# THE CENTRAL POINT

### **COMMUNITY IN FOCUS**

#### **Tennis Courts Damaged by Driver**

On August 15th at around 5:00pm, a man lost control of his vehicle and missed the turn on Hamrick Road where it veers around the cemetery. He came through the Association fence on Hamrick, across the grass, through a fence on the tennis courts, through the tennis court net and into the corner of the tennis courts. WOW!

Fortunately nobody was injured.

Some residents were present when it happened and called the police. Several people tried to make contact with the driver to make sure he was OK. The driver was completely non-responsive, although he kept trying to start his truck – over and over.

The police do not believe the man was under the influence of drugs or alcohol, but rather suffered some sort of medical emergency.

Luckily the driver has insurance, so we have filed a claim. Our insurance agent has also been contacted. The claims adjuster has surveyed the damage, and will be preparing an estimate of the cost of repairs. The insurance company will review the estimate and will be cutting a check to the Association. Once we know how much money they estimate the

repairs to cost, the Association will begin contacting contractors and collecting bids for repairs.

We will keep everyone updated on the timelines, etc., however please feel free to contact the office with any questions or concerns.

### Crime Stoppers - Please Make Sure Your Car is Secure

At the end of August, some residents had their cars broken into and their belongings stolen. Their cars were left unlocked. We believe that they were the target of thieves seizing the opportunity to steal from cars without having to break windows or locks, however, this provides the perfect opportunity to remind residents to keep their cars locked, and their belongings safe.

#### How to Give a Thief a Hard Time

The National Automobile Theft Bureau (NATB) recommends the following precautions:

Keys should be carefully guarded. Cars should be parked in a well-lighted area with all windows closed and doors locked. Put packages or valuables out of sight: expensive

items in full view invite theft. Residents with a garage should use it and lock both the vehicle and the garage. Any theft deterrent devices should be activated.

Licenses, registration cards or other identifying papers that a thief could misuse should never be left in the car. Keep these items in your wallet or purse. If left in the car, thieves can use these documents to sell your car if it's stolen, or impersonate you when they are challenged by police. Also, drivers who indiscriminately leave keys, titles and other identifiable material in their vehicle may return to their residence only to find that they are the victims of a burglary.

#### **CC&R Corner**

Did you know that our CC&R's require residents maintain the exterior of their homes? The CC&R's state: Exterior maintenance shall include, but is not limited to, sweeping, window cleaning, cobweb removal, hornet, wasp and/or yellow jacket nest removal, maintenance of exterior lighting, including street lights, maintenance of screens and screen doors, and painting.

### POINT ON ASSOCIATION BUSINESS

### Critical Component: Insurance— Ours and Yours

Of the many things our association assessment pays for, insurance is one of the most important. Association governing documents and state law require the association Board of Directors purchase adequate insurance as part of a comprehensive risk-management program.

Our association has two types of insurance coverage—property and liability.

Property insurance covers loss of or damage to any common structures or physical property caused by fire, flood, storms or other natural events. For instance, if high winds uproot a tree that damages a common roof, the association's property insurance would cover the cost of repairs.

Liability insurance covers losses that would result if someone took legal action against the association for an injury, financial loss or other type of damage. For example, one important type of liability insurance, called Directors' and Officers' insurance, covers volunteers like Board and Committee members so they do not jeopardize their personal assets to serve the association.

The association's insurance does not cover owners or residents, their homes or belongings. Each resident should have his or her own insurance policy. If you need information about homeowners insurance, talk to a licensed insurance agent who

specializes in homeowners associations. This prevents you from over or under insuring yourself, your home or your belongings.

### New Pool Hours Effective September 3, 2013

With school starting, and with the sun setting earlier, we will be changing our pool hours. Please make a note that, effective September 3rd, the pool will open at 11:00 am and will close at 7:00 pm. We will keep the pool open as long as the weather stays warm and as long as the chemicals stay in check.



### HIDDEN GROVE & GREEN VALLEY

## POINT ON THE COMMUNITY

### **Advice for Working Parents**

With a new school year here, many of us have children who spend time on their own before or after school. According to some estimates, more than three million kids under 12 are home alone at least part of the day. That's inevitable given the number of single-parent households and families in which both parents work.

We did a little research to help make sure your kids know how to handle being home alone.

Have your kids check in as soon as they come home. They can text, call your office or cell phone.

Set up guidelines for answering the telephone. Calls can go to voicemail unless caller ID indicates that a family member or friend is calling.

Establish clear rules for keeping doors locked and answering the door. In most cases, children should not open the door unless it's a family member or trusted neighbor or friend.

Establish internet standards and clear restrictions, such as setting up parental guidelines for websites and chats. Also, remind children that talking to strangers is just as bad an idea online as it is in public.

Make sure your child knows how and when to call 911. Anything suspicious or threatening in our community should be reported to the police.

Finally, don't worry that your children

will suffer emotional or psychological damage by fending for themselves a few hours a week. The American Psychological Association found that their success depends more on what kids are doing with their time after school, rather than the fact that you're not with them 24-7.

## POINT ON THE ROGUE VALLEY

### The 24<sup>th</sup> Annual Harvest Festival - Celebrate Abundance

For over two decades, The Jackson County Expo has proudly hosted the Harvest Festival – a celebration of the beauty and bounty of Southern Oregon and Northern California. On September 20-22, the Harvest Festival will provide a great opportunity for families to enjoy the fruits of summer labor and welcome the arrival of fall.

Explore how food is grown and harvested, check out local livestock on display, and enjoy arts and crafts, outstanding photography, and other exhibits that celebrate the regional harvest and the abundance of fall.

Eat, drink, and make merry at this year's Harvest Festival. There will be food, drink, music and old-fashioned fun for the whole family. Some of the highlights include a brew festival, pie eating contest, grape stomp championship and chili and BBQ rib cook-off.

With over 60 craft beers, and a fierce homebrew competition, this year's

Southern Oregon Brewfest is better than ever. Enter your own homebrew or just come taste with the professionals.

Think you have what it takes to be crowned pie eating champion? A hilarious event for kids and adults, anyone is welcome to participate.

Enter your own Chili or BBQ recipe or step up to the counter and sample the results. The Chili and BBQ Rib Cook-Off lets you choose. There will be a \$250 cash grand prize winners.

Admission is free for all. Please visit <a href="http://www.attheexpo.com/">http://www.attheexpo.com/</a> for more information.

### POINT ON GOOD HEALTH

### **Pets May Be Good For You**

Not all medicine comes from your drug store. Sometimes it's sitting in your local pound - complete with floppy ears and a fuzzy tail. Those who share their life and love with a pet get back a great deal of rewards.

Pets bring a sense of purpose to our lives. They reduce stress, lower blood pressure and decrease doctor visits of older adults. Researchers suggest that pets bring humor into our lives while offering companionship and affection.



### **September Calendar of Events**

09/02 – Labor Day (Clubhouse office Closed)

09/03 – First Day of School (grades 1-6 and 9)

09/04 – First Day of School (grades 7-8 and 10-12)

09/09 – First Day of Kindergarten

09/19 - Full Moon

09/20 - 09/22 - Harvest Festival

09/22 - First Day of Autumn

09/27 - Cloudy with a Chance of Meatballs 2 in Theaters

