

THE CENTRAL POINT

COMMUNITY IN FOCUS

Extended Warranties and Service Contracts: Extra Protection or Waste of Money?

Christmastime is often the time of year we make large purchases. When you buy cars, computer equipment, major appliances, home electronics or other expensive household items, chances are you will be offered a service contract or extended warranty for an additional fee. Often charged as a percentage of the purchase price, service contracts and extended warranties range in cost from less than \$50 to several thousand dollars. While they may seem like a good way to protect your investment and buy some extra peace of mind, consumer advocates generally advise against purchasing this extra coverage and report that it is rarely worth the cost.

Most big-ticket purchases come with a standard manufacturer's warranty that usually covers the item for a least the first year. More often than not, if a product is faulty, any defects will become apparent during that period and will be covered by the standard warranty. If a product is not defective, problems typically show up much later in a product's life cycle, beyond the term covered by an extended warranty. In addition, extended warranties often overlap the manufacturer's coverage—you might buy a two-year extended warranty, but with the manufacturer's warranty covering the

first year, you are really only receiving one additional year of coverage.

Another reason consumers are discouraged from purchasing service contracts is that they can contain so many conditions, terms and exclusions that they are virtually ineffective. In most cases, you will not have protection from common wear and tear, and some manufacturers do not honor contracts if you fail to follow their recommendations for routine maintenance.

One more thing to consider when weighing the pros and cons of service contracts is credit card coverage. Some credit card reward plans will double the length of a manufacturer's warranty, free of charge, when you purchase the item with the card, making additional coverage unnecessary.

CC&R Corner

Questions and Answers about Vehicles and Parking

Q: What gives the association the right to tell me where to park, and what type of vehicle I'm not allowed to park?

A: When you purchased your home, you entered into a contractual agreement with the association to abide by its covenants. Those covenants include bylaws that empower the board to adopt and enforce rules they believe are necessary. These covenants explain the

rules and specify procedures for enforcing them; not only is the board allowed to develop the policy; it's legally obligated to do so.

Q: Why is there a side of the street that does not allow parking?

A: The association's roads are subject to local regulations that specify the space needed for access by emergency vehicles. When cars are parked in the fire lane, there isn't enough clearance for fire trucks or other emergency vehicles to maneuver.

Q: What allows other residents or their guests to park their vehicles in front of my house?

A: Parking in our subdivision is a type of property called common elements. That means all residents and guests have the right to park on our streets.

Q: Why can't I park my inoperable vehicle on the street, on my driveway or in my carport?

A: Our parking rules disallow inoperable vehicles for the simple purpose of keeping the community looking nice.

Q: How can the Association tell me that I cannot park my work truck in front of my home, or in my driveway/carport?

A: The CC&R's are clear: no commercial vehicles shall be parked within the Subdivision except as may be reasonably incidental to services being performed or deliveries being made within the Subdivision

POINT ON ASSOCIATION BUSINESS

Governing by Representation

Community associations are a representative form of government founded on the principle of elected individuals representing the people. Much of our country is based on the principles of representative democracy. It starts with organizations like community associations and progresses through our school boards, city governments, county governments, state governments—all the way to the federal government. We vote for a person, or persons, who

will act on our behalf.

Some might advocate that a board should not take action without a vote of the members to find out what the people want. That would be counter-productive. If association members were to vote on every issue before a decision was made, there would be no need for a board, but simply someone to send out ballots and tally results. However, boards find out what our residents want in other ways. We always make time to hear from residents at each board meeting. But, it's up to you to attend meetings,

voice your opinions and participate in the exchange of ideas with the board. We encourage your involvement and participation. We value your input, ideas, thoughts and opinions.

Next month, on January 20th, we will meet for our annual meeting during which we will discuss next year's budget and ideas for future planning. We would welcome all input from any interested residents.

Next Board Meeting (Annual Meeting) January 20th, 7:00pm in the clubhouse

POINT ON THE COMMUNITY

25 Christmas Gift Suggestions

Are you stumped for that original holiday gift idea? Can't figure out what to give the person who has everything? Here are some gift ideas that are sure to bring smiles to friends and family.

Baked sweets and the holidays go hand in hand, and of course Christmas wouldn't be as merry without cookies. Homemade cookies with the recipe(s) and a neat cookie cutter make a tasty and useful gift. Also, make up small loaves of quick breads. Wrap them in plastic wrap for freshness and place in a festive bag or wrapping. Be sure to include a recipe card. If you are more of a baker, bake your finest pound cake or rum cake, etc. Wrap securely and place it in a decorative tin for friends or relatives.

Winter is the perfect season for hot drinks. Fill a coffee or tea cup with packets of different flavor coffees, teas or cocoas.

Select a cookbook and choose a recipe from the book. Attach a card to the front that includes the recipe name and page number. Place the cookbook and dry ingredients for the recipe in a decorative basket.

For the gardener in your life, select various packets of flower seeds. Place them in a planting pot with gardening tools and gloves. Make a raffia bow to hold items in place.

Make a simple coaster set using

bath wall tiles and tile paint. Paint a simple holiday design on six or eight tiles. Glue felt on the back to protect surfaces from scratches. Tie them with a holiday ribbon and voila!

These DIY Christmas presents are a great way to showcase your creativity, personality and skill.

POINT ON THE ROGUE VALLEY

Give the Gift of Warmth this Winter

When it's cold outside, many of us curl up on the couch in a warm home. For Oregon families facing financial difficulties, the winter season may not be so comfortable. But you can help.

When you make a tax-deductible contribution to Oregon HEAT, you help this nonprofit organization provide qualifying households assistance to pay their electric bills, AND all contributions stay right here in the Rogue Valley.

Or, consider giving year round by donating a fixed dollar amount you choose each month through your Pacific Power bill. To learn more or to enroll in the fixed donation program, call toll free at 1-888-221-7070.

For more information visit <http://www.oregonheat.org/donate/>, or if you are in need of financial assistance, please visit www.oregonheat.org/energy-assistance or call 211 to locate an agency in your area that can help determine if you qualify. You can also

call Oregon HEAT directly at 503-612-6300.

POINT ON GOOD HEALTH

Some Helpful Tips for Reducing Stress

Quite often, the holidays, with all the deadlines, traffic and shopping frenzy can leave us all feeling more stress than we deserve. Instead of relaxing with friends and family, enjoying the season, we find ourselves racing around town and losing sleep trying to figure out how to get it all done in time. Here are some helpful tips for reducing stress. Give them a try, and you might find yourself feeling better throughout the holiday season.

Before going to bed, set out breakfast items and lay out everything you'll need for work so you simply wake up and go in the morning. Then, get up 20 minutes earlier so you can enjoy a non-rushed breakfast.

Don't skip the important things. Be sure to make time to exercise. The connection between exercise and stress relief is undeniable.

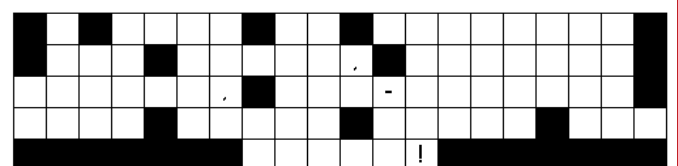
Plan to do grocery shopping, banking and post office visits during non-chaotic times. Don't grocery shop on Saturday afternoon, don't go to the bank on Friday afternoon, and don't try to mail a package on Monday morning.

Look for the humor in every situation. They say laughter is the best medicine, and it just might be the cure to holiday stress.

December Calendar of Events

- 12/07 – Central Point's Community Christmas Lights Parade
- 12/07 – Holidays at Hanley Farm
- 12/07 – Jacksonville Christmas Parade
- 12/13 – Second and final leaf pick up
- 12/14 & 12/15 – Rogue Valley Chorale "Christmas with the Chorale" at the Craterian
- 12/20 – Saving Mr. Banks in theaters
- 12/21 – First Day of winter
- 12/25 – Christmas Day (Clubhouse Office Closed)
- 12/26 – Kwanzaa begins

Ralphie's Christmas Story Mantra



A E
C I R G F C D I L N I
H E D R T R I R O O A E B R A D
A I O T A N Y D T N O M H U R C I E L
S R T W O N A N E W L E F F N D I A E R

Instructions: reconstruct the phrase from the jumble of letters under the grid. The letters appearing in each column of the completed phrase are scrambled directly under that column.