



# ***Forest Murmurs***

## ***December 2023***

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**THE MURMURS WILL NOT BE PUBLISHED IN JANUARY. THE MURMURS STAFF WILL BE BUSY BAKING COOKIES AND HELPING SANTA CLAUS. THE NEXT ISSUE WILL BE PUBLISHED IN FEBRUARY 2024.**

***No Murmurs in January!***

## BOARD OF TRUSTEES

Scott Kreckman (26).....937-490-9757  
President ..... president@forestridgeassociation.org

Jesse Morgan (26) .....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

(-) 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@rpmanagement.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: ..... Tabitha Bentz

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 ..... frassoccer@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.

Ads & Et Cetera

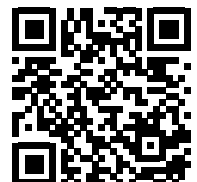
Sue Hanley ..... mahjonggsue@sbcglobal.net

### Forest Murmurs Deadlines

**Advertisers: Wednesday, January 24, 2024**

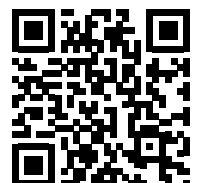
**Articles & Et Cetera: Friday, January 26, 2024**

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[forestridgeassociation.org](http://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  
October 16, 2023

Trustees Present: Scott Kreckman, Jake Bontatibus, Tabitha Bentz, Roberta Havholm, Larry Ford, Faith Richardson (7:08 arrival, 8:27 departure)

Trustees Absent: Jesse Morgan and Frank Semmelmayr

Scott Kreckman called the meeting to order at 7:05 PM

Police Report: No police in attendance.

Minutes: Corrected 7-0 vote to a 6-0 vote. Scott moved to approve, Jake seconded.

Vote: 5-0

Treasurer: Faith reported. Still awaiting the transfer to the reserve fund

Operating Funds Financial Report– October 2023  
Available Funds as of October 11, 2023   \$ 154, 982. 71

Around 93K of this is still due to be deposited into the reserve fund

Reserve Funds Financial Report –October 2023  
Available Funds as of October 11, 2023   \$ 139, 124.85  
Uncollected Assessments and Fees as of October 11, 2023  
\$ 118, 915.22 (from 12.38% of homes in the neighborhood)

Communications: Murmurs will go to press again after Halloween Parade. December Murmurs will be online.

Maintenance & Greens: Jake reported. Obtained a quote to trim back trees. Worked with our current contractor to sign a new one-year contract with potential for a three-year contract moving forward. Jake is also working to get remaining stumps removed from high visibility areas. Jake will be looking into improvements to the look of the pool area and improving flooring over the winter. Scott has also inquired about getting the roof to the pool replaced. Scott found extra seed and fertilizer in the sheds and overseeded and fertilized the soccer field.

Infrastructure: Larry Ford reported. No changes currently. Scott did reach out to another sign company for another quote for a newer sign with some updated features.

Pool: Visits to the pool were up this year. 1378 unique resident visits. Guest Passes brought in \$1618.00; the grill was rented 11 times, for a profit of \$275.00; Pool Parties provided \$2570.00; Concessions brought in \$6, 358.25.

Next year we will overhaul the pool rules, replace pool table, provide shade for kiddie pool, pool office overhaul, and updates to the pool software to improve pool access system.

Pool contract for 2024 is \$100, 750. Pool maintenance is estimated at \$8,000 for 2024 due to licenses, new check in software, updated picnic/pool tables, and a shade structure for the kiddie pool.

Activities: October 15<sup>th</sup> we had the pumpkin patch, great turnout, especially considering the weather.

October 28<sup>th</sup> Halloween Parade and Costume Contest; Stebbins Band will be in attendance registration at 10:30 and parade at 11 am

November 18- Turkey Trot at 9 am

December 9<sup>th</sup>- Santa at the Gazebo

Resident Questions: A question was asked about the infrastructure line item for the sheds. While they are in need of attention, they will not be addressed this year unless it becomes necessary.

New Business: Scott reported. Trash will be paused from 6NOV23 through 5APR24. The dumpster will be locked during that time and the majority of trash cans will be removed.

Scott reported we are working on implementing a new tree program. There was significant interest in the tree program online. A tree and a plaque would cost \$200 and just a tree would cost \$125. This would cover the cost of the tree, its planting, and soil/fertilizer. The initial goal is to get at least 5 trees, but we could fit 14-19 trees in the first section, depending on interest. These trees won't be planted until Spring and will be funded fully by donations.

Budget discussion: Full approved budget will be published in Murmurs. CPI is at 3.7% which would make the new household rate \$406. 18. We were under budget on our electricity line item, and believe it could be lowered by \$1,500. However, our water/sewer bill was much higher than expected. The higher costs in that area can be covered by electricity and phone/internet savings from switching to Metronet. We are currently overspent on legal at this time due to foreclosure fees (although we will be receiving some of these funds back). Foreclosures have been very successful in retrieving unpaid dues; therefore the Board wished to see that line item increased. We were under budget in printing and copying this year, so the Board lowered that allocation. Scott is looking into the exact definition of our Bad Debt line, and Board agreed to lower this line item from \$6000 to \$2000. With changes in real estate taxes coming next year, the Board increased the line item from \$15, 000 to \$18,000. When evaluating the pool budget, it was found the swim team currently owes the association \$150.00, and that the Maintenance line could be lowered by \$10,000. Moving forward, the Board hopes to use the reserve funds for pool improvements more frequently. Grounds contract will increase to \$71, 865, and our contractor to \$17,000. Trees will remain at \$9,000. The extra park funds line will be moved to grass treatment for the pool next year, and some general maintenance line funds will be allocated toward small tool purchases. A small buffer was built in to account for unpaid dues.

Scott moved to approve budget as it sits and set new dues amount, Jake seconded.

Vote: 5-0

Frank moved to adjourn the meeting, Jake seconded

Vote: 6-0

Meeting adjourned at 7:56 PM



# REPUBLIC SERVICES HOLIDAY SCHEDULE

Listed below are the dates where service will be delayed due to the upcoming holiday season:

## **THANKSGIVING DAY, 11/23/23**

**Thursday and Friday will be on a one day delay.**

## **CHRISTMAS DAY, 12/25/23**

**All routes will run on a one day delay all week.**

## **NEW YEAR'S DAY, 1/1/24**

**All routes will run on a one day delay all week.**



## City of Dayton Holiday Trash Schedule

Holiday	Date Observed
Day Before Christmas	December 25, 2023
Christmas Day	December 26, 2023
New Year's Day	January 1, 2024

Forest Ridge Homeowners,

The Board discussed, voted on, and approved the 2024 budget at our October Board Meeting. During this meeting an increase to the dues was approved of 3.7%, which was the CPI for the month of September, in accordance with the FRA By-Laws. This will bring next years' dues to \$406.18. We wanted to get this information out to everyone as early as possible, so nobody is shocked at the amount when the payment slips come out in February.

The approved budget is attached to see how all the dues are dispersed to cover various aspects of FRA operations. You can see what was budgeted for this year, and the changes made for next year. You will find several changes to Operating Expense, Grounds Care, and Admin.

We all know that energy prices have increased over the last couple of years. As a board we have tried to stay on top of those with various purchases and repairs. Through contract changes, evaluations of bills, and how things are tracking for the year we were able to reduce the budget line for electric service and telephone service (including internet). However, water and sewage were over-budget this year so that line item was taken up. We hope to get a better understanding of that line item in the future now that several large repairs have been completed at the pool. This was our first year in awhile without any major, constant leaks.

Grounds Care increased due to the signing of a new lawn care company for next year. We had multiple issues with our previous group and a change was necessary. We also added a line to specifically treat the grass inside the pool area throughout the season.

Lastly is within Admin. The line for Real Estate Taxes was increased under the anticipation of increased property taxes on the land owned by the FRA. We don't yet know what that cost will be, so the line was increased in hopes of capturing that change. Legal Services was also increased as we have increased the number of Foreclosures, we conduct at a given time. We still have too many homes owing many years of assessments. The foreclosure method ensures we recover all of the month owed to the FRA.

Finally, you will see at the bottom of the 2024 Budget that there is a budget excess of \$37,045. This is padding we have placed into the budget due to some of those egregious homeowners who have not paid their dues in a timely manner. With over \$100,000 in outstanding payments, it makes planning and funding the FRA operations difficult. We cannot get an accurate picture of what moneys are coming in when 12.5% of homes owe some amount of money from past dues.

If you have questions regarding how this budget was decided upon, the meeting is on Facebook for a month after the meeting. If you still have questions we would love to have you at a meeting. We meet the 3rd Monday of every month at 7 pm at the Forest Ridge Baptist Church.

Thank you,

Scott Kreckman  
FRA Board President

Annual Budget  
2023

Annual Budget  
2024

Operating Income

Operating Assesmtments	\$439,867.87	\$456,140.14
Concessions	\$3,500.00	\$3,500.00
HOA Late Fees	\$0.00	\$0.00
Soccer Fees	\$2,000.00	\$2,000.00
Pool Party Fees	\$2,000.00	\$2,000.00
Guest Fees-Pool	\$1,000.00	\$1,000.00
Legal Assessments	\$0.00	\$0.00
	\$448,367.87	\$464,640.14

Operating Expenses

Electric	\$9,500.00	\$8,000.00
Gas Service	\$500.00	\$500.00
Water & Sewer	\$7,000.00	\$10,000.00
Telephone Service	\$6,500.00	\$3,500.00
Utilities/General	\$1,500.00	\$0.00
	\$25,000.00	\$22,000.00

Maintenance

Grounds Extra - Park	\$2,000.00	\$0.00
Trash and Recycling Service	\$3,000.00	\$3,000.00
General Repair & Maintenance	\$3,000.00	\$3,000.00
Safety & Security	\$1,000.00	\$1,000.00
	\$9,000.00	\$7,000.00

Grounds Care

Contractor Payments	\$16,000.00	\$17,000.00
Landscape-Arbor Care	\$9,000.00	\$9,000.00
Landscape-Grounds Annual Contract	\$65,340.00	\$71,865.00
Grass Treatment at Pool		\$2,000.00
	\$90,340.00	\$99,865.00

Pool

Pool Contract Services	\$100,750.00	\$100,750.00
Concession Expense	\$1,500.00	\$1,500.00
4th of July and Raft Day	\$600.00	\$600.00
Staff Party	\$400.00	\$400.00
Pool Maintenance	\$12,500.00	\$10,000.00
Permits & Licenses	\$2,100.00	\$2,100.00
Pool Supplies	\$3,000.00	\$3,000.00
	\$120,850.00	\$118,350.00

#### Admin Expenses

Legal Services	\$9,000.00	\$12,000.00
Auditing & Tax Services	\$5,000.00	\$5,000.00
Social Activities	\$6,000.00	\$6,000.00
Soccer Expenses	\$2,000.00	\$2,000.00
City required repairs	\$5,000.00	\$5,000.00
Office Supplies	\$800.00	\$1,200.00
Printing & Copying	\$2,500.00	\$1,500.00
Misc Admin Expense	\$3,000.00	\$2,000.00
Bad Debt Expense	\$6,000.00	\$2,000.00
Communications Expense	\$7,500.00	\$7,500.00
Postage	\$2,000.00	\$2,000.00
Management Fees	\$12,000.00	\$12,000.00
Real Estate Taxes	\$15,000.00	\$18,000.00
Insurance Premiums	\$8,500.00	\$8,500.00
	\$84,300.00	\$84,700.00

TOTAL OPERATING EXPENSE                      \$329,490.00                      \$331,915.00

TRANSFER TO RESERVE                      \$95,679.60                      \$95,679.60 \$85.20/home

TOTAL EXPENDITURES                      \$425,169.60                      \$427,594.60                      2023 2024? 3.7%  
\$391.69                      \$406.18

over/short                      \$23,198.27                      \$37,045.54



## SANTA AT THE GAZEBO

Mark your calendars, Santa will be stopping by the Forest Ridge Gazebo on Saturday, December 16th from 11AM-1PM! Bring the family and your phone/camera and we will have some of Santa's helpers to take pictures! This is a totally free event-there is no cost for sitting on Santa's lap or pictures, so please join us!





**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.

**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

### 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



www.TeamHartHomes.com

## TREATS FOR FIRST RESPONDERS

Those of you who have lived in the Ridge for a few years may have noticed the lack of articles regarding what had become a holiday tradition: Treats for First Responders.

In August, I notified the Board of Trustees that i was no longer able to run the entire program. Putting it bluntly, I am getting old and the body is creaky. I offered to help with continuing the program by doing the non-physical parts but received no response.

Thank you so much to all the residents who donated money, baked goods, etc. Thanks also to Santa's helpers who delivered the treats to the police and fire stations. Also please note that no assessment money was used for this project... It was entirely self-sufficient.

Susan Hanley.

## 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.

