

# Lakebridge Association No. 4

April 2016 Newsletter

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## MAY BOARD OF DIRECTORS MEETING

### PLEASE NOTE CHANGE OF MEETING LOCATION

The next Board of Directors meeting will be held on Tuesday, May 10, 2016 at 6:45 p.m. at Emanuel Lutheran Church, 2075 70th Street East at Babcock Trail, Inver Grove Heights. Homeowners are always welcome.

**TUESDAY, MAY 10, 2016 AT 6:45 P.M.**



## MASTER INSURANCE POLICY

The Association expects to return to a master policy which will insure the structures, the common grounds, and provide Directors and Officers liability coverage. Homeowners will individually insure their contents and cover the cost of the Association's deductible (often referred to as "renters' insurance" or an "HO6 policy"). Insurance committee members will be coming around to obtain signatures on the amendment necessary to change our Declarations. The carrier we are considering is American Family. For additional information, please see a letter from Mark Smith attached to the back of this Newsletter.

## FENCE CONCERNS?



If you have any concerns regarding your fence or gate, please e-mail these issues to [lakebridge4@yahoo.com](mailto:lakebridge4@yahoo.com) no later than **MAY 15, 2016**. Once the Board receives notification of all outstanding issues, it will compile a list of items for Dakota Unlimited to take care of.



## PROTECT OUR NEW FENCES

- ☑ Use plant hangers which are specifically made for vinyl fences.
- ☑ Mount hangers over the top rail of the fence whenever possible.
- ☑ Please keep planters and hangings to a reasonable weight.
- ☑ Use a tall shepherd's hook next to a post for plants above the fence.
- ☑ Display plants and arrangements in free standing planters.
- ☑ Avoid using white hooks or other colors which sharply contrast with the fence.

## NEW SANITATION/RECYCLING PROVIDER

We be changing our trash haulers the beginning of June. A representative of Highland Sanitation will be at the May board meeting. Homeowners will have the choice of using Highland's containers, bags, or your own 35-gallon or smaller container. They will not pick up garbage from containers from other companies. Watch for an email to order Highland's containers. If you choose to use containers, they must be kept out of sight in the yard or garage.



### TRASH CONTAINERS: REMINDER

Trash containers, bags, and items for disposal are not to be put out any earlier than 6:00 p.m. the evening before pickup. Please be sure to remove all trash containers from the end of the driveways no later than the evening of pickup.



**NOISE!**

*Remember, it's Spring and with windows open, noise carries. Please be considerate of your neighbors.*



## Lakeshore Prescribed Burn

There will be a burn of the lakeshore plantings this Spring, which must be coordinated with weather conditions. A burn is done every three years to control weeds. We received an email from Applied Ecological Services, the company that planted and maintains the lakeshore, advising us that they are watching the rain and damp weather to determine a date for the burn. We will try to notify homeowners of the date as soon as one is set.

# Ever leave poop behind?

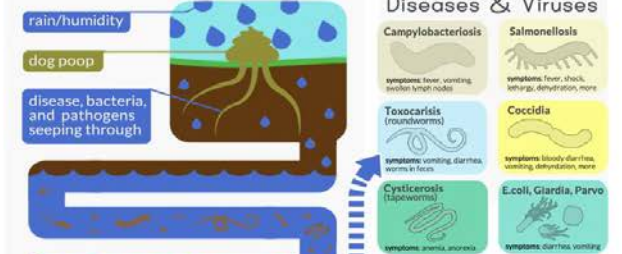
In your yard, on the trail, out of sight?

Here's what happens  
**NOT PICKED UP**



**Decomposition Begins**  
 Toxic bacteria seeps into the soil

Poop carries dangerous pathogens and pollutes our freshwater supply



beaches, lakes, streams drinking water

Then what?  
**Always bag it & trash it!**  
 Even when no one is watching!

**Never forget a bag again.**  
 PoopBuddy aims to inspire responsibility among dog owners by introducing fun to an otherwise stinky task. Learn more at poopbuddy.com.

## Did You Know?

Dog poop is the #3 cause of water pollution

72.8 million dogs currently live in the United States

40% of Americans don't pick up after their dogs  
 44% wouldn't pick up if asked

**Beware!**

1 gram of dog feces contains 23 million fecal bacteria

1g =

- Diseases & Viruses**
- Campylobacteriosis**  
 symptoms: fever, vomiting, swollen lymph nodes
  - Salmonellosis**  
 symptoms: fever, shock, lethargy, dehydration, more
  - Toxocariis (roundworms)**  
 symptoms: vomiting, diarrhea, worms in feces
  - Coccidia**  
 symptoms: bloody diarrhea, vomiting, dehydration, more
  - Cysticercosis (tapeworms)**  
 symptoms: anemia, anorexia
  - E.coli, Giardia, Parvo**  
 symptoms: diarrhea, vomiting

**FACT:** Our natural ecosystem can handle 2 dogs per square mile. In urban areas, there are 125 dogs per square mile.

**Other Methods of Transportation**  
 Flies & pets      Humans especially children      Water & moisture

**According to the EPA, dog poop is as toxic to the environment as chemical and oil spills.**

SOURCES: GreenvilleCounty.org, National Resources Defense Council, Alamo Area, Partners for Animal Welfare, Keep It Clean Partnership, Environmental Protection Agency, Cable News Network

# Spring "To-Do" List



If you covered the vent in your crawl space and turned off your water, it's time to open the vent and turn on the water.

If you didn't clean your gutters last fall, do so now. Homeowners are responsible for damage to roofs caused by clogged gutters.



# NOTICES

## PARKING



Each home has TWO parking spaces outside their garage. Please leave room for your neighbors when you park your car. No inoperable vehicles may be parked on association driveways, lawns, or roads. Keep such vehicles in your garage or have them removed from association property.

## SPEED LIMIT

Please observe the 15mph speed limit when driving on association roads and drives, and ask your guests to do the same.



**IMPORTANT INFORMATION! PLEASE READ CAREFULLY.**  
**02/12/2016**

**The policy term is TBD**

IF THE ASSOCIATION PASSES THE AMENDMENT, THIS IS WHAT YOU WILL NEED TO PROVIDE TO YOUR HOMEOWNERS CARRIER.

**1% Wind/Hail Deductible per building and a \$10,000 per Occurrence  
Deductible for all other insured perils.**

**BUILDING COVERAGE:** The policy provides blanket building coverage with a deductible of **\$10,000** /occurrence which includes: the units and ceiling or wall finishing materials, floor coverings, cabinetry, finished millwork, electrical and plumbing fixtures and built-in appliances constructed or installed as part of the original construction of a unit including improvements & betterments.

The association master policy covers against risk of direct physical loss or damage, often termed all-risk coverage, except for the excluded losses. Examples of excluded losses are: earth movement, seepage, wear and tear, latent defect, war radiation, etc.

**IMPORTANT: OWNER INSURANCE** The Association policy does not provide insurance for the personal furnishings, contents or belongings of the unit owners. Nor does it cover the personal liability of the unit owners. This is provided by a separate policy, called a Condominium Unit Owners policy (HO-6). In order to properly cover your unit, you must purchase an HO-6 policy to cover the association deductible and those items not covered by the association. It is suggested each owner purchase enough coverage to cover the association deductible and additional Sewer Backup and Sump Pump overflow coverage for their unit through their HO-6 policy. **Contact your HO6 Agent and make sure you have at a minimum \$10,000 Coverage A-Real Property and \$10,000 Loss Assessment. Loss Assessment is where a wind/hail claim would be covered in your HO6.**

The Association's Master policy is currently provided by American Family. **You may want to consider purchasing your HO-6 policy through American Family directly to ensure that the Association Master policy and your individual HO-6 policy provide comprehensive coordinated coverage for you.** It will speed up the settlement process in the event of a claim, and American Family waives the HO-6 deductible in certain instances. Their contact information is below.

**LIABILITY AND PERSONAL LIABILITY COVERAGE**

The policy contains a \$2,000,000 single limit of liability, and a \$1,000,000 umbrella, applying on a "per occurrence" basis for bodily injury and property damage. This limit of liability protects the association and each individual unit owner in the event that a claim arises because of an occurrence on the premises of the association. The aggregate limit is \$4,000,000. These policies do not cover the individual unit owner for an occurrence on that portion of the premises occupied or used exclusively by him or her, or off the premises. This should be insured under a Condominium Unit Owner's HO-6 policy.

**WHAT TO DO IF YOU HAVE A LOSS**

1. Notify the board of directors. They will either notify our office or request that you call us direct. In all cases, the Board of Directors must authorize the claim.
2. Our office will advise the association how to proceed with the claim.
3. The association will be responsible for obtaining contractors to perform any necessary repairs.

**INSURANCE CERTIFICATES FOR LENDERS AND OWNERS:** If your lender is requesting a certificate of insurance, please contact the Mark Smith Agency. Their contacts are (651) 450-6006 or fax (651) 450-6009 or [mark.smith@amfam.com](mailto:mark.smith@amfam.com).

**BOARD OPENINGS**

There are currently two (2) open positions on the Board. Please contact a Board member or come to a meeting if you would like to serve on the Board.

**LAWN RESTORATION**

Xcel Energy should be starting restoration of the lawns in May. Please water any grass planted in your area. Once the work in your area is done, contact the association if you have any concerns