



# Forest Murmurs      October 2020



## What's Inside?

What's Inside?..... 1

August 2020 Minutes ..... 3

Spring 2020 Meeting Minutes. . 4

Voting Results..... 7

Treasurer's Report ..... 8

Luminaries..... 9

A Sign of Trouble ..... 12

Et Cetera ..... 12

Treats for First Responders  
2020 ..... 12



## Halloween Happenings in Forest Ridge

**Fright Night Halloween Movie and Treats- October 23<sup>rd</sup> at 7pm** (Date change from previous Murmurs) Hocus Pocus will be showing on the big screen by the pool. We will also have treat bags for the littles. Bring your chairs, blankets and snacks and join us for a spooky good time!

**Halloween Parade- October 31<sup>st</sup> at 11am-** The Parade will start at the Gazebo, come on out at 10:15 to get registered for the costume contest and be ready to walk in the parade. Forest Ridge Blvd will be blocked off from approximately 10am to 12pm for the safety of our parade participants, so please plan accordingly. If you aren't planning to walk, bring your chair and find the perfect spot on the Blvd and check out the Ridge's best ghouls and goblins!

### COSTUME CATEGORIES:

1. Blood and Gore and so much more!- . monsters, witches and vampires- oh my!
2. TV/Movie Characters — lets dress up dahlings
3. Fairy Tales & Nursery Rhymes — make your dreams come true
4. Superheroes & Cartoon Characters — anything with licensing potential!
5. Holiday Theme — from anywhere, anytime HO HO HO Hippy 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)

Volunteers will be needed, if interested please contact Tory at

[activities@forestridgeassociation.org](mailto:activities@forestridgeassociation.org)



## 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) .....	mike.mchugh.fra@gmail.com
Scott Kreckman (23) .....	937-490-9757
Steve Weiser (23) .....	vmiarmor05@gmail.com
Jesse Morgan (23) .....	
Justin Hickman (23) .....	

(-) 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

**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.

## FOREST RIDGE ASSOCIATIONS

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:	
BSA Troop 5169:	
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, October 28, 2020**

**Articles & Et Cetera: Friday, October 30, 2020**

Find us at: [forestridgeassociation.org](http://forestridgeassociation.org)

Find us on Nextdoor:  
[https://www.forestridgeoh.nextdoor.com/news\\_feed/](https://www.forestridgeoh.nextdoor.com/news_feed/)



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



Forest Ridge Association  
Board of Trustees Regular Meeting  
August 17, 2020

Trustees Present: Mike Bradley, Larry Ford, Rich Spielman, Tabitha Bentz, Scott Kreckman, Mike McHugh, Steve Weiser, Jesse Morgan and Justin Hickman

Trustees Absent: None

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

Police Report: No police present due to Covid-19

Minutes: June 2020 minutes approved as written, Mike Bradley moved to approve them, Rich Spielman seconded  
Vote 9-0

Treasurer: Rich Spielman, Forest Ridge Association

Treasurer, August 2020 Treasurer's Report

Operating Funds Financial Report – July 2020

Available Funds as of July 1, 2020	\$202,108
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Income	\$11,708
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Expenditures	70,121
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Decrease in Operating Funds

\$ 58,413

Available Funds as of July 31, 2020

\$143,695

Capital Funds Financial Report – July 2020

Available Funds as of July 1, 2020

\$166,837

Income	\$ 17
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Expenditures	1,300
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Decrease in Capital Funds

\$ 1,283

Available Funds as of July 31, 2020

\$165,554

Uncollected Assessments as of July 31<sup>st</sup>

Current Year

- ☐ 29 properties owe full assessment, the late fee and the collection fee; 7 owe partial assessment; 27 owe only the late fee or only the collection fee

- ☐ Total owed is \$17,980

Current and Prior Years

- ☐ 46 properties owe current and prior year assessments plus late fees and collection fees.

- ☐ Total owed is \$80,792

Status of Collection Actions as of August 15<sup>th</sup>

- ☐ We have 28 properties that received a collection letter (125 letters sent out in May) that have not paid what they owe. Dollar value is \$12,540
- ☐ We have liens filed on 39 properties. Dollar value of these liens is \$61,779. A payment

plan has been arranged for four of these properties – dollar value is \$5,053.

- ☐ Sending out collection letters and filing of liens has resulted in an increase in the collection of past due assessments.

Communications: Mike McHugh reported that the pool reservation system is up and running. Emails have been moved, currently working on organization infrastructure/email audit concerns. Nextdoor and Facebook actively being monitored by Jenn Bradley.

Welcome packages are behind handled by Larry and Maria Ford. Murmurs is being handled by Roberta Havholm.

Maintenance & Greens: Scott Kreckman reported that he is evaluating options for future Greens Space Management. Options will be discussed with the Members at the Fall Annual Meeting.

Infrastructure: Larry Ford reported that he has had one more volunteer from the neighborhood step up to volunteer with the Infrastructure committee. Also discussed the bridge near the soccer fields and it is needing repairs/replacement.

Pool: Mike Bradley reported that school hours for the pool started today, 17 August.

Pool Repairs:

- ☐ L-Shape pool pressure test: Leak detection company will be diving the pool after it is closed for the season to finish leak checks (Est \$2,400)
- ☐ Old lifeguard chairs were removed by Mike and Scott but pedestal base in concrete still need to be removed, this will be done when the deck is replaced as they are deep in the concrete.
- ☐ L-shape and lap pool pump replacements – neither meet PHDMC's flow requirements. (Lap = \$1,864, L-shape = \$9,989) Flow is so bad on lap pool that it does not register on the meter.

Recreation: Fall 2020 Soccer has been cancelled.

Awaiting update on Swim Team season results.

Activities:

Spring

- ☐ Easter Egg Hunt – Cancelled
- ☐ Memorial Day Pool Opening/Food Truck Rally – Cancelled
- ☐ Garage Sale – July 11, 8 AM to 4 PM

Summer

- ☐ July 4<sup>th</sup> Party – Cancelled
- ☐ Pool Raft Party – Cancelled
- ☐ Labor Day Party/Pool Movie Night – Cancelled
- ☐ Community Movie Night – 22 August at dark (Field near the pool)

Autumn

- ☐ Halloween Hayrides – TBD
- ☐ Fright Night – Date/Location TBD
- ☐ Halloween Parade – 31 October (Gazebo)
- ☐ Give Back Thanks – Date/Location TBD

Winter

- ☐ Christmas Light Fight Preliminary

- Judging – 12-13 Dec (Online)
- ☐ Luminaries will be available, look for order form in October Murmurs
- ☐ Christmas Party – Date/Location TBD

Audit: Steve Weiser reported that the Audit is moving forward for the 2017 and 2018 years as we have received all of the information we are going to get from Dan. Rich has provided all of the 2019 information so the audit for 2019 should move forward as well. Taxes are due in November Steve will contact the accountant to see where we stand on that.

Elections: Amy from Towne Properties will be providing a list of Members that are delinquent so that Larry can update the list so delinquent Members are not able to vote online. Ballots for the in-person meeting will be printed the week before the meeting, we will bring 350 to the meeting.

#### Old Business:

Entrance Sign Replacement – Centerpiece disappeared from the shed; Larry is working on getting it remade

Shed Driveway Replacement – has been pushed back as the City of Riverside is not paving Meadowsweet at this time. May be done in 2021.

Insurance Review – on hold, awaiting board review.

Will review this once the new board is selected.

HR support for employees – Scott Kreckman is working on

Discussed whether curbs adjacent to Green Spaces were included in the reserve study. Need to take a look and see if they are. If they are not, we need to make sure that they are included in the next one.

#### New Business:

Fall Member's Meeting Prep – Meeting will be held at the pool complex. Buying a screen and speakers. We will try do slides but might be too light outside for people to see them. Signs will be put out 2 weeks in advance. Notifications have been mailed and will also be posted on social media several times before meeting. We will post someone at the church to redirect people to the pool or place a sign at the Church.

Special Assessment vote for City of Riverside curb repair. Does the board want to pay the City of Riverside curb repair assessment of \$36,626.50 from unexpended 2020 Operational Funds versus doing a special assessment? Yea we want to use unexpended 2020 Operational Funds; Nay we want to use a special assessment. Mike Bradley moved that the board votes on it and Mike McHugh seconded the motion.

Vote – 9 Yea-0 Nay

Payment for curbs will be paid from 2020 unexpended Operational funds.

Discussed the Disc Golf request from several Members. We will wait to see what they bring forward.

Meeting adjourned at 9:03 PM.

## Forest Ridge Association Board of Trustees Semi-Annual Meeting March 2, 2020

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Trustees Present: Mike Bradley, Rich Spielman, Bill Grant and Larry Ford

Trustees Absent: None

Mike Bradley called the meeting to order at 7:01 PM

Minutes/Finance from previous semi-annual meeting: minutes were approved by the board and voted in

Police Report:

Dayton: not present

Riverside: Officer Toscani was present. He is the community outreach officer. Generally, there are 50 calls for service in the Riverside portion of FRA. He spends any downtime he has during his duty day doing traffic stops. Most of the people he pulls over are FRA residents. Put out a reminder regarding scams that going around. Reminding people not to pay those people and contact the police if you have questions. They have created a Virtual Blockwatch for residents with cameras to assist with incidents that have happened in their vicinity. There are 40 members. The endangered lifesaver program for people with Alzheimer's, dementia or autism for assistance. They take a picture of the person for their records in case they go missing. They have had to use the system about 10 times, and they have found the person each time. Dayton residents are free to register for any of these programs. Contact Nick Toscani directly.

General Board Overview: We have hired Towne Properties to manage the FRA financials. The day to day operations are still handled by the board of trustees. Towne Properties is only responsible for bookkeeping and records storage. They have an online portal for looking at your account.

Hired Kaman and Cusimano LLC as the FRA legal team. They specialize in HOA law and helped to draft the Ohio law 5312. We have implemented a collection policy. Everyone should be paying their fair share. We have developed and implemented a path forward on reserve funding to be in compliance with Ohio law 5312 to maintain the FRA assets. This does not include the roads in the FRA.

We need to press forward with HOA management improvement. We are working to reduce overdue assessment rates through collections enforcement. We are looking to create an infrastructure Committee and oversee the reserve study projects. Update and simplify the by-laws and Restrictions/Covenants.

Current FRA Trustees are: Mike Bradley, President; Bill Grant, Vice-President; Rich Spielman, Treasurer and Larry Ford, member at large. We currently have 5 positions open. Committee Reports:

Treasurer: The operating budget covers the day to day operations of the Forest Ridge Association. It is required by our by-laws and is based on anticipated expenditures plus CPI and is currently \$253.03 of the total 2020 assessment which is \$12.63 less than last year.

The Reserve budget is new this year and is used to repair

or replace Forest Ridge Association property. It is required per Ohio law 5312 and we have based it on the 2017 reserve study that was completed and is currently \$86.73 of the total 2020 assessment and is new this year.

For our financial reporting in the past we were providing ending balances of the accounts, a comparison of current and prior year assessments and providing little if any detailed information. Starting this year Rich will be providing beginning & ending monthly balances of the accounts, show where the revenue came from, show what expenditures were for and detailed status of assessments. This will be presented at the board meetings and published in the Murmurs.

#### Assessments – Current year

649 Assessments Collected Totaling - \$219,893

- o Operating - \$163,425
- o Replacement Reserve - \$56,468

474 Assessments Uncollected Totaling - \$161,658

- o Operating - \$120,728
- o Replacement Reserve - \$40,930

#### Assessments – Prior Years

81 Assessments Over 90 days past due Totaling - \$77,830

- o 29 with liens filed totaling \$65,558
- o 4 in bankruptcy/foreclosure totaling \$7,911
- o 48 that owe the remaining \$4,361 (letters will be sent)

Please ensure you check your online account with Towne Properties to ensure you have paid the correct amount. It is time for everyone to pay their fair share.

#### Communications:

We are currently in the process of reaching out to the webmaster for admin rights for website updates. Also, we are reaching out to current and former FRA volunteers for communications turn-over. We are creating a communications task and priority list along with a yearly schedule template.

#### Maintenance and Green Areas:

Not much happens in the winter. Spring is upon us so you will start to see more things happening around the ridge. Lawn mowing will start in about a month. We have also received a donation of a tulip tree from Arbor Experts that needs to be planted. We are also working with Arbor Experts to have them come out for a day and remove as many dead trees as they can. A root ball was removed from a downed tree across from the shed. Leisure Lawn will be providing the application of fertilizer/weed killer this year as we do not have an employee with the necessary licenses to apply these chemicals. Colan Monaghan will be coming on as the Greens Maintenance Supervisor, he has worked for Forest Ridge for three years. He will need to get his chemical license. The Greens committee will be working with the Infrastructure committee to get some of these projects taken care of.

Activities: Anyone that would like to assist with any activities please contact Victoria Kreckman

#### SPRING:

Easter Egg Hunt – 4 April (Location TBD) RSVP attending to Victoria Kreckman by 28 March for as accurate as possible head count for the hunt.

Memorial Day Pool Opening/Food Truck Rally – 25 May (Pool)

Garage Sale – TBD

#### Summer

July 4<sup>th</sup> Party – Date TBD (Pool)

Pool Raft Party – Date TBD (Pool)

Labor Day Party/Pool Movie Night – Date TBD (Pool)

#### Autumn

Halloween Hayrides – Date TBD

Fright Night – Date TBD

Halloween Parade – Date TBD

Give Back Thanks – Date TBD

#### Winter

Christmas Light Fight Preliminary Judging – 12-13 Dec (Online)

Christmas Party – Date TBD

#### Recreation and Pool:

There are significant repairs needed to the pool complex  
L-shape pool has a leak and is losing approximately 4,000 gallons of water per month  
Pool decking needs repaired  
Restroom plumbing needs repaired  
Electrical wiring needs updated  
There are other projects that are addressed in the reserve study that are due to be completed as well  
Almost all the projects that were completed at the pool in 2019 was compliance stuff, i.e., drains in the kiddie pool.

#### 2020 initiatives

Working with SwimSafe on an improved online swim lesson tracking system, free service from SwimSafe  
New pool party planning and payment system  
New water aerobics classes, Heather Gwin is a certified instructor  
If any Members have suggestions for other exercise/recreation programs let us know, you can reach out via Nextdoor, Facebook or email.

#### SPRING SOCCER:

Fees to do soccer for both fall/spring program is less than \$60. The signup sheet was in the Murmurs. We need Volunteers, if you would like to volunteer to help be a coach, please let Brittany Heckman know. We have enough left over from last year's budget so we will be doing Coach training using that money. Training will be held on Saturday March 21 from 9 am – 1 pm

#### Purchases to continue the program:

10 First Aid kits at \$11.97 each, one for each team bag  
1 Larger First Aid kit to be kept with Director/Referees - \$44.99  
12 rolls First Aid tape - \$6.70  
24 ice packs - \$18.49  
Total after taxes - \$204.14

Jersey's - \$1,639.80

40 Youth Sizes

30 Adult Sizes

10 Coach Jerseys

#### Swim Team

No information to provide at this time. Keep

an eye on social media for updates.

Trustee Vote:

Three resignations: Heather Gwin, Youssef Elzein and Josh Floyd. Emily Nelson has been removed for absence by the board of trustees per Article VIII Sec 1.c.

Nominees selected by Board of Trustees are:

Tabitha Bentz (22), Scott Kreckman (22), Mike McHugh (20), Steve Weiser (20). Elected trustees will serve out unexpired terms of previous Trustee based on their "request to serve" date.

The nominees introduced themselves.

Welcome packets: Contact Maria Ford if you are a new resident and she will provide you with a welcome packet.

Mike Bradley opened the floor for member questions. Member Doug Benbow on Corkhill Drive wanted to thank this board and the two previous boards for bringing us into financial reality. Commented that the assessment fees have not been the correct amount for decades you people have stepped up to the plate and got us to where we needed to be. We have lived here since 1970, almost 50 years, we have always considered it a good place. Thank you for what you are doing.

Mike Bradley stated that we as a board are trying to do the right thing for the community, sometimes that requires hard decisions. We had a lot of folks step up to help last year with the assessment committee. It was not just the board members coming up with this. That is what we need, we are here to make decisions with you not for you. If there are committees you feel you could help with please step up and help us out. We want your input. We want to make sure we have everyone's understanding and approval. We know we won't make everyone happy but if you're not happy let us know.

Member Brad Ashmore from 5409 Splitrock stated that he has had several incidents with his neighbors that are renters, including his dog being shot. He wants to know how the bylaws can be changed to ensure that renters are being held accountable and that the neighborhood doesn't have deadbeat landlords. Mike Bradley stated he was sorry the residents were going through this.

There have been conversations with the attorneys regarding having the by-laws changed and potentially limiting how many renters we are allowed to have in the neighborhood. While we can't make any changes to city or county ordinances as that's out of our control, but we can look at some rules changes. Landlords and tenants have rights, so we need to ensure we follow what the lawyers suggest and go from there. Resident also mentioned that every time he has to file a police report for property damage or instances with the neighbors that affects the crime rates in the neighborhood. This can also affect insurance rates. When the by-laws committee is formed please step up and help us.

Member Sue Hanley on Quail Bush Drive had a question regarding why the late fee wasn't instituted until a month after it was supposedly due. In past years if your assessment wasn't to whomever was collecting it by the 28<sup>th</sup> or the 29<sup>th</sup> your late fee was immediately added. Right now, you have lost whatever the late fee is for the 400 and some houses that haven't paid. Mike Bradley said

that was a good question, that was on recommendation on the attorney on how the fees structures should go on late payments. It also gives time for any processing to get done, what we didn't want to see was someone paying at the last minute and it not getting updated and they being assessed a late fee when they shouldn't have been. Sue is concerned that a lot of people might be confused as to why should I worry about paying when I won't be getting a late fee until the end of March. The board feels it is more lucrative to go after the 29 houses that owe \$65,000 then worry about a few neighbors who might not have quite made it on time for the 29<sup>th</sup>. We are going after people who haven't paid in 20 or 30 years. Yes we want everyone to pay their fees. We will go back and take a look at that and reassess with the attorneys if we feel that is necessary.

A member asked whether we could figure out on the past due accounts who still lives in Forest Ridge and how many have actually moved out. Mike Bradley stated that if the members have previously moved out and no liens were filed, we are out those fees. The \$65K that is currently on the books is owed by people who are still living in the neighborhood. He can guarantee that there is money that has been lost over the years because we did not have a lien filed. Mike reiterated that when he signed up to be on the board and more importantly the board president that he wanted this to be one of his main priorities. Everyone should be paying their fair share.

Member Dennis Jones wants to know how many of these 29 homes are occupied by the homeowners and not renters. Mike stated that he knows there are many that are owner occupied but many others are being managed by property management companies. That does not stop the FRA from going after those funds. We are watching, with the help of the attorneys, the properties that have had their tax liens sold to other companies so that we are sure that we are inline for the monies that we are owed.

A member asked what the timeline is for replacing the Forest Ridge sign that is on Kitridge and Strathaven. Mike Bradley stated that he filed a claim against the insurance and played phone tag with the insurance agent for about 3 weeks. Unfortunately, when we lost some board members that task fell to the wayside. He is hoping that now that we are back up to 8 that that task will get completed quickly.

Member Heather Gwin wanted to make sure everyone is aware that Forest Ridge Blvd and Meadowsweet will be being repaved starting the May/June timeframe.

A member wanted to know if they were required to register for an online account with Towne Properties. Mike Bradley stated no it is not required per se; however, it does afford you the opportunity to have a real-time view of your account.

A member wanted to know how they will get pool passes since the form was not included with the bill as it normally is. Mike Bradley stated that yes that was overlooked this year. You can always just go down to the pool to get your passes. The pool has a list of current property owners, also last year's passes will continue to work this year.

Mike Bradley asked everyone to please vote on the way out the door. See you in September.

Mike Bradley adjourned the meeting at 8:33.

## Voting in Ohio Easy as 1-2-3



“We will work every day to ensure that Ohio’s elections continue to be secure, accurate and accessible.”

- Secretary LaRose

## 1 Register to Vote



OR



Download a form at  
**VoteOhio.gov**

or pick up a form at  
any public library,  
high school, Job &  
Family Services office  
or BMV office.

Online at **VoteOhio.gov**

Click **Register to Vote**  
then **Let's Get Started!**

### To vote in Ohio you must:

- register at least 30 days before Election Day.
- be a citizen of the United States.
- be at least 18 years old on or before the next general election.
- be a resident of Ohio for at least 30 days before the election.

For more information visit

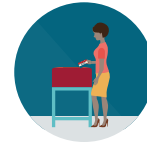
# VoteOhio.gov

**VoteOhio.gov** offers detailed information and special provisions for military and overseas voters and voters with disabilities.

## 2 Select Voting Option



By Mail



Early In-Person



At Your Polling Place  
on Election Day

### Absentee Voting by Mail

- Absentee voting begins the day after the close of voter registration.
- Absentee ballot application forms are available from the Ohio Secretary of State's office, **VoteOhio.gov** or your county board of elections.

### Early In-Person Absentee Voting

You can cast your absentee ballot in person at your county board of elections or voting center as designated by the county. Check with your county board of elections for details.

### Voting on Election Day

- Polls are open on Election Day from 6:30 a.m. to 7:30 p.m.
- You must cast your ballot at your designated polling location.
- Visit **VoteOhio.gov** to find your designated Election Day voting location.
- Remember to bring an acceptable form of identification to the polls on Election Day.

You have **28**  
days before  
Election Day  
to cast your  
absentee ballot.

## 3 VOTE Make Your Voice Heard



ELECTIONS DIVISION

**VoteOhio.gov** | [election@OhioSoS.gov](mailto:election@OhioSoS.gov)

877.767.6446 | TTY 877.889.6446

22 North Fourth Street | Columbus, Ohio 43215

SOS 0513 (06/2019)

printed in-house

# Voting Results

Fellow FRA Members,

I'm pleased to announce the voting results from the Fall Member's Meeting, held on September 14, 2020, for the four Trustee position elections and the waiver of the Reserve funding for 2021. We did make quorum for the meeting so the elected Trustees will be able to serve a full 3 year term. Trustees: Jesse Morgan - 106 votes, Justin Hickman - 102 votes, Scott Kreckman - 98 votes and Steve Weiser - 96 votes.

2021 Reserve funding: 19 of 1123 (2%) eligible Members voted to waive funding the Reserve account in 2021. Ohio Law 5312 requires 51% or more of the Members to approve waiving, so the Reserve Fund will be funded next year according to the amount called for in the 2017 Reserve Study plus CPI.

I want to thank everyone who took the time to vote even though it was just over 10% of the eligible FRA Members (122 of 1108). I also want to thank the four Trustees who agreed to donate their time to serve the Forest Ridge community!

Hopefully we will be able to see you all at the March 2021 Spring Member's Meeting!

Respectfully,  
Mike Bradley  
FRA Board president



## FRA OPERATING AND REPLACEMENT RESERVE FUNDS - January 1 to August 31, 2020

### OPERATING FUNDS

<b>Available Funds as of</b>	<b>January 1, 2020</b>		<b>52,530</b>
Income		301,223	
Expenditures			-192,280
Transfer to Capital Fund			-25,119
Increase in Operating Funds			83,824
<b>Available Funds as of</b>	<b>August 31, 2020</b>		<b>136,354</b>
Income is from Current Year (\$ 265,900) and Prior Year (\$ 35,300) Assessments			
Expenditures: Swimming Pool (\$ 98,200), Administration (\$ 46,100), Green Area (\$ 39,500) and Communications (\$ 8,500)			
Transferred \$ 25,119 of excess 2019 operational funds to Replacement Reserve Fund			

(Expenditures are a lot lower than expected due to not being able to hire a full-time green area supervisor, and Covid-19 which resulted in a shorter pool season and the cancellation of most of our activities. We will also be getting back \$ 17,400 from Swimsafe because of the shortened pool season.

(These excess 2020 funds will be used to (1) pay the City of Riverside \$ 36,600 for the cost of the curb and storm drain replacement, (2) take care of capital improvement projects this year and (3), transfer any remaining funds to the reserve funds account to accomplish projects next year.)

### REPLACEMENT RESERVE FUNDS

<b>Available Funds as of</b>	<b>January 1, 2020</b>		<b>51,866</b>
Income		89,883	
Transfer from Operating Account		25,119	
Expenditures			-1,300
Increase in Replacement Funds			113,702
<b>Available Funds as of</b>	<b>August 31, 2020</b>		<b>165,568</b>
Income is from capital reserve portion of assessment and interest earned			
Expenditure was for swimming pool repairs			
Reserve Study Minimum Reserve Fund Requirement			
2020 Reserve Fund for 2020 Repair/Replacement Requirements			
			77,088
			88,480
			165,568

(Funds collected this year will be used to make additional repairs at the pool complex and to make repairs at the basketball courts, tennis courts and other areas before the end of the year.)

### STATUS OF UNCOLLECTED FRA ASSESSMENTS

Prior Year Uncollected Assessments. At the end of 2019, we had 118 properties that owed \$ 86,388. We have collected \$ 35,288 from 70 of these properties and have written off around \$ 6,000 as uncollectable. Forty-six properties still owe \$ 44,518. The new collection policy is paying off.

Total Uncollected Assessments as of August 31, 2020. Ninety-seven properties owe \$ 85,793. Forty-six properties owe \$ 73,790 (\$ 44,518 for prior years and \$ 28,272 for current year). Fifty-one properties owe \$ 12,003 for current year assessments. We have liens on 41 properties (\$ 61,674).

If you have any questions, contact Rich Spielman at [rich.spielman@forestridgeassociation.com](mailto:rich.spielman@forestridgeassociation.com)

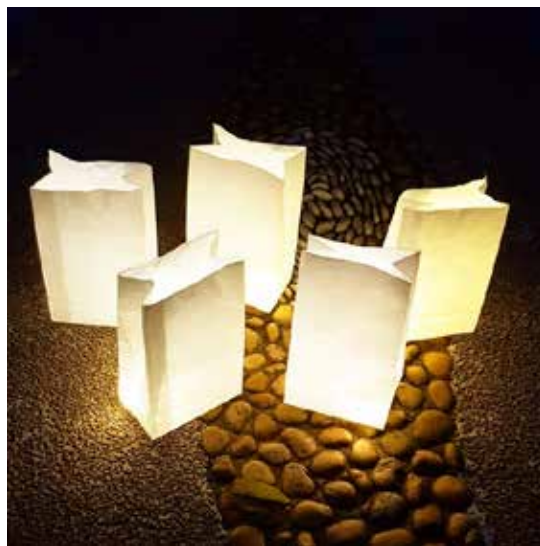




## Forest Ridge LED Luminaries



Forest Ridge is changing up our tradition this year and going to LED Luminaries for Christmas. There will be 15 luminaries for \$10. These luminaries can be used several times over the holiday season, and we will continue the tradition of having them lit through the neighborhood on Christmas Eve. The order form is below and will be posted on Next Door also. Please complete the form and drop it off to the locked black mailbox located at 4036 Cozycroft Drive. Cash only please. Orders will be accepted through Nov. 13<sup>th</sup> and luminaries will be distributed beginning the week of Dec 7<sup>th</sup>. We have several people who have volunteered to help put together and distribute, but the more the merrier!! If you would like to help or have questions please contact Tory at [activities@forestridgeassociation.org](mailto:activities@forestridgeassociation.org).



---

Name:

Number or Sets:

---

Address:

1 set =15 luminaries:

---

Amount Paid (Cash Only Please):



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*Owner*

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# Treats for First Responders 2020

After much discussion, a survey on Next Door and responses from 4 of the 5 stations involved I have decided to forge ahead with our annual tradition, with some tweaks here and there.

For the many new residents of the Ridge this is a tradition that started several years ago. Baked goods, cards, fruit, and monetary donations are collected and delivered to the Dayton and Riverside fire and police who service our area. Each station receives a large tote of goodies delivered by a volunteer resident.

To make this successful we need volunteers to bake or buy cookies, brownies etc plus donations of money to purchase drinks, fruit, paper products on and on and on. The money is more important than in the past because 3 stations will only take commercially baked and packaged products while the other two said, "please don't change anything"

More details will be forthcoming on Next Door, Facebook and of course the Murmurs. To sign up, send me a private message on Next Door, e-mail at mahjonggsue@sbcglobal.net or call 937-236-7141. To make a monetary donation send to 4073 Quail Bush. 45424. I would prefer that the checks be made out to me (a receipt will be provided) as that will cut out the middle men and make my life a whole lot easier.

Thank you in advance to John who made a monetary donation and Jake who will be doing meat and cheese trays.

Questions?? Use any of the contact methods above.  
Let's make this event a highlight of the holiday season.

Susan Hanley

**"Cornhole Anyone?"** Looking for people interested in meeting for cornhole. We could play at the gazebo, and still maintain social distancing while having some fun! Email Mike: MSEDILO\_1165@yahoo.com"

**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](http://www.gracefocusedphotography.com), follow me on Facebook @ Grace Focused Photography, Instagram @ grace\_focused\_photography, or contact me directly at 937-689-8319.

**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 Feb 2021)

**Need a babysitter / house sitter for the summer months?** Contact Becca Jobe via text to the number (937) 716-6375.

## A Sign of Trouble

With the fast approaching elections in November, the Board would like to remind everyone of the sign policy for FRA owned properties. This includes the center median along Forest Ridge Boulevard.

### FOREST RIDGE ASSOCIATION RULE #19-001

#### Temporary Signs

To halt the proliferation of temporary signs on Forest Ridge Association (FRA) property, the Board of Trustees hereby prohibits the placement of temporary or permanent signs of any type, except as outlined below:

1. Signs related to Forest Ridge Association official business or sponsored events.
2. Signs that the Board President or designee determines are of importance to or that serve the greater good of the Forest Ridge community as a whole. Sign owners must receive permission each time a sign is requested to be posted.
3. All temporary signs can be displayed for a maximum of thirty (30) days and must be removed no later than 48 hours after an event.
4. All ordinances regulating signage must be followed for the city in which the sign is placed.

Examples of prohibited temporary signs include but are not limited to political signs, real estate signs, placards, and various advertisements and only apply to signs placed on property owned by the Forest Ridge Association. Homeowners may place signs at their discretion on their own private property.

The Greens Maintenance crews will remove and dispose of any signs located on FRA property, which includes the median along Forest Ridge Boulevard. Sign removal will occur during the crews' routine work assignments in the neighborhood. Removed signs will be held at the maintenance shed for five (5) days for owners to claim. All unclaimed signs will be disposed of after the 5 days. This policy shall remain in effect until rescinded.