a k hores e w s l e 2 0 0 9 November

Painesville Twp,



Chuck Hillier - Volunteer Trustee

As I writing this, the leaves are falling, the weather is getting chillier by the day and soon we will be visited by scary goblins and

vampires along with beautiful little princesses. Of course, by the time you are reading this you know that those same wonderful creatures visited your house too. Also with this time of year comes preparatory work for the Board and the Finance Committee as we begin working the numbers for

the 2010 budget.

We will have several large additional expenses in 2010 that we did not have in 2009. The first of those expenses will be the need to put mulch down on all the beds. This year, due to financial reasons, we did not put any down but we really can't go two years in a row without mulch, so we will need to account for it. In 2008 we spent \$12,000 in mulch and although I'm sure we can get a better price than that, it still won't come cheap.

The other large expense we will encounter for the first time in 2010 is the acquisition of Basin 6, the largest of all the basins. Basin 6 is located behind the homes on the west side of Outrigger beginning near the entrance to Pebble Beach and extending south the newest section of Outrigger. The basin is

> actually two basins, one being a wet basin (designed to retain water) and the other a dry basin (designed to temporarily hold rain water and then slowly discharge it to the

creek). With the acquisition of this basin comes the same maintenance plan that we apply to all the other basins. This plan involves a monthly cutting of the grass beginning in May/June and ending October. In 2009 we budgeted \$10,000 for all the basins but were able to negotiate a much lower price. We are hopeful the same is possible for next years budget but regardless, with the addition of Basin 6, the area to cut will be much larger which of course will mean we will have to budget additional monies towards it.

It's important that you understand where your annual fees go in relation to running the Association. The operation we have to maintain here is large and the importance of properly managing the properties is key to maintaining property values. Over the past year we have taken significant steps to reduce expenses while maintaining property values. I believe overall we've done a good job maintaining those costs and I am hopeful to have some good news to share with you in the coming months concerning that. If I can answer any questions you may have about our finances or anything else regarding the Association, please feel free to contact me at avcmcchi@sbcglobal.net or simply call me at home (350-1640).

I wish you the happiest of holidays in the months to come. God Bless and Best Wishes! ~ Chuck

Don't measure yourself by what you have accomplished, but by what you should have accomplished with your ability.

John Wooden (1910-, American Basketball Coach)

Home Mortgage Financing – by Jim Sorenson

Several months ago I wrote a brief article about mortgage refinancing. Rates have remained around 5% for most of 2009 and it is a great time to refinance or purchase a home, but a bad time to sell one. I suspect that refinancing may make financial sense for many folks in this neighborhood since the homes are not very old – thus, people have not been in their mortgage product for very long. Recall that we refinanced earlier in the year; we reduced our overall commitment by 6 years and reduced our overall cost of ownership too.

Bring on the Snow! - by Jim Sorenson

Prior to living here in Lake Erie Shores, I lived in Columbus, OH for many years. I think I shoveled more snow during our first winter here (2004 - 05) than I had shoveled previously my whole life. I really did not mind shoveling snow, quite frankly, it used to be my only form of winter exercise.

Well, now I need a new winter exercise program because I am officially done manually shoveling all of the snow. We acquired a used snow blower in July and I can't wait to try it out. I will still shovel some snow manually, but not as much as last year. I

suspect that when I break it out for the first time, I might clear the sidewalk on Pebble Beach Cove and I mean on all of Pebble Beach Cove - from Outrigger, all the way up to Lake Road with my new toy. I like toys with motors.



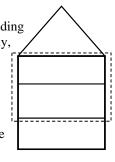
Last winter I purchased my first set of snow tires ever! I never felt a need for them in the past, but this past winter was different. During a snowy business trip to Columbus, I counted 14 separate accidents on the highway. Snow tires should provide more traction in the snow, but you still need to drive appropriately.

Which characteristic of a snow tire predominantly determines its traction level: tread pattern or tread compound.

The answer is tread compound. Snow tires have a much softer tread compound than all-season tires that provide more grip. They would wear out very quickly if they were used during the summer months around here.

Building Envelope - by Jim Sorenson

"tight" is your home's building envelope, or how well sealed is it? Most likely, not very. It may be tighter than homes that were built in the 1950's, but most construction techniques used today for stick built homes are still behind the times. The building envelope is a virtual box around the living space as shown by the dashed line in the figure.



Can you heat your entire home during a cold January for a \$50 gas bill, and have the entire home be a comfortable 70 degrees, in every room, 24x7? If no, your home could use some help.

A tight envelope allows the home owner to better control air entry/exit to the home and make it more thermally efficient. People often say that a house has to breathe. That is a true statement because it is necessary to exchange the air within a home: exhaust the old air and bring in new air. However, it is better to control the air coming in/out vs. relying on leaks/gaps in the walls, windows, foundation, etc. to let the house breathe. If you control the air coming in/out, it can be filtered, precondition, etc. If the air comes in/out via leaks in the walls/windows/foundation/etc., you have less control over it. Some people say that a house can be too *tight*. FALSE – it may be under ventilated, but never too tight.

A whole area of study known as building sciences has grown and developed construction techniques that not only make a home more energy efficient, but also use less building materials. Sounds like a great combination, so why are we still building homes with antiquated materials and techniques.

The building industry, as a whole, is very slow to change. The "knowledge" gets passed down from the master to the apprentice while on the job site, and often, the same old story keeps getting told over and over.

Government regulation is also a problem. You might find that repeatedly stabbing yourself in the eye with a needle is less painful than dealing with the local building code folks if you try to use a construction technique that is perfectly legitimate, but yet they know nothing about. They may not even let you do it because they do not have rules about it.

I have seen \$750,000 homes during the construction phase, that use very old construction techniques, such that there are 7 wall studs placed right next to one another, on each side of a window opening, in a Great Room with a two-story ceiling. I am sure that the builder had good intentions to provide structural integrity, but this is a thermal short circuit and wreaks total havoc on energy efficiency. Not to mention wastes a lot of unnecessary lumber.

Builders will tell you that they build quality homes, but how do *you* define quality. Quality to some might mean a home that is very energy efficient, while others define quality by square footage, whether it has a kitchen island or whether is has a Great Room with a two-story ceiling and big windows.

There has been a big stink lately about global warming and how automobile emissions are destroying the ozone layer. The carbon footprint that you make with your home is enormous compared to the one made with your automobile. Hybrid electric vehicles can be a good thing, but what is the point of owning one if your home's annual utility bills are thousands of dollars.

If someone acquires a hybrid electric vehicle and thinks they are saving the planet, but yet they also throw everything in the trash (no recycling) and/or have high annual utility bills due to a misuse of resources to operate their home, they have missed the point.

Upcoming articles will include some steps that we can do to help, now that our homes are already built. The point of these articles is to just make folks aware.

Yard Waste Drop-off

Yard waste can be taken to the Painesville Township Road Service Garage on Wednesday's [730 AM to 300 PM] and Saturday's [1000 AM to 200 PM]. The location is

Saturday's [1000 AM to 200 PM]. The location is 558 Fairport Nursery Rd and hours of operation were taken from the latest Township newsletter.

Painesville Township Recycling

The Township currently offers three recycling dropoff locations: (1) Fire Station #1 – 55 Nye Rd, (2) Recycling Center – 141 Bowhall Rd and (3) Near the Service Garage on Post Rd. There are containers for: (1) paper and (2) "everything else."



Resident Articles Wanted

Thanks to the residents who have already submitted articles to the Lake Erie Shores newsletter. We would like to have more written article input from residents in future issues. Please submit your ideas to newsletter@lakeerieshores.net – articles must be received by the 20th of the month in order to

be included in the next newsletter.



Lake Erie Shores Web Site www.lakeerieshores.com

Home Owners Association Committees

Welcoming Committee (welcome@lakeerieshores.net)

Covenants/Restrictions Committee Chair – Bruce Buffie (buffie723@att.net)

Financial Committee Chair - Randy Van Buren (rcvanburen@sbcglobal.net)

Landscaping & Beautification Committee - Dave Spall (davidspall@sbcglobal.net)

Recreation Committee Co-Chairs - Jonathon Adkins (jonsuzannaadkins@sbcglobal.net) and Cory Wertch

Volunteer Coordinator - Paula Haumesser (paulahaumesser@sbcglobal.net)

Newsletter Committee Chair – Jim Sorenson (newsletter@lakeerieshores.net)

Board of Trustees

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