



# ***Forest Murmurs***

## ***February 2023***

### **WHAT'S INSIDE?**

November Minutes .....	3
December Minutes.....	4
The FRA 2023 Budget .....	5 - 6
The Rabbit Hole .....	6
FRA Soccer .....	7
Attention New Residents:.....	8
Et Cetera .....	8
Thank You! .....	8



### **A MESSAGE FROM THE EDITOR....**

*The Murmurs has been a 10 times per year printed publication since its inception all those years ago. With the advent of electronic communication and the Internet, cost savings in printing, bagging, and delivery can be obtained.*

*This year, the Murmurs will print and deliver 8 issues: February, March, April, May, August, September, October and November. The June and December issue will be published on-line exclusively on Facebook, NextDoor, and the Forest Ridge Association website. All issues have been uploaded to these sites all along, and will continue to be uploaded for review.*

*Roberta Havholm*  
*Editor*

**YOUR FOREST RIDGE ASSOCIATION ASSESSMENT OF \$391.69  
IS DUE AND PAYABLE WITH NO PENALTY UNTIL APRIL 1, 2023.**

If you did not receive an invoice from Associa, please contact them using the information below:

**Associa, Community Management Solutions, P.O. Box 88396 , Carol Stream, IL 60188-0396**

**Customer Service Department (8:30 a.m. - 5:00 p.m. M-F) 888-612-2299**

**Customer Service email [customerservice@rpmanagement.com](mailto:customerservice@rpmanagement.com)**

## BOARD OF TRUSTEES

Scott Kreckman (23).....937-490-9757  
President .....president@forestridgeassociation.org

Jesse Morgan (23) .....937-723-9768  
Vice-President .....vicepresident@forestridgeassociation.org

Tabitha Bentz (25) .....937-802-0839  
Secretary .....tabitha.bentz@forestridgeassociation.org

Larry Ford (25) .....937-343-4060  
.....larry.ford@forestridgeassociation.org

Jake Bontatibus (25).....jake.bontatibus@forestridgeassociation.org

Roberta Havholm (24) .....roberta.havholm@forestridgeassociation.org

Frank Semmelmayr (24) .....frank.semmelmayer@forestridgeassociation.org

Faith Richardson (24).....faith.richardson@forestridgeassociation.org

Youssef Elzein (25) .....937-234-7962  
.....youssef.elzein@forestridgeassociation.org

(-) Term Expiration Date

Matters concerning Forest Ridge policy should be referred to the Trustees.

Board of Trustees Meeting:

Third Monday of every month at 7:00 P.M. (Except July) at the  
Forest Ridge Baptist Church on Union Schoolhouse Rd.

Meetings are open to all FRA residents.

### Assessment Payments

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 Associa, Community Management Solutions, P.O. Box 88396

Carol Stream, IL 60188-0396

Customer Service Department.....(8:30 a.m. - 5:00 p.m. M-F) 888-612-2299

Customer Service email .....customerservice@rmpmanagement.com

### FOREST RIDGE COMMITTEES

Pool Maintenance and Operations: .....937-236-9691  
Pool Number .....

Green & Maintenance Committee: .....Jake Bontatibus

Activities Committee: .....Scott Kreckman

Pool Committee: .....Jesse Morgan

Communications Committee: .....Roberta Havholm

Audit Committee: .....vacant

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.

Find us on Facebook:

<https://www.facebook.com/ForestRidgeAssociation/>



## FOREST RIDGE ASSOCIATIONS

Halloween Parade:  
Victoria Kreckman .....937-490-9757

FRA Soccer League Chairman  
Kraig Neer .....frasoccer@gmail.com ... 937-671-6273

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

Dayton City Residents:  
Police .....937-333-2677  
Fire/Ambulance .....937-333-3473

### FOREST MURMURS STAFF

Editor:  
Roberta Havholm ..... e-mail: Communications@forestridgeassociation.org  
4151 Spruce Pine Ct.

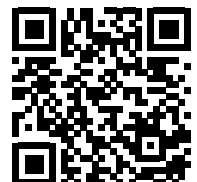
"Et Cetera"  
Sue Hanley .....mahjonggsue@sbcglobal.net

### Forest Murmurs Deadlines

**Advertisers: Wednesday, February 22, 2023**

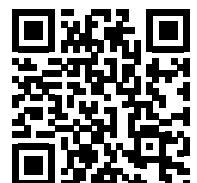
**Articles & Et Cetera: Friday, February 24, 2023**

Scan to visit our website:  
[forestridgeassociation.org](https://forestridgeassociation.org)



Scan to visit Nextdoor:  
[https://nextdoor.com/news\\_feed/](https://nextdoor.com/news_feed/)

Log in with your credentials.



Forest Ridge Association  
Board of Trustees Regular Meeting  
November 28, 2022

Trustees Present: Tabitha Bentz, Scott Kreckman, Roberta Havholm, Larry Ford, Frank Semmelmayr, Jake Bontatibus (arrived at 7:04), Jesse Morgan, Faith Richardson  
Trustees Absent: Youssef Elzein  
Steve Kreckman called the meeting to order at 7: 01 PM  
Police Report: No police present.  
Minutes: October 2022 meeting minutes reviewed via email.  
Frank Semmelmayr moved to approve, Scott Kreckman seconded.

Vote 8-0

Treasurer: Faith Richardson reported. We are still adjusting to Associa's organization of our budget numbers as they clarify numbers with Towne. The transfers from Towne are now complete and things should be clearer moving forward.

Operating Funds Financial Report – October 2022  
Available Funds as of October 31, 2022   \$ 97,397.79

Reserve Funds Financial Report–October 2022 Available Funds  
as of October 31, 2022   \$ 97,397.79  
Uncollected Assessments and Fees as of September 30, 2022  
\$ 88,584.07

Two of the foreclosures pursued by the Board were settled, and past dues all paid.

Communications: Roberta reported. Murmurs frequency would be discussed at a future meeting given our change in budget and online options.

Maintenance & Greens: Scott reported. Several diseased and damaged trees removed in the median between Honeyleaf and Silver Oak.

Jake also reported. In order to handle snow removal on sidewalks in front of green spaces, it would be easiest to accomplish if we were to purchase a snow blower. Dylan is willing to work on an as needed basis (following the guidance each city uses-typically 3 in+) utilizing our equipment (snow blower). There is a surplus in the tree removal budget that could be moved with a board vote.

Scott moved to move \$2,000 from the tree removal budget line, to go toward the purchase of a snow blower.

Vote 8-0

Infrastructure: Larry Ford reported. Reserve study has arrived. The company is still awaiting payment from Associa, even though they have the final bill. Larry is following up with Associa this week to make sure that the check has gone out.  
Pool: Jesse Morgan reported. Electric was turned off at the Pool due to an unpaid bill during the transition between Towne and Associa, but it has been corrected and electric is back on and final checks completed. We will need to budget for licenses-including a food license (\$245.62). Have not yet found

a software program in our price range for pool management, so may need to try to work on solutions within programs we already have. Scott and Jesse will be working with Associa to look into our options. No major anticipated projects for 2023, but a new roof may need to be pursued in the Spring. We are looking at a \$4,198.00 increase to the budget next year-a 4.3% increase. This increase is driven by an increase in labor and chemical costs.

Activities:

November 19th Turkey Trot was a success with 33 participants and planning to host it again

December 3rd Visit with Santa from 3-5 at the Gazebo

December 8th Riverside Fire Department will be driving the neighborhood

Extending Luminary Orders through Friday, currently only 39 purchases

Watch Facebook and Nextdoor for Caroling dates

December 16-18th 2022 Christmas Light Fight Judging, currently 4 participants and hoping for more participants. Sign-ups need to be done by December 15th.

Treats for First Responders will be done on December 17th  
Jesse mentioned donating leftover candy items from the pool to Treats. Frank moved to approve, Larry seconded.

Vote 8-0

If you have anything that you would like to see happen in the Ridge or would like to be involved

Audit: Scott reported. Still working with Associa

Elections: No updates

Old Business: Final Budget review. Scott Kreckman walked Board through entire budget line by line. Discussion on how much we should increase dues with CPI allowances. The current budget requires at least a 5-5.5% increase; however, the reserve fund would not be properly funded with that increase. After a discussion, several Board members expressed a desire to do the full CPI increase in order to remain solvent.

Scott moved to vote on a dues increase of 8.3% next year, Frank Seconded. (\$391.61)

Vote 6-2

Scott moved to approve budget as reviewed during meeting, Frank seconded.

Vote 8-0

New Business: If you are selling your home- all requests for information need to go through our Management Company, Associa. Please make your realtor aware that requests need to be made more than one day in advance or they will most likely not be able to be provided by closing causing a delay.  
Frank moved to adjourn the meeting, Scott seconded.

Vote: 8-0

Meeting adjourned at 9:06 PM

Forest Ridge Association  
Board of Trustees Regular Meeting  
December 19, 2022

Trustees Present: Tabitha Bentz (arrived at 7:10), Scott Kreckman, Roberta Havholm, Larry Ford, Frank Semmelmayr, Jake Bontatibus), Jesse Morgan, Faith Richardson, Youssef Elzein

Trustees Absent: none

Scott Kreckman called the meeting to order at 7: 01 PM

Police Report: Dayton Police present. Two domestic incidents in the Forest Ridge area, but no other police reports in the area. Do be aware of locking your vehicle as car break ins and thefts are up in general. Thefts of Kias and Hyundais have been significant across the area (although none in the neighborhood), so be aware if you own one of these vehicles. Request made for occasional patrol of neighborhood for speeders and those running stop signs. If a resident notices trespassing in green areas late at night, or is having an issue with racing cars or loud noises, etc., those concerns need to be reported to the Dayton or Riverside police depending on location, as Board members cannot and will not be able to address them.

Minutes: Will be voted on over email after clarification on treasury numbers.

Treasurer: Faith Richardson reported. If any residents had any issues with Towne charging them a late fee when dues were paid in full on time, reach out to Associa and they will work to clear that.

#### Operating Funds Financial Report – November 2022

Available Funds as of December 11, 2022	\$53, 636.01
---	--------------

Reserve Funds Financial Report – November 2022	
Available Funds as of December 11, 2022	\$ 91, 075.61

Uncollected Assessments and Fees as of November 30, 2022	\$ 87, 713. 90
---	----------------

Communications: Roberta reported. No Murmurs in January.

Maintenance & Greens: Jake reported. He and Scott will be purchasing a snow blower this week before upcoming predicted snow.

Infrastructure: Larry Ford reported. Reserve study has arrived. Reserve Study Repair for 2023 is an estimated \$153, 610. Not all projects will be completed as it is out of budget, but will address greatest needs and things needed. Areas in the study are: Asphalt pavement repair in pool and willow branch area; playground equipment on boulevard, Meadow Sweet, Willow Branch area; Silver Oak Signage, Pool Concrete Decks, pool furniture, L shape pool plaster, and L shape pool tile. Larry is also beginning to gather estimates for the 2024 improvements as well in order to help with prioritization

over the next two years.

Pool: Jesse Morgan reported. Power was finally restored and is still functioning. Will continue to investigate check-in software and will ramp things up again in the Spring.

Activities: Activities are completed for the year, but some events already on the calendar for next year.

April 1st- Easter Egg Hunt

May 27th- Memorial Day Food Truck Rally and Craft Show

October Pumpkin decorating

October 28th- Halloween Parade and Costume Contest

November 18th Turkey Trot

December 2nd or 9th – Santa at the Gazebo

If you have anything that you would like to see happen in the Ridge or would like to be involved in activities please email [activities@forestridgeassociation.org](mailto:activities@forestridgeassociation.org). The committee is currently evaluating what activities will be continuing and what needs to be retired.

Audit: No updates

Elections: No updates

Old Business: Currently no updates on ongoing foreclosures.

New Business: Discussion on pool passes and how we move forward to reduce the number of expired passes and insure that all those entering the pool are paying residents. Goal is to issue all new passes next year-working to find how to best do that moving forward and what software will be the most useful. The plan at this time is to set up a table at the Memorial Day Craft show for residents to come and get their new passes, or residents will have to get their new passes on their first visit to the pool.

Jesse brought up a resident concern on distressed properties, and their desire to have a change to Forest Ridge by-laws to allow a maintainer to take over. The Board is unable to act on this without a change to the by-laws, which would require a 2/3rds vote of all eligible members. The City of Dayton or Riverside would be who to address any concerns about distressed properties.

Frank moved to adjourn the meeting, Scott seconded.

Vote: 8-0

Meeting adjourned at 9:06 PM.

# THE FOREST RIDGE ASSOCIATION'S 2023 BUDGET

## Comparison provided with 2022 Budget

Annual Budget 2022   Annual Budget 2023

### Operating Income

Association Fee	\$396,906.38	\$439,867.87	8.3% increase. Payments \$391.69.
Concessions	\$3,000.00	\$3,500.00	
HOA Late Fees	\$0.00	\$0.00	Line item stays but is not budgeted in.
Soccer Fees	\$2,000.00	\$2,000.00	
Pool Party Fees	\$1,500.00	\$2,000.00	Was Pool User Fees Line item. CHANGED NAME
Guest Fees-Pool	\$500.00	\$1,000.00	
Swim Lessons	\$0.00	\$0.00	
	\$403,906.38	\$448,367.87	

### Operating Expenses

Electric	\$6,000.00	\$9,500.00	ALL ELECTRICAL BILLS TO THIS LINE ITEM
Water/Sewer	\$6,000.00	\$7,000.00	
Telephone	\$1,000.00	\$6,500.00	ALL ATT BILLS TO THIS LINE ITEM. Telephone and internet at Sheds is \$290/month. Associa and I are trying to get full access to this to clear it up and get it MUCH lower.
Utilities/General	\$1,000.00	\$1,500.00	GAS FOR ALL FACILITIES TO THIS LINE ITEM
	\$14,000.00	\$24,500.00	

### Maintenance

Grounds Extra - Park	\$1,000.00	\$2,000.00	Up to \$2,000 to cover extra fuel costs
Trash Removal Haul	\$2,000.00	\$3,000.00	Actual spent YTD is \$2800. Paused Trash from 11/4/22-4/17/23
General Maintenance	\$3,000.00	\$3,000.00	
Security	\$1,000.00	\$1,000.00	ADT \$778.08/yr
	\$7,000.00	\$9,000.00	

### Grounds Care

Grounds Labor	\$14,000.00	\$16,000.00	Fixed expense. Contractor Payments
Bed Maint & Weed Control	\$500.00	\$0.00	
Tree Service	\$9,000.00	\$9,000.00	
Grounds Contract	\$64,687.94	\$65,340.00	Fixed increase
	\$88,187.94	\$90,340.00	

### Pool

Clubhouse/Pool Telephone	\$1,400.00	\$0.00	
Swimsafe Contract	\$85,853.00	\$100,750.00	SwimSafe is paying the ADT Bill (\$669.12)
Swim Lesson Expense	\$2,000.00	\$0.00	
Concession Expense	\$1,500.00	\$1,500.00	
4th of July and Raft Day	\$600.00	\$600.00	
Staff Party	\$400.00	\$400.00	
Monitor	\$0.00	\$0.00	
Maintenance	\$6,500.00	\$12,500.00	
Telephone	\$1,700.00	\$0.00	Rolled into Utilities line
Permits	\$1,800.00	\$2,100.00	
Supplies	\$1,400.00	\$3,000.00	
Area Electricity	\$2,500.00	\$0.00	Rolled into Utilities line
Miscellaneous	\$0.00	\$0.00	
	\$105,653.00	\$120,850.00	

## FRA 2023 BUDGET P2

### Admin Expenses

Legal	\$9,000.00	\$9,000.00
Auditing & Accounting Fees	\$5,000.00	\$5,000.00
Social Activities	\$6,420.00	\$6,000.00
Soccer Expenses	\$2,000.00	\$2,000.00
Reserve Study	\$4,000.00	\$0.00
City required repairs	\$5,000.00	\$5,000.00
Office Supplies	\$800.00	\$800.00
Copier Expense/Copies	\$2,500.00	\$2,500.00
Misc Admin Expense	\$3,000.00	\$3,000.00
Bank Fees	\$0.00	\$0.00
Bad Debt Expense	\$3,500.00	\$6,000.00
Communications Expense	\$7,000.00	\$7,500.00
Postage	\$2,000.00	\$2,000.00
Management Fees	\$10,800.00	\$12,000.00
Real Estate Taxes	\$15,000.00	\$15,000.00
Insurance	\$8,500.00	\$8,500.00
Gas and Oil	\$500.00	\$500.00
Rental Expenses	\$0.00	\$0.00
	\$85,020.00	\$84,800.00

Increased due to mailers and other items above base cost

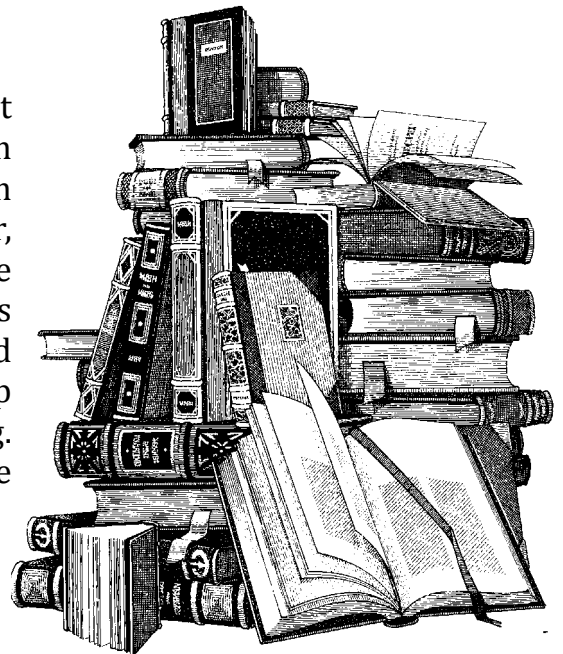
TOTAL OPERATING EXPENSE	\$299,860.94	\$329,490.00	
TRANSFER TO RESERVE	\$97,397.79	\$95,679.60	\$85.20/home
TOTAL EXPENDITURES	\$397,258.73	\$425,169.60	361.67 for 2022.
	\$6,647.65	\$23,198.27	8.3: 391.69

## WANT TO VISIT THE RABBIT HOLE?

The Rabbit Hole, a used book store, run by the non-profit Dayton Book Fair Foundation held its grand opening on February 2nd at 29 West First Street in Dayton. As you can probably guess it is a take on a book we probably remember, "Alice in Wonderland". All books are \$1.00 each and the store is run by volunteers. In addition to books the shop also has greeting cards and unique gifts. A ribbon cutting will be held at 4 pm. In talking to a resident who volunteers there the shop has already become successful without doing any advertising.

Eventually coffee and tea will be available. Hours are noon-7pm daily.

Susan Hanley





## ***REGISTRATION INFORMATION!***

---

**WHEN:** Registration Opens 27 February 2023

**HOW:** Go to [www.frasoccer.org](http://www.frasoccer.org) for  
Registration, Calendar, and More

**WHO:** Children with Birth Years 2009-2018  
Open to Other Neighborhoods As Well!

**WHY:** For Fun, Sportsmanship, and Community

**COST:** Varies Based on Residency and Timing

Registration Fees for Spring 2023 Season	Forest Ridge Association		Other Association*	
	Individual	Family	Individual	Family
Early Registration by 19 March 2023	\$45	\$110	\$50	\$120
Late Fee by 1 April 2023	\$55	\$135	\$60	\$145
<b>Reversible Jersey is an Extra \$25 (Jerseys run small - order a size up)</b>				
*Other Associations: Villages of Forest Ridge, Valley View, Quail Hollow/Willow Glenn; Wynwood, etc				

Coaching and other volunteer opportunities available!

# **TELL YOUR FRIENDS!**





**FREE Service:** Appliance and Metal Removal – Will pick up for FREE washers, dryers, dishwashers, grills, bicycles, lawn mowers or any other metal objects. I will pick up refrigerators, freezers and air conditioners for a fee of \$5.00 each. The scrap yards now charge an environmental charge for each item with Freon. Call Tom at 937-371-9163 to answer your questions or to make an appointment for a pickup. Thank you.

**Yarn needed:** Do you have yarn you're not going to use? A resident is crocheting afghans for the homeless. Drop your unused yarn at the little green library box or the green bench at 4073 Quailbush. Thanks in advance.

**Children's books needed** for Little Green Library  
Early readers and chapter books needed. Leave on green bench on the porch of 4073 Quailbush.

**Wanted Mah Jongg** players who play the Wright-Patterson rules. We have a group that plays every Thursday from 9-2ish. We play, chat and eat. We will even teach you the game. We play in Beavercreek and all you need to bring is yourself, some money and a snack item. Call Sue @ 937-236-7141 or mahjonggsue@sbcglobal.net

## DID YOU PARTICIPATE IN TREATS FOR FIRST RESPONDERS?

If so a sincere thank you for all your donations both monetary and treats. All Santa's helpers, Roberta Havholm, Brian Davies, Larry and Maria Ford and Pete and myself received smiles and thank you's when we delivered the treats to the various stations. I, for one was overwhelmed by the amount of donations as I had been very concerned by what I thought was a small response....no way was it small!

Some of the highlights were Pete getting a tour of the Brandt Pike fire station along with the response that they would be sharing with other stations, the surprised look on the greeter at the Huber Heights Brandt Pike station where some extra treats were delivered, and the look of gratitude from a volunteer at a food pantry. I was also so grateful for the very generous monetary donations which allowed us to buy oranges, apples, Tim Bits, trays of sub sandwiches, water etc.

Once again thank you so much.

Susan Hanley

*Your Neighbor, Your Realtor.*  
Hear what your neighbors are saying about Team Hart...

Rick did an outstanding job in the recent sale of our home. He was able to advise me as a professional realtor as he kept me informed of details and options during the selling process. I believe that Rick truly had my best interests at heart as he admirably performed his job. I would highly recommend, and I have, Rick Hart to my friends and family for their realtor needs.

~Home Sold Meadowsweet

Rick helped me buy my current home and sell my previous home. He is very knowledgeable and explained the whole process. Rick is excellent and I would recommend him to anyone.

~Home Sold Meadowsweet & Purchase Forest Ridge Blvd



Team Hart  
937-286-2344

RC@TeamHartHomes.com

TEAM HART



www.TeamHartHomes.com

BY GREAT DAY IMPROVEMENTS, LLC

CINCINNATI/DAYTON OFFICE:  
6031 Schumacher Park Drive  
West Chester, OH 45069  
937-511-10049

Greg Seigel  
Design Consultant

Mobile: 937-269-4195  
Main: 513-870-0701  
Toll-free: 800-230-8301  
Greg.Seigel@greatdayimprovements.com



## ATTENTION NEW RESIDENTS:

If you have moved in during the year, you have the opportunity to receive a welcome packet. This packet has lots of useful information in it which can help you get your "bearings" a little sooner, and with less effort. When a house is sold, we can easily find out who is there and when they got there. When a rental property has new tenants, it is much more difficult for the Welcome Committee to get that information. New to the area? Need information? Send Maria Ford a private message on NextDoor.