

March 2008

## Board of Directors

**Jim Anderson**  
President

681 Hickory Grove Ct

**Shirley Mainello**  
Vice President

705 Gold Leaf Ct

**Sandi Chudzinski**  
Secretary

9243 Hickory Ridge Dr.

**Jessica Parker**  
Treasurer

9390 Hickory Ridge Dr.

**Nick Ciofani**  
713 Gold Leaf Ct.

**Eileen Fitzsimmons**  
701 Gold Leaf Ct.

**Lisa Jagielo**  
9222 Hickory Ridge Dr.

**Rec. Center Coordinator**  
**Lisa Jagielo**  
(330) 968-4311 (NEW)

**Social Committee:**  
**Sandi Chudzinski, Betty Gruska, Kim & Judy Christensen, Vickie Maher, Gloria Hido, Paul Kaiser, Donna Walker.**  
Volunteers Needed!  
Call (330) 626-5451

Newsletter Editor  
**Eileen Fitzsimmons**  
[fitzeileen@gmail.com](mailto:fitzeileen@gmail.com)

**Hickory Ridge H. O. A.**  
**C/O Young's**  
**Property Mgmt.**  
**Harold Young, Mgr.**  
6885 Red Brush Road  
Ravenna. Ohio 44266  
(330) 297-1696

## Congratulations to Jessica Parker Hickory Ridge's New Board Member

Jessica was elected to a 3 year term at our general meeting on March 12. She is originally from the Cleveland area, and lived in Hudson prior to moving here in June. She is a property manager for a Hudson apartment complex. Jess and fiancé Brian live in a townhouse that was previously a model in the new construction area. She has 2 adult sons and 3 cats! The rest of the Board and Young's Property Management welcome you!

A special "Thank-You" to Ken Gresko for his dedication and numerous contributions to the Board, Hickory Ridge and to the city of as a member of the city's emergency planning committee.

This year's officers, elected at a special board meeting immediately following the annual meeting, are:

**PRESIDENT:** Jim Anderson

**VICE PRESIDENT:** Shirley Mainello

**SECRETARY:** Sandi Chudzinski

**TREASURER:** Jessica Parker

Thank-you to entire Board of Directors who, on behalf of every owner, work to increase property values and to make Hickory Ridge a better place to live.

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The result of the vote by owners regarding the potential transfer of responsibility to the HOA for outdoor maintenance to units was defeated in the poll vote 60 no; 40 yes. Unfortunately, we had just over half of our homeowners respond.

You may still send in their vote by April 1 so your voice is heard. The Board will discuss how to proceed on this potential amendment at their next meeting April 8. See page 4 for responses to some of the questions from the owners on the survey.

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# Board Briefs...



## February & March Board Meetings

The Board met in February and Sat. March 8 after cancelling the scheduled Tuesday meeting due to the ice storm. In attendance were Eileen Fitzsimmons, Sandi Chudzinski, Nick Ciofani, Jim Anderson, Shirley Mainello, and Harold Young. Ken Gresko was absent. The agenda for the general meeting was reviewed.

There was no change to the builder's punch list, which the biggest issue, obviously, is the repair and surfacing the road with the final course of asphalt. There is just one ranch building remaining before the construction is (finally) complete. We still do not know if a performance bond is still being held by the city. We have been unable to get a satisfactory answer from the engineering department or the new law director, so our attorneys have now taken over all communication with the city on our behalf.

The Pool Contract was approved for Hastings Waterworks. The contract had a discount for early approval. The guards will be checking passes, but will not be issuing them.

There will be new improved pool passes this year. Your address will be printed on the pass. New pool registration forms will be sent to every owner with the next mailing. A new pass will be mailed after the completed registration form is received by Young's Mgmt. Passes will not be available at the pool. You must carry identification with you to the pool to verify your address.

Eileen reported that our website is almost a reality. Our web-master Ricardo Verlezza built a model on a free web-site, but it did not have all the capabilities that we need. The board approved using a location recommended by Nick Ciofani, at a

minimal cost. See page 4 for info.

Harold provided us with info from Police Chief Taiclet on Ohio's sign requirements in order for the police to patrol Hickory Ridge on a regular basis & ticket speeders. Harold will be get in touch with the Police Chief to get a copy of an additional law that is referenced in the articles. One requirement is the speed limit is no less than 25 mph. The board intends to have correct signage and subsequent police patrols in place before summer.

Replacement of the dead pine seedlings was discussed. We currently have a count of 42 out of 200 that didn't make it. Board members will check local retail stores to compare the price quoted by Turfco. This will be discussed at the next meeting. The proposal for pruning trees in the older part of the property was tabled until next month also.

The Rec. Center committee met and compiled a wish list for the rec. center upgrades. The board reviewed but did not initiate any upgrades or painting. It will be prioritized and reviewed at the next meeting.

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**OUR  
BOTTOM  
LINE**



Checking.....	\$27,881
Reserves.....	\$176,950
<b>Total .....</b>	<b>\$204,831</b>

We surpassed the \$200,000 mark for the first time in our history at the end of Feb.

Monthly financial statements are available to all owners by calling Young's Property Mgmt.

## General Meeting Notes

The General meeting was held March 12, and one new board member, Jessica Parker, was unanimously elected to the open seat on the board, replacing Ken Gresko.

The main purpose of the annual meeting is to review the year and recognize the effort and dedication by the numerous volunteers who are the backbone of our association.

Eileen recognized the following volunteers:

**Kim Christensen** for her efforts on behalf of Hickory Ridge in the fight with Aurora Plastics, and numerous meetings and challenges of dealing with the city getting testing done. Kim also worked on the social committee and coordinates Bingo.

**Judy Christensen** for her help with Pool opening and closing, and for her participation on the social committee.

**Nick Ciofani** for his organizing the two Candidates Nights; they were very informative and Nick was an excellent commentator. This put Hickory Ridge on the map!

**Sandi Chudzinski** for her fine leadership of the social committee. We have had some excellent events this year—the Pasta Dinner was exceptional!

**Ken Gresko** for his participation on the Board and his efforts on behalf of Hickory Ridge on the city's emergency plan committee.

**Julie DeFratis** for her efforts on the Pool committee, opening the pool every morning.

**George Gruska** for his leadership of the Pool Committee, opening and closing the pool so that we can continue to enjoy extended hours before and after the guards are on duty.

(Cont'd on Page 4)

# Community Corner

## COMING EVENTS

### Meet Your Neighbor!

Coffee and  
Donuts  
Sat. April 12  
9-11 a.m. .  
Rec. Center  
Compliments of  
the Social Committee!



## BINGO

**7:00 P.M. Rec. Center**  
April 4 (Fri.)  
May 2 (Fri.)

### Streetsboro City Contacts

City Hall (330) 626-4942  
Police (330) 626-4976  
Fire (330) 626-4664

#### Ward 2 Councilperson:

Emerlyd Bradley (330) 626-3266  
(Email: emerlyd@gmail.com)

#### At-Large:

Pete Bukowski (330) 626-4500  
(Council President)

Julie Sanders (330) 626-4657

Art Scott (330) 626-0647

Nick Funari (330) 626-2735

(Ward 4) is very helpful

#### Ward 2 Planning Commission

Davine Sarocco Smith

(call city hall—she won't give out  
her phone number)

#### At Large:

Dave Tiller (330) 342-8241

John Albanese (330) 626-3553

Nick Henzel (330) 626-2041

(Ward 4) is very helpful

#### Ward 2 Board of Zoning Appeals

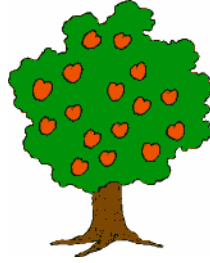
Jim Hillyer (330) 626-4985

#### At Large:

Nick Ciofani (330) 424-1980

## Portage County Environmental Conservation Benefit Dinner

The 10<sup>th</sup> Annual Portage County Environmental Conservation Awards Benefit Dinner will be April 12<sup>th</sup> at the Kent American Legion.



This yearly event has supported projects including a hike-bike trail in Ravenna, Audubon's Nature Observation Center in Aurora/Mantua, and the continuing development of a trail network within Portage County.

The fundraising beneficiary of this year's event will be Citizens for the Portage Park District, to advocate for increased public funding for the Portage Park District and its mission of conserving our natural heritage and providing places for healthy recreation.

Portage Park District's newest Park is in our back yard, at the corner of Mondial and Jefferson (between the water plant and Kraft.) Streetsboro Preserve's 48 acres will have 3 walking trails encircling the lake and wetland areas. The grand opening is June 21.

At present, there is no stable source of funding to provide for Portage County land conservation, trail development and ongoing park operations. The Portage Park District's annual operating revenues are under \$200,000, in contrast to neighboring park districts who have their own dedicated source of tax levy funding, including:

- Summit County (approx. \$12 million/yr.)
- Geauga County (approx. \$7 million/yr.)

The evening features hors d'oeuvres made of locally sourced ingredients preceding dinner, live music from Brad Bolton and Peggy Coyle, a silent auction and guest speaker The Honorable Thomas J. Carnes, the appointing authority for the Portage Park District Board of Commissioners.

The evening will include the Environmental Conservation Awards, which recognize those individuals and organizations that have contributed significantly to Portage County's environment and a sneak preview of the Portage Park District's short video.

Donation is \$30 per person. For reservations or to donate items for the silent auction, contact Nancy Adams (330) 673-6548 or Eileen Fitzsimmons (330) 626-9585 by March 31.

### **A message from Kevin Grimm, information officer for the Streetsboro Fire Department:**

On-street parking is strictly prohibited in Hickory Ridge due to the width of the street. There must be enough clearance for the city's largest emergency vehicle to pass with sufficient clearance on each side. Vehicles will be immediately towed without prior warning.

### **2008 BOARD MEETINGS**

April 8\*

May 6

June 10\*

July 8

August 12\*

September 10

October 14

November 11

December 9\*

Board Meetings: Tues. at 6:30.

Owners may attend board meetings by giving prior notice to Young's Management at: (330) 297-1696

Any one interested in current info pertaining to Aurora Plastics and the noise testing, call Kim Christensen (330) 626-5132

While we try to teach our children all about life, our children teach us what life is all about.

--Angela Schwindt

For every minute you are angry, you lose sixty seconds of happiness.

--Ralph Waldo Emerson

# News and Info

## Questions about the possible Siding and Roof Replacement Amendment

### How was the \$29 calculated? What rate of interest?

The \$29 figure was calculated by Reserve Advisors, as a follow up to our reserve study. We currently invest our funds in CD's. The future replacement figure included CD growth and interest.

### Is it secure?

All Board members have online read-only access to all accounts and CD's. The Board is bonded for the total of our reserves and budgeted cash flow; Young's Mgmt for the budgeted cash flow.

### Do inner units pay the same as end units?

They assumed all owners would pay the same, due to our maintenance fee requirement by our documents. But we will change this to be based on the actual roof and siding square footage.

### We are in favor, but we do not feel fees should or need to be raised.

We had a reserve study completed this year, and have a budget and fees plan based on the study. We can not afford to include roof and siding costs with our current fee structure.

### I would prefer to take my chances saving my own money and choosing my own contractor.

Assessing the cost of the replacements at the time needed is a possibility. The danger of choosing your own contractor is as simple as matching dye lots of siding and roof shingles with your neighbors. The Mgmt. Co. negotiates a volume discount based on 188 units. They get guaranteed quality; uniformity and consistency. Not all contractors are honest or do everything to specs. How would we as a homeowners, know a good sub roof quality unless you have a leak?

### If this passes, how does it affect my homeowner's insurance coverage?

### We don't want an increase in fees and that is why we have insurance.

It won't affect on your insurance premium. Most insurance covers only catastrophic repair not normal

replacement due to age. You will still need to insure your entire unit, as we would do replacement only; not repairs. Check with your insurance agent; to be sure what is covered by your policy.

### I am not planning to live here in 10-20 years. Why should I pay?

If you are not planning on being here, you will need to sell your home first. Having paid a partial cost of roof replacement is a selling feature, especially if it is over 10 years old; the main concern of buyers is usually the condition of the roof. A seller must also disclose any known assessments on the Ohio disclosure form. Each owner would be notified yearly as to the total amount of the future costs; your selling price would most likely be reduced by that \$ amount anyway.

### I feel the HOA should take responsibility for the roof and siding, but with the owners of each unit in a building should pay by special assessment, spread over 12 months.

There is currently a condo law that outlaws special assessments. Currently HB220 is before the Ohio House that will apply the condo law to HOA's. We will need legal advice before we put any process into place regarding the roofs and siding because this law will eventually be passed and apply to HOA's.

### General Meeting Recognition (cont'd. from page 2)

**Betty Gruska** for her work on the social committee and the rec. center committee

**Gloria Hido** for her work on the social committee and for coordinating reservations for all events.

**Paul Kaiser** for his work on the social committee, and for his sign making efforts, keeping us informed of events & meetings.

**Shirley Browning** for her summer of work on our future "Residents Phone Directory,

**Ricardo Verlezza** first "webmaster" and for working for several months on our first website.

## Hickory Ridge has a Website!

[www.hickoryridgeohio.net](http://www.hickoryridgeohio.net)



Our website is up and running! It is still in its early stages, so please be patient as we have just one volunteer working on it.

It features the following info:  
Newsletters  
Printable monthly event calendar  
HOA Documents  
Location Map  
Pictures of Hickory Ridge Units for Sale

--For homeowners only--Free advertising! To list your home, contact Ricardo at our website ([webmaster@hickoryridgeohio.net](mailto:webmaster@hickoryridgeohio.net)) You can provide a link to your realtor's listing or just upload your photos to our website.

**We need digital photos of the property. If you have any you would like to share, please see the website for directions.**

There will also be a Bulletin Board possibly near the rec. center soon that will list all homes for sale. It will be placed where it is viewable by the public as well.

Just a footnote: the email on the Web-site goes to the Ricardo, our webmaster, not to the board.

Sometimes your joy is the source of your smile, but sometimes your smile can be the source of your joy.

--Unknown

## ASSOCIATION FEES: WITHHOLDING PAYMENT NOT AN OPTION

By: David W. Kaman, Esq.\*

A primary responsibility of every homeowner within a community association is to timely and fully pay the maintenance and reserve assessments. Every association is a not-for-profit corporation dependent upon payments for smooth operation. If only one owner fails to pay a thousand dollars worth of fees, then the association is forced to cut back on a thousand dollars worth of services such as painting or landscaping.

Prior to owning a home, many of us were renters and became familiar with Ohio landlord/tenant law. As tenants, if a basic service was not being provided by the landlord, we could "escrow" our rental payments. Ohio condominium and homeowner association laws are very different from Ohio landlord/tenant law. In associations, there is no "escrowing" of payments permitted and even if you are dissatisfied with association services, payment in full must be made. Ohio Revised Code Section 5311.18(B)(6) specifically states that:

*In any foreclosure action, it is not a defense, set off, counterclaim, or cross claim that the unit owners association has failed to provide the unit owner with any service, goods, work, or material, or failed in any other duty.*

Some owners are under the mistaken belief that since they do not use all the facilities, they do not have to pay all of their assessment. This belief is also wrong. Even if you do not use the pool, clubhouse, or elevators, you still have the legal obligation to pay for these "community" facilities.

Finally, association maintenance and reserve assessments must be paid regardless of whether you receive a billing invoice or not. The association is legally required to inform all

owners once a year of the amount the owner must pay and the due dates. The association has no legal obligation to send billing statements. The obligation of the owner to pay exists regardless of receipt of a bill.

"Maintenance free" living within a community association is not "free" living.

*\*(The law firm of Kaman & Cusimano represents our Association)*

## Sentencing Won't Stop Investigation

Kathleen DeSalvo's sentencing may have ended her criminal case, but it did not end the investigation of how she bilked 43 condo associations in Northeast Ohio of about \$3.45 million the last seven years. DeSalvo was sentenced to 51 months in prison and three years of community control upon her release, and ordered to make restitution by Judge Christopher A. Boyko in Federal District Court in Cleveland. DeSalvo's attorney, Virginia Davidson Hearey, argued for leniency, noting that DeSalvo turned herself in. DeSalvo pleaded guilty to one information count of mail fraud in April. She used her Willoughby-based condominium management company, MultiVest Management Inc., which she co-owns with her husband, James DeSalvo, to transfer money from her clients' accounts to her own. "We wouldn't be here today without DeSalvo's courage and remorse," Hearey said. Janet McKee decried Hearey's description of DeSalvo, speaking during the sentencing hearing on behalf of her 83-year-old mother, who was one of DeSalvo's victims.

"DeSalvo's attorney used the word 'courageous' to describe her. I would use the word 'crook,'" McKee said. Assistant U.S. Prosecutor John D. Sammon acknowledged that DeSalvo had been cooperative during the investigation. During a hearing for a civil case against herself and MultiVest in Judge Richard J. McMonagle's court, DeSalvo answered questions from 13 attorneys during a six-hour interview.

Most of the money DeSalvo took was reinvested in MultiVest, Sammon said, but she did spend hundreds of thousands on herself and family.

Some of DeSalvo's victims said they were unimpressed with her cooperation because it has not led to restitution.

"Until she coughs up \$3.4 million to pay everyone back, I think she should get the maximum (sentence)," said Jerry DeCicca, a board member of Deepwood Condos in Mentor. Many of DeSalvo's assets have been liquidated. Her house on Crimson Court in Mentor already has been sold for \$250,000. Landscaping equipment that was owned by MultiVest was auctioned for about \$100,000, according to David Kaman, an attorney representing 24 of the condominium associations suing DeSalvo.

Kaman said a condo owned by DeSalvo's son, Nick DeSalvo, also might be sold for restitution. "The testimony of Kathleen indicates the son's condominium was purchased with stolen funds," Kaman said. There will be a hearing in addressing whether the condominium can be confiscated and sold, Kaman said. Tom Coyle is a board member for the Cambridge Condominium Association in Painesville. He said DeSalvo took \$178,000 from the association's reserve funds and has not received any restitution yet. The association now has \$4,300 in its reserve funds. "That wouldn't buy a used car," Coyle said.

Thus far, liquidation of DeSalvo's assets and insurance claims has yielded 30 cents on the dollar of each victim, Kaman said. "This is the largest theft on a national level by a property manager of condominium association funds," Kaman said.

In addition to the fiscal damage, Boyko also considered the emotional damage DeSalvo caused before sentencing her. "Jobs have been lost. Reserves have been wiped out. The time and effort to untangle this mess has been enormous," Boyko said. "These associations trusted you, and I keep on emphasizing the trust because it was just as much a hurt as the economic situation."

DeSalvo spoke only briefly in her own defense. She used the opportunity to apologize to victims directly.

"I will work as hard as I can for the rest of my life to make restitution to you," she said. "My family - I've brought so much shame on you. I'm sorry."

DeSalvo's husband, James, has not been charged. Throughout the investigation, DeSalvo maintained her husband was not aware of her actions.

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# Etc., Etc., Etc....

## Pet Owner Reminder



**Pets must be on a leash at all times.**

**You must immediately clean up after your pet.**

Because storm water runoff is an important environmental concern, and Streetsboro is not yet in compliance with EPA regulations, the entire city will be under close scrutiny this year, with pressure to improve water run-off quality.

Hickory Ridge could easily be fined \$10,000 or more due to the amount of dog waste on the property, especially in proximity to wetlands which drain directly into Tinkers Creek, the main tributary of the Cuyahoga River.

Any fines will be result in an increase in fees next year, since we are budgeted exactly to our reserve study.

This means that unless we know whose animals' waste is being left on the lawns and wetland areas so that we can get it stopped, and get our property cleaned up and under control, our fees could very well increase as a result of a few residents' laziness.

The Board asks you report any pet and their owners who you see who are not following this important rule.

(This also applies to cats, too!)



## Young Love

A six-year-old boy told his father he wanted to marry the little girl across the street.

The father, being modern and well-schooled in handling children, hid his smile behind his hand.

"That's a serious step," he said. "Have you thought it out completely?"

"Yes," his young son answered. "We can spend one week in my room and the next in hers. It's right across the street, so I can run home if I get scared of the dark."

"How about transportation?" the father asked.

"I have my wagon and we both have our tricycles," the little boy answered.

The boy had an answer to every question his father raised.

Finally, in exasperation, his dad asked, "What about babies? When you're married, you're apt to have babies, you know."

"We've thought about that, too," the little boy replied. "We're not going to have babies. Every time she lays an egg, I'm going to step on it!"

## Get Your Eyes Checked

My friend, Don, a minor-league umpire, is used to being heckled by fans. But imagine his surprise when he was rushing to umpire an exhibition game at Coors Field in Denver.

After a long search for a place to change clothes, Don finally located a room with a neatly lettered sign that read: "Dressing Room, Umpires Only!"

As he was about to go in, however, he inspected the sign more closely. Below the printed legend was the same message, written in Braille.

"Live as if you were to die tomorrow. Learn as if you were to live forever"

---Mohandas Gandhi

## Children's Science Exam

**Q Name the four seasons.**

A Salt, pepper, mustard and vinegar.

**Q Explain one of the processes by which water can be made safe to drink**

A Flirtation makes water safe to drink because it removes large pollutants like grit, sand, dead sheep and canoeists.

**Q How is dew formed?**

A The sun shines down on the leaves and makes them perspire.

**Q How can you delay milk turning**

A Keep it in the cow.

**Q What causes the tides in the oceans?**

A The tides are a fight between the Earth and the Moon. All water tends to flow towards the Moon, because there is no water on the Moon, and nature hates a vacuum. I forget where the Sun figures in.

**Q What are steroids?**

A Things for keeping carpets still on

**Q What happens to your body as you age?**

A When you get old, you get Intercontinental.

**Q Name a major disease associated with cigarettes.**

A Premature death.

**Q How are the main parts of the body categorized?**

A The body is consists of the brainium, the borax and the abdominal cavity. The brainium contains the brain; the borax contains the heart and lungs and the abdominal cavity contains the five bowels, A, E, I, O, and U.

**Q What is the fibula?**

A A small lie.

**Q What does "varicose" mean?**

A Nearby.

**Q Give the meaning of the term "Caesarean Section"**

A The Caesarean Section is a district in Rome.

**Q What does the word "benign" mean?"**

A Benign is what you will be after you be eight.