



THE PELICAN BRIEF MAY, 2011

Serving the Community of Pelican Pointe

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Save this date: Friday, June 17, 2011. What could be better than concluding your week with a TGIF at our Pelican Pointe picnic area (lovingly called *Pelican Pointe Park*)? Presented in its usual flawless manner by our Social Committee, we will be serving **pizza, beer, and wine**, from 6:00-8:00 p.m. Glom onto some pepperoni, cheese, or cheese-coated veggies. Ignore your calorie count that day. This annual event is always loads of fun and fellowship. It's also free to residents and absentee homeowners. These get-togethers provide a great opportunity to meet your neighbors, corner our manager, or just enjoy someone else's cooking for a change. This popular event attracts many, so bring along a lawn chair if you want to sit down.

Book Club. Our Pelican Pointe Book Club will meet on Friday, May 13, 2011, at 6:30 p.m., at the home of Nancy Williams, #M-103. To be discussed: **Tall Grass**, by Sandra Dallas, a Denver author. During World War II, a family finds life turned upside-down when the government opens a Japanese internment camp in their small town in Colorado. All who enjoy reading are welcome. RSVP to Nancy at (303) 333-7498.

Lunch Bunch. Join this interested and interesting group of Pelican Pointe men and women for lunch at Crepes and Crepes restaurant, 2816 E. 3rd Avenue in Cherry Creek North, on Tuesday, May 10, 2011, at 11:30 a.m. Treat yourself to a good meal and sparkling conversation. New faces are cordially encouraged to attend! Requirements: (a) you must park in Cherry Creek North; and (b) you must be bored with chicken nuggets. RSVP to Susan Million, (303) 316-7190.

UPDATE: The winners of our March Madness NCAA champions contest were Ted Fidger and Reggie Vegliante. They each received gift certificates to Starbucks Coffee.

Save these 2011 dates, too:

- Sunday, September 18, 5:00-7:00 for our Annual Picnic at the Lighthouse Clubhouse.
- Monday, December 5, 6:00 p.m., at Augustana Lutheran Church, for our Annual Homeowners Meeting.

SUSMAN UNLEASHED

by Steve Susman

I'll huff, and I'll puff, and I'll blow your house down,” threatened the Big Bad Wolf to the Three Little Pigs. It's unclear from this timeless, enthralling story whether or not those pigs had a good insurance agent. However, you should again review your own homeowner's insurance policy. I provide this admonition at least annually. I can't overemphasize how important it is that your policy (sometimes, in insurance parlance, called “condominium unitowner's insurance” or “HO-6”) provides adequate coverage for you. Not only does our Association's master insurance policy have a large deductible, but it doesn't cover some hazards. It covers only those hazards required by our recorded Covenants, leaving some uninsured exposures to be covered in your own policy. In brief, our coverage is limited to the building structures themselves, and to portions of the interiors. Those portions include, generally, fixtures that are attached more or less permanently (for example, cabinetry, carpets, plumbing, and electrical fixtures), but only to the extent that such items were offered in the units at the time of original construction. That is, no upgrades are covered.

Your policy, in my opinion, should cover (i) the contents of your own unit; (ii) property coverage, to supplement what the Association carries; (iii) a comfortable level of liability insurance; (iv) some cost reimbursement if you have to move temporarily into a hotel-motel while your unit is being repaired; and (v) any *deductible* in the HOA's policy which you could be assessed in the event of a loss. That “deductible” is \$5,000 per incident (it formerly was only \$2,500). For example, if a fire – deemed not “your fault” – destroys part of your unit, the Association's coverage won't pay for the first \$5,000 of restoration costs, but the HOA would pay that deductible from its own funds. If that fire, though, was deemed “your fault,” the HOA coverage would cover the restoration except for the \$5,000, which you would have to pay.

Finally, you and your knowledgeable insurance agent should read and understand Sections IX(B) and (C) of our Rules, which set forth the circumstances or scenarios when you or the HOA would be liable for restoration costs.

We all love guests (if they don't over-stay). It's the season when some of us have guests, who stay for a few days (no longer than that, you're hoping). If your guest has a vehicle, it can be parked in our Guest Parking for three days. However, if more than three days, please let me know the vehicle's make, color, and license plate information. If longer than that, I can usually make special arrangements to accommodate him/her/them. However, our Rules make clear that moving a vehicle from one Guest Parking space or area to another is presumed to be an attempt to circumvent our Rules, and won't be allowed. Of course, if the vehicle is a 47-ft. Winnebago with three bedrooms, an unfolding outside patio, a stereo that rivals the sound system at the Boettcher Concert Hall, and a septic tank that would be adequate for the Russian Army – common sense would require that it be parked in an area and in such a position so as to minimize the disruption to our residents.

And, while I'm on this parking soapbox: our Rules provide that

"invitees who habitually stay in a homeowner's unit overnight shall be presumed to reside in that unit, and are, therefore, subject to the requirement that residents may not park their vehicles on the Association's streets, driveways, or Guest Parking areas at any time. The burden is on the homeowner to rebut that presumption."

This Rule is not intended to inhibit romance. It's a common sense regulation that recognizes that every resident in Pelican Pointe has reasonable restrictions on his/her activities here – for the common good.

"Beam me up, Scotty." Isn't that a famous quote from *Star Trek*? Competition to be your television signal provider is robust. Some residents opt for satellite. Our Rules and procedures provide that no satellite dishes (and their supporting arms and cables) may be installed anywhere in our complex until our Design Review Committee has granted approval for that installation. Such approval is granted 100% of the time, subject to the resident's ordering the installation on or above his unit *where the Committee has specified*. That is, the Association has a legitimate interest in maintaining some semblance of aesthetic integrity in these installations. It's an easy process: Contact me to request two forms; sign and return them to me; I'll forward your application to the Committee chairperson. Someone from the Committee will promptly visit your unit, by appointment with you, pointing out approved sites for the installation which should provide you with an optimum signal. One of the forms is an indemnification agreement, whereby you agree to pay the reasonable cost to the HOA of repairing holes caused by the installation, since all exterior surfaces belong to the Association. If you bypass this procedure, you may be required to remove the installed equipment and pay the HOA for the cost of repairing the holes caused by the installation.

Meanwhile, some of our existing satellite dishes don't conform to our site requirements. These dishes were installed early in our HOA's existence, and are "grandfathered" in. However, our acquiescence in that non-conforming installation terminates when ownership of that townhome is transferred.

OK, it's time to do some deep-knee bends . . . Every townhome in our complex has one or more vents providing air circulation to your crawl space. Most units have two or three of them, located about a foot or so from ground level. The originally-installed ones have a louvered panel, hidden behind the outer facing plate. That panel is provided so you can close or open the vent, depending on the season. The hidden panel is moved horizontally by inserting a screwdriver in the horizontal slot in the top-middle of the vent, and sliding it one way or the other. This is generally fruitless, since those panels, over time, and with successive paint-overs, are solidified. A solution offered last year was the installation of a seasonal cover for the entire vent. It was recommended by some homeowners that the cover should be placed there for the winter, to keep "the cold" from entering the crawl space. Others argued that the vent should be open always, to enable the air to circulate inside. In any event, it's time to open your vent for the summer (about which there is universal agreement).

It's a felony to knowingly receive stolen property, so don't be a "fence." Even though you may not be a fence, we do have a very long perimeter fence. About every four years, the fence, and the connected pedestrian and vehicle gates, must be restored. Its lower support arms and pillars rust from our sprinklers watering the grass there. The elements and our climate take their toll. Once rusted and not restored, the fence will eventually disintegrate. Restoration involves considerable labor – using abrasives to remove rust and other foreign substances from selected portions of the fence; applying rust-inhibiting primer there; and then re-painting the fence with an oil-base paint. Your Board recently awarded a contract for this procedure, which will probably begin in late May, weather permitting.

What goes around, comes around. A little courtesy goes a long way. For example, if a motorist is stopped by our directional sign, apparently searching for the best route to his destination in our complex, and inadvertently is blocking your car behind him – the remedy is not to honk your horn. Rather, I suggest taking a deep breath and recalling the Golden Rule. He/she will soon move, and you can then obtain your mail, rush into your own unit, put away your refrigerated groceries, and grieve over your new bills. Those extra few seconds won't matter.

May trash pick-up:

May 4, 11, 18, and 25.

Recycling pick-up:

May 11 and 25.

Large Item pick-up:

May 4

Pelican Pointe townhomes For Sale: #GG-104, #RR-103, #X-101, and #U-103.

Pelican Pointe townhomes For Rent: #S-103 and (soon) #LL-104.

Good Help is Hard to Find. Cleaning of carpeting, upholstery, ducts, and tile: *Brian Meunier, dba All-Ways Flooring & Furniture Care, (720) 352-1269.*

Weird behavior:

- Confucius say: Man who leaps off cliff jumps to conclusion.
- In the 60's, people took acid to make the world weird. Now the world is weird and people take Prozac to make it normal.
- You do not need a parachute to skydive. You only need a parachute to skydive twice.

May Board Meeting. This Meeting will be held at 7:00 p.m. at the Lighthouse Clubhouse, on May 16. ALL RESIDENTS ARE WELCOME TO ATTEND.