID-19 concerns. Once things open back up we will reschedule potentially as a Spring Egg Hunt.

Audit:

Steve and Tabitha will be getting that started

Elections:

Discussed forming an election committee in the fall once the next elections have happened per the bylaws.

Old Business:

Entrance Sign Replacement at Kitridge & Strathaven – Mike Bradley contacted the insurance adjustor again. We need to get a cost quote, Larry was assigned to get that completed. They may need to send the adjustor out if the cost is over \$5000.

Shed Driveway Replacement – Bill Grant talked to the Riverside contractor regarding having them do the work. Will get one or two more quotes to ensure we are getting the best deal.

New Business:

Discussed the Infrastructure Committee Charter.

Role: The role of the Infrastructure Committee is to advise, plan and manage the capital infrastructure projects for the Board of Trustees as outlined in the current Reserve Study. Funding for the committee is based on the Board approved Capital budget for the given year.

Position: The Infrastructure Committee reports to the FRA Board of Trustees. They will coordinate with other FRA committees as necessary to accomplish their work.

Members: The committee is chaired by a Trustee from the FRA Board. The committee may be staffed with either FRA Trustees or Members, as the chair deems appropriate, to assist with the proper function of the committee. Non-FRA Members may be permitted to advise the committee with the consent of the Board of Trustees.

Responsibilities:

1) Advise: The infrastructure Committee will evaluate the capital infrastructure projects each year as identified in the current Reserve Study and prioritize by urgency of need and available funding. They will advise the Board on recommended courses of action to accomplish the needed infrastructure projects.

2) Plan: The Infrastructure Committee will collect quotes for labor and materials on allocated projects, develop execution schedules, liaise with other FRA Committees, outside organizations and/or government agencies for approvals for planned (if necessary), and/or take any other action deemed necessary for successful planning of infrastructure projects.

3) Manage: The Infrastructure Committee will manage all allocated projects from start to finish, to include but not limited to:

- a. Selection of a contractor or approved laborer to conduct the work (note: all contracts must be approved by the Board and signed by the Board President prior to execution)
- b. Oversight of the daily activities and progress
- c. Quality and timeliness of work

d. Project funding expenditures (Coordinated with the Treasurer and Towne Properties)

Mike B would like someone to head up this committee. Need to reach out to the residents to get as many community members involved. Mike B nominated Larry Ford and Rich seconded the motion. Yeas 7, Nos 0, Abstain 0, Absent 1. Motion passed

Meeting adjourned at 8:37 PM

In light of the COVID-19 outbreak, the U.S. Census Bureau is adjusting 2020 Census operations.

RELEASE NUMBER CB20-RTQ.16

APRIL 13, 2020 — The 2020 Census is underway and more households across America are responding every day. Over 70 million households have responded to date, representing over 48% of all households in America. In light of the COVID-19 outbreak, the U.S. Census Bureau is adjusting 2020 Census operations in order to:

1. Protect the health and safety of the American public and Census Bureau employees.
2. Implement guidance from federal, state and local authorities.
3. Ensure a complete and accurate count of all communities.
- 4.

The Census Bureau temporarily suspended 2020 Census field data collection activities in March. Steps are already being taken to reactivate field offices beginning June 1, 2020, in preparation for the resumption of field data collection operations as quickly as possible following June 1.

In-person activities, including all interaction with the public, enumeration, office work and processing activities, will incorporate the most current guidance to promote the health and safety of staff and the public. This will include recommended personal protective equipment (PPE) and social distancing practices.

Once 2020 Census data collection is complete, the Census Bureau begins a lengthy, thorough and scientifically rigorous process to produce the apportionment counts, redistricting information and other statistical data products that help guide hundreds of billions of dollars in public and private sector spending per year.

In order to ensure the completeness and accuracy of the 2020 Census, the Census Bureau is seeking statutory relief from Congress of 120 additional calendar days to deliver final apportionment counts.

Under this plan, the Census Bureau would extend the window for field data collection and self-response to October 31, 2020, which will allow for apportionment counts to be delivered to the President by April 30, 2021, and redistricting data to be delivered to the states no later than July 31, 2021.

While We're Home...

This pandemic and stay at home policy has brought out the best in our neighbors. Many have volunteered to shop for friends, neighbors and those who cannot get out. In addition several residents took special and additional steps.



Brooke Jett gathered donations for the night shift



emergency room crews at Soin and Miami Valley downtown. She did a great job of advertising, gathering goodies and transporting to the hospitals. We are including a picture of her car and its load of donations. Thank you Brooke!

While delivering to Brooke I noticed a little library on Elmshaven. This gave me the idea to do one at my home on Quailbush. Thanks to my husband the Green Little Library opened on April 27th. It is stocked with many adult books and I am hoping for donations of children's books.



The policy is give one—take one. A sincere thanks to the residents who did the red library for giving me the idea. Pictures of both are here.



When the Easter Egg Hunt was cancelled, Veronica Kreckman, her husband and daughter took it upon themselves to put out Easter eggs on residents lawns so both kids and adults could look for them while walking.

The second week they were moved to different residents lawns. Thanks so much to the Kreckmans. (Egg Picture).

A final thank you to all the residents who placed stuffed animals, pictures and signs in their windows. Many kids joyed looking for them as they rode their bikes or walked the neighborhood.


It looks like the stay at home policy will continue I hope that our neighborhood will continue to be one that looks out for their neighbors and comes up with new and inventive ideas to help us all through this.

Susan Hanley





Premier Health



During a time of unprecedented crisis in our world, our country and our community, it is so heartwarming to know there are so many, like you, looking for an opportunity to help in any way they can. The spirit of our community has been tested over the past year, and our resilience, resolve and unwavering commitment to endure – and to come out better for having done so – continues to be inspiring.

On behalf of Premier Health, we extend our heartfelt gratitude for your food donation. **Our staff very much appreciate your generosity, but perhaps equally important is the sense of encouragement and strength they feel when our community recognizes and supports their efforts.**

Again, thank you for your willingness to make a difference at a time our community needs it the most.

Premier Health Foundations:
[Atrium Medical Center Foundation](#)
[Good Samaritan Foundation – Dayton](#)
[Miami Valley Hospital Foundation](#)
[Upper Valley Medical Center Foundation](#)

Gift in Kind Form

Please fill out the attached form.

If you have any questions, please call (937) 208-2700



*Email to Brooke Jett
from
Premier Health*

FRA OPERATING AND REPLACEMENT RESERVE FUNDS as of MARCH 31, 2020			
OPERATING FUNDS			
Available Funds as of March 1, 2020			219,590.80
Income		75,694.72	
Expenditures		11,808.58	
Increase in Operating Funds			63,886.14
Available Funds as of March 31, 2020			283,476.94
Income is from Current Year and Prior Year Assessments			
Expenses were for: Legal Fees (\$ 8,062), Payroll & Payroll Taxes (\$ 383)			
Administration & Management Fees (\$ 2,219) and Utilities & Other (\$ 1,145)			
REPLACEMENT RESERVE FUNDS			
Available Funds as of March 1, 2020			86,047.88
Income		8,137.86	
Expenditures		0	
Increase in Replacement Reserve Funds			8,137.86
Available Funds as of March 31, 2020			94,185.74
Income is from Current Year Assessments and Interest Income			
UNCOLLECTED ASSESSMENTS			
We have 176 properties who owe full or partial 2020 assessments. Dollar value is \$ 52,402.			
We have 73 properties who owe current and prior year assessments. Dollar value is \$ 103,871.			
If you have any questions, contact Rich Spielman at rich.spielman@forestridgeassociation.com			

Forest Ridge Community Garden

The Forest Ridge Community Garden is open this season! Garden plots can be rented for \$10 each, for one year. Each plot is a 4ft x 8ft raised bed, great for square-foot gardening. The area receives full sun, and there is plenty of water storage to get through the dry part of summer. This community garden is sponsored by the Dayton Metroparks and intends to be all-organic. No herbicides, pesticides, or heavy chemical fertilizers will be used. Spring is here and planting can begin immediately!



If you're interested, please call/text Dave at 937-672-5440 for a garden bed. Happy gardening!



Shelby Hughes
Owner

Tel: 937-237-3026
Cell: 937-830-9993

North Dayton Home Improvement, Inc.

Siding • Windows • Roofing & Gutters • Patio Covers
BBB Member & Insured
"Serving the Miami Valley for over 20 years"

Licensed
Bonded
Insured



State of Ohio
License
#16764
City of Dayton
License
#9



Senior Discount

"No job is too small"

Free Estimates

**Residential
Commerical
Generators**

937 - 233 - 7662

www.jeffbonhamelectric.com

Maid To Clean

North- 937-278-4005 South- 937-672-5206
4003 E. 4th St, Dayton, OH 45403
maidtocleandayton.com
lauramaidtoclean@yahoo.com
INSURED & BONDED, CHRISTIAN OWNED & OPERATED

Your *Neighbor.* Your *Realtor.*
Let Team Hart Take You Home.

We Listen, and Focus on Your Needs

Trustworthy, Past Police Officer

Forest Ridge Resident



Team Hart,
Coldwell Banker Heritage
RC@TeamHartHomes.com
937-286-2344
www.TeamHartHomes.com

**MAGNUS IT
COMPUTER REPAIR**

*65 Bucks
Fixes Most Stuff!*

**YOUR NEIGHBORHOOD
COMPUTER REPAIR CENTER**

Laptops From: \$175 - Desktops From: \$140

Bring in this ad for a
FREE DATA TRANSFER from an existing computer
to a Magnus Certified refurbished desktop or laptop.**
**CALL US OR STOP IN FOR MORE DETAILS

New Troy Location:
2826 S. County Rd 25A,
Troy, OH 45373
937-335-3334

Corner of Kittridge & Brandt:
5124 Brandt Pike
Huber Heights, OH 45424
937-877-3601

www.MagnusComputer.com



Always welcoming new patients! CALL 937-236-2800

NEW PATIENT SPECIAL JUST \$79!

Includes: exam, bitewing x-rays, and routine cleaning*

*depending on oral health

Ask us about our Dental Savings Program!

Our members enjoy perks and discounts on select services while maintaining routine visits!

One annual payment starting at **\$199***

Don't put off the treatment you need. *Cannot be combined with an insurance plan. This plan is only honored at Kondas Dental Group.



www.kondasdental.com
 8708 Troy Pike | Huber Heights, OH 45424
 P: 937.236.2800
 Monday - Wednesday: 8:00AM - 5:00PM
 Thursday: 7:00AM - 4:00PM



LANDSCAPE DESIGN & INSTALLATION

- Renovating
- Landscapes
- Weeding
- Planting
- Pruning & Hedge Trimming
- Mulch Spreading

TREE, SHRUBS & PERENNIALS CARE

SPRING & FALL CLEAN-UPS

OTHER SERVICES

Gutter Cleaning, Property Cleanout, Snow Removal, and Tree & Stump Removal

WEEKLY LAWN MAINTENANCE

- Mowing
- Trimming
- Edging
- Clean Up
- Fertilization
- Aeration/Thatching
- Sod Installation



www.natcLL.com

937-479-7717

FOREST RIDGE • HUBER HEIGHTS • WRIGHT PATTERSON
 RIVERSIDE • NORTH DAYTON • VANDALIA • FAIRBORN
 TIPP CITY • BEAVERCREEK

PAUL'S GARAGE, INC.

Family owned and operated
 Est. 1962, serving Forest Ridge since 1972



2941 Valley (Near Harshman & Rt 4)
 Mon.- Fri. 7:30 a.m. - 5:30 p.m.
 Towing

Complete Full Service Garage

236-3163

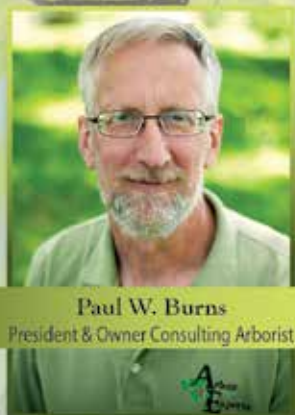
www.paulsgarageandtowing.com

ASE Certified Mechanics

"We Save Trees"

- Tree Removals
- Tree Pruning
- Emerald Ash Borer Control
- Insect & Disease Control

- ISA Certified Arborists
- Graduate Horticulturist
- Fully Licensed & Insured



937-233-4118

www.arbor-experts.com





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.

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 May 2020)

Residential cleaning: Weekly, bi-weekly, monthly, or one-time cleaning by Kearsen Wideman, 937-823-3074. Conscientious, meticulous, reputable, in the neighborhood with over 20 years of excellence. I'll take the time to thoroughly clean your home, while you take time to do the things that mean the most in your life. Call or text for an estimate.

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.

Grace Focused Photography, LLC: photography celebrating the family by Gabrielle Beyer, a Forest Ridge resident for 15 years, and Dayton native. Check out my website, for more details: www.gracefocusedphotography.com, follow me on Facebook @ Grace Focused Photography, Instagram @ grace_focused_photography, or contact me directly at 937-689-8319.

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.

Do You Have A Graduate In Your House This Year?

Graduating from High School or College is a great achievement, and deserves recognition from many people. Forest Ridge graduates are no exception. If you would like to honor your graduate by placing their names in the Murmurs, please forward the information to me by email at robo800300@woh.rr.com,

**SUBJECT LINE:
FOREST RIDGE GRADUATE**

or postal mail: 4151 Spruce Pine Court

I am looking for information relating to future plans, and honors your graduate has garnered by their hard work.

I look forward to your information by the article deadline on page 2.



Memorial Day

Memorial Day this year is May 25th, and celebrations will be muted due to the pandemic. Memorial Day was established after the Civil War to honor both the Union and Confederate soldiers. Today it honors all military who lost their life during any war. We have many retired and active duty veterans living in our community. Let's celebrate their service by displaying the American flag on our porch, lawn or in the windows of our home. See a veteran, say "Thank you for your service".