



Newsletter

Volume 16, Issue 4 October 2002

Presidents Message

Important Announcements

On November 5, 2002, at the Marriott in Nashua, NH, the CHECA Board of Directors will hold the 2003 Budget Meeting. As we do each year at this meeting, we step through the proposed budget for next year, line item by line item. We talk about the financial activities that took place in 2002 and the inputs we have receive from various sources to come up with the 2003 proposed budget. After this appraisal, the Board then meets to vote on the budget. There is no discussion of the 2003 budget at the Annual Meeting other than talking about overall plans.

On December 10, 2002, at the Elks Club in Nashua, NH, we will hold our CHECA Annual Meeting. As most of you are aware, this meeting follows a set procedure of taking roll call, accepting the minutes from last years meeting, and a presentation by the Board with synopsis of what has transpired this past year, election of new Board members and then discussing new business. New business items we plan to discuss are: presentation on the capital reserve study, modifications being considered to cul-de-sac plantings and lighting, painting vendors, cost and the painting cycle, work needed at the pool, and most important, your feedback on handling violation notices and termination of service for non payers. There will also be a proposal to collect the monthly fee directly from renters should the owner not pay.

Adjunct Board Members – we have two people who have volunteered and have been appointed by the Board as Adjunct Members. Adjunct members do not have

a vote. They come to assist the Board with special projects or general assistance, providing community input to the Board. These people are also excellent candidates for future Board positions since they have been exposed to the many tasks your Board of Directors is involved with throughout the year. Our two Adjunct Members are:

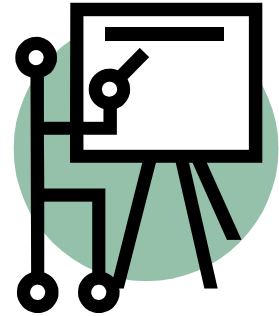
Rachel Boutin, 5 Scarborough Drive. Rachel has been in our community for almost two years. She is a project manager for Nortel Networks and as such is required to manage several projects simultaneously. Rachel will assist with tracking our timeliness and financial accuracy in relation to our projects.

Barry Gerstein, 20 Brussels Drive. Barry has been in our community for about 11 years. He is an attorney and he chairperson for the by-laws committee. Barry is currently reviewing our by-laws with his committee and we will report on his progress at the annual meeting

We are very happy to inform you that Al Reilley, 4 Timothy Drive, has stepped forward to assist the Board with our financial tasks, particularly with the preparation of next year’s budget. Al has many years of experience in a variety of accounting practices associated with construction projects.

Al has already helped us by evaluating and modifying our operational spreadsheet that the Board uses as their working plan throughout the year.

Bob Iwicki, President



To inform and keep you up to date with our Association.

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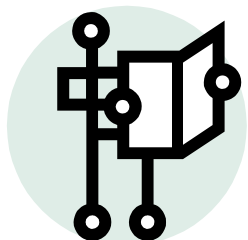
Special points of interest:

- Law Suit...Bottom line..nobody wins.
- Two new Adjunct Board members.
- Our Insurance company will no longer cover Condominiums.
- The Reserve Study provides us with an approximation of how long our capital items should be expected to last



Update to the current Condo information.

“Another unplanned expense was the special meeting that was called for September 17 and held at the Elks Club.”



Stay informed by reading our Newsletter.

Law Suit

Status of Law Suit

About a year ago, a unit owner filed suit against the association for the replacement of his original deck after he enlarged it. The enlargement presumably repaired a faulty flashing under the slider. The term “presumed” is used since there is no record in the person’s file of any problem associated with the deck/slider.

This suit was filed two years after the deck was enlarged. There were other charges filed for presumed damage to carpeting and other items in the basement.

The Board offered to settle for the amount we would have had to spend for attorney’s

fees, but this was rejected. The court decision was for the Association to pay the owner \$1,500 for damages. The Association also paid \$1,500 in legal fees for a total of just over \$3,000.

We have brought this expense before you, again, to show where your fees are going. Worse, this is an unplanned expense and we therefore had to hold off on other services, not knowing what the courts final decision (amount) might be. You can probably expect that this person must have paid a similar amount to his attorney for representation.

The bottom line: no one wins, we all lose.

Special Meeting

Special Meeting Expense – another unplanned expense was the special meeting that was called for September 17 and held at the Elks Club. The total cost for this meeting was \$5,081.18. The expenses are broken out as follows:

Legal	4,275.00
Hall Rental	400.00
Mailings	206.18
Add'l Meeting Exp.....	200.00
Total Exp	\$ 5,081.18

Snow Plowing

The Board met with Joell’s Snow Plowing last week, to ensure expectations on both sides are set for this years winter storms.

Joell (Wayne) will plow Country Hill Road during and after a storm, allowing us to move cars out to this main road, after the storm, for the cul-de-sacs and parking areas to be plowed and sanded. Please move your cars to the main road at the appropriate time so he can effectively service your area. After the storm subsides, he will have a crew of shovelers on the premises to clear off our porches and walkways.

Fall

Fall is here and that means we need to take down the basketball hoops and remove all the other summer related items that may have accumulated around your unit. These items are to be stored in your unit or off the premises but not on or under your decks or next to your unit.

Another item associated with the Fall: gutter cleaning. We have asked Great North to provide this service to all required units. The leaves and other debris cleaned from the gutters will be left on the ground for the landscape people to remove.

Miscellaneous

House Numbers

Please make sure your house number is prominently displayed. If an emergency should occur, the fire department, police or emergency medical technicians would lose valuable time searching for your address.

Bus Stop

Parents, please remind your children to put trash in the appropriate receptacles.

Barbeque Grills

Although the official grilling season is drawing to a close, the Board wants to make known their policy regarding grills: grills do not need to be stored on decks during the winter. Room permitting, they can be stored under the deck, unchained. During the summer season, the grills can off the deck on a "pad". A pad is to be two 24" squares by 2" thick blocks or the same area made of gravel. This area, whether made from blocks or gravel, must be flush with the ground so as to not impede lawn work. This pad can be installed by the unit owner or at the unit owner's expense. First, a drawing indicating the pads exact location in reference to the deck and unit must be submitted to the Board for approval.

Insurance

First, we want to inform you that our current insurance vendor has given us notice that at the end of this year they will no longer cover condominiums. As we reported to you at the annual meeting over the last two years, this is becoming a trend with insurance companies. The problem for us therefore is two-fold: we need to find a company (and Great North is doing this) that is still in the business. The other problem, since there is less competition, is rates are going to increase sub-

Reserves

We have contracted Levin and Moore to provide us with a full review of all of our capital.

This study provides us with an approximation of how long our capital items (fence, roofs, pool, siding, etc.) should be expected to last. The study also provides us with a report explaining what we can do to preserve the longevity (through maintenance) of these items.

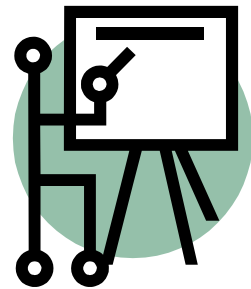
We anticipate the report being ready for the annual meeting. If this is the case, we will report on the findings.

stantially. We are anticipating a 30% increase in our rate for next year.

As stated in previous newsletters and at the annual meetings, please make sure you have sufficient home owners coverage for the interior of your unit – particularly if you have done modifications, upgrades and renovations. These items are not covered by the association's policy.

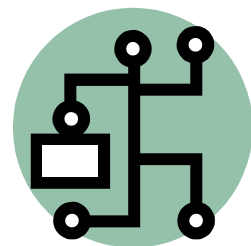
Communications Committee

The Communications Committee now has 5 members and will be headed up by Donna Iwicki as the chairperson. This committee will hold their first meeting the later part of this week, with their primary focus on developing a Country Hill web site. Donna will report on the committee's progress at the annual meeting.



Check our Bulletin Board.

"First, we want to inform you that our current insurance vendor has given us notice that at the end of this year they will no longer cover condominiums."



Keep track of changes.

Country Hill Estates Condominium Association

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We're on the web!

<http://www.countryhillestates.org>

As condominium owners and residents, we are able to enjoy the benefits of shared facilities; the pool, the tennis courts and the grassed areas. Living in a community that provides such shared facilities also carries a requirement for shared responsibility and respect for both our property and our neighbors.

Rules have been adopted to describe a framework of behavior that allows the Unit Owners, and other residents of Country Hill Estates, to enjoy their Condominium in a peaceful, safe, clean and attractive environment and to provide an excellent place to live and bring up our families. The rules are NOT designed to unduly restrict or burden the use of the property.

Remember, we live in an adult community. As such, if your neighbor or any other resident is doing something which you find annoying, offensive, or even potentially dangerous in some way, particularly if you believe it to be a violation of the rules or the bylaws, please attempt to speak with that person and communicate your concern. You may find he/she had no idea that his/her actions were causing a problem and would agree to correct the situation immediately. Your action of speaking with that person is generally the fastest, most expedient and neighborly way to address a situation.

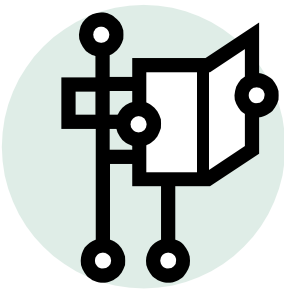
Schedule of Events

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Stay in touch!