



The Pelican Brief

November 2015

Serving the Community of Pelican Pointe

BOARD OF DIRECTORS

Linda Corry, President
 Victor Valks, Vice President
 Steve Susman, Treasurer
 Caryl Shipley, At Large
 Marcia Helfant, At Large

Board meetings are typically held every fourth Monday of the month at 6:00 PM at the Lighthouse.

Meet the CPMG Team

Main Number: 303-671-6402
 Association Manager Mark Dougal: Ext. 25
 Finance Department : Ext. 22 & Ext. 11
 FAX : 303-671-6430
 Office hours are 9:00 a.m. to 6:00 p.m., closed from Noon-1:00 p.m. Monday- Friday

For After Hour Emergencies Call: 303-671-6402

(Follow the prompts)

New Residents: Call Mark if you haven't been visited by the Pelican Pointe Welcoming Committee!



Lunch Bunch

The Pelican Pointe Luncheon Group will meet on Tues., Nov.10 at 11:30 a.m. at The Monaco Inn, 962 S. Monaco Pkwy.

Their food as many of you know, includes very good Greek, Mexican and American dishes. They are a long-time restaurant in our area. Please call Susan Million at 720-301-3034 cell or 303-316-7190 home for reservations. We'd love to meet all of you new residents.

Book Club

The Pelican Pointe Book Club will be meeting on Thursday evening, December 10, at 6:30 pm at the home of Joyce Berman, Unit MM105. The book we're reading is Edith Wharton's classic novel, "The Custom of the Country". Written in 1913, it is the classic story of a Midwestern girl who becomes a ruthless socialite and social climber in New York City society. The writer of Downtown Abbey, the BBC television program, has cited this book as his inspiration for the series. Was society as described in the book different than it is today? Is New York different than Denver? Those are some of the interesting questions we'll be discussing. All are welcome. Please call Joyce at 303-322-3713 to let her know if you'll be attending.

Susman Unleashed

by Steve Susman

Your last chance for fame (if not fortune) will expire on November 9. That's the deadline for nominations to our Board (to be submitted to any present Director or our management company). There will be two vacancies on the Board, as two Directors are retiring (at the end of their respective three-year terms). Call me if you would like an honest description of what the position entails. Any homeowner in Pelican Pointe, in good standing, is eligible. No prior experience required, although any business experience would be helpful.

We haven't sold the naming rights to the new red brick pavers at our main entrance. Many non-profit entities "sell" bricks at their entrance, with the purchaser's (donor's) name inscribed thereon. Many of our original pavers there have suffered the ravages of time, the overweight trash trucks and moving vans, the many thousands of other vehicles entering our complex over 17 years. These missing or damaged pavers have been replaced – part of our program to refurbish our entrance. Without your ability to purchase the naming rights to a paver, that method of memorializing yourself for posterity will have disappeared.

Do surgeons use a diamond-bladed circular saw? I don't know; but we are tentatively planning to engage an expert with such a tool, in order to neatly remove the loop of electromagnetic wire beneath those pavers with a precision incision. That loop and your transmitter signal the mechanism for opening our entrance gate. Its other function is keeping those gates open until your Ferrari has crossed into our own little paradise on earth (aka Pelican Pointe). A few years ago, we replaced the similar loop beneath the concrete on the south side of the guardhouse. Apparently, these loops wear out over time. Meanwhile, until that project can be undertaken and completed, our entrance gate may remain open all night.

Botox won't help our entrance walls. If only we could inject a few gallons of that stuff into each wall, providing a much-needed facelift to them, they would again serve as the attractive backdrop to our entrance. Some of the white tile squares have dropped off or loosened. Water from rain, snow, and ice seeps behind the tiles, expands, and loosens them. Your Board is considering other, perhaps more modern facades for those two walls. For example, The Breakers at their main entrance exchanged their original tiled walls for a fake-brick treatment. Other ideas include a "smooth" stucco finish. A problem with any solution (except replacing and strengthening the present tiles) is that our attractive lettering-numbering, and our handsome pelican logo, could be irreparably damaged if detached from their present moorings.

For four millennia, people have asked "Which is the bagel and which is the lox?" Ordinary wear-and-tear, slamming, abuse, and exposure to the elements – have caused the locks on our two Canal-side pedestrian gates to malfunction frequently, or not to function at all. Our HOA has replaced the locks many times, at considerable expense. The Board recently investigated and obtained expert locksmiths' advice about other types of gate locks. For example, we considered key

-actuated locks – but that solution poses its own set of Pandora’s Box problems. Finally, your Board, having considered other alternatives for locks on those two gates, elected to have installed a high-quality, strong set of (combination, push-button) locks, replacing the ones there now. Our locksmiths have advised us that these sturdier locks will be able to withstand more abuse than less-expensive ones. Further, the new locks will also be accompanied by hydraulic-type gate-closures, similar to gates in heavier industrial-commercial settings. The lock-sets we are ordering will have the same combination code as the two pedestrian gate locks on the Fairmount Drive side.

I claim to be a “handyman” because I take out the trash. That questionable talent wouldn’t qualify for the role of “handyman” at Pelican Pointe. Recently, our Board contracted for part-time handyman services from Jim Cuellar. Jim is already working here, handling important (and recurrent) tasks – such as emptying our four dog waste receptacles; installing fresh bags and taking away the full ones; using his power blower to remove those pesky cobwebs that gather around our porch lights and our driveway lights. He will also be blowing out and sweeping our three mail kiosks; reattaching and repairing loose or distorted downspout extensions. Further, his responsibilities may include cleaning out some of our rain gutters. These gutters become clogged from roof detritus and especially from leaves and twigs. Clogged gutters cause them to overflow with rain or snow; the downspouts cease to function; and (too often) expensive repairs must be made to our exterior and interior walls. Jim (at this writing) is presently in a “trial period.” He’s a friendly guy; introduce yourself if you see him.

Noah’s Ark allegedly carried “two of every species.” In the flood, his manifest probably didn’t include two persons from Pelican Pointe. Nonetheless, you should be aware of this verity: Your standard homeowner’s insurance policy [and the HOA’s insurance] do not provide coverage for damage from flood or “surface waters.” You should read those portions of your policy relating to damage from such sources. So, what’s the issue? The issue is your particular *tolerance for risk*. Each of us confronts risks daily: Sharing our roads with inebriated, cell-phone-addicted, or pot-addled other drivers. Handling the gas pump or supermarket cart handle: Oh, the horror of those germs! But I digress: If the Highline Canal overflowed, or if we had consecutive days of torrential rains, we’d be in big-time trouble. The Federal Emergency Management Agency (FEMA) is the primary insurer of flood damage, with limited coverage. A tiny number of insurance companies have entered this market. You be the judge. Nobody wants to see you floating down Fairmount Drive on an inner-tube, unable to leap out until you are roughly pushed by the current into the maw of the municipal wastewater reclamation facilities.

Confused about how our accounting system treats our mid-year insurance premiums? Please read my explanation below (“Insurance Costs”). Lo and behold! It should help to clarify this for you.

Pelican Pointe Homeowners Association

INSURANCE COSTS

Explanation:

Our “insurance year” is October 1 – September 30. Therefore, in mid-September of each year, we pay our insurance premiums for the *next* period. For example, in September 2015, we paid the premiums for the insurance period of 10-1-15 through 9-30-16.

That premium must be paid in advance, *regardless* of what our budget figure for insurance was determined at our prior Budget Meeting. In that same example, in *Fall 2014*, we *estimated*, based on the best information we had at that time, what our cost would be in September 2015. We do this in order to present to our homeowners our proposed budget (same example) for 2015, at our Annual Homeowners Meeting in November 2014. Stated another way, we report on a *cash basis*.

Same example: In Fall 2014, we estimated our insurance cost, to be paid in September 2015, at \$109,453. However, in September 2015, that cost, actually, was \$157,845. The latter figure was paid to our insurers in September 2015, regardless of what we budgeted a year earlier. We are not naïve; we know that insurance premiums will increase annually – due to wind-and-hail and other natural calamities throughout the country, but especially in Colorado. The actual increase, though, isn’t revealed until a couple weeks before payment is due

Amount budgeted in	Date and actual amount paid	Actual %-age increase over previous year
Aug 2012 \$ 66,000	Sept. 2013 \$ 95,980	81%
Aug 2013 \$ 93,515	Sept. 2014 \$ 109,671	14%
Aug 2014 \$109,453	Sept. 2015 \$ 157,845	44% *
Oct. 2015 \$165,737	Sept. 2016	5% (estimated) **

*This 44% increase was a primary cause of our projected 2015 *operating deficit* of (\$113,258). Other primary causes: snow removal; tree and building repairs.

**Dues increase in 2016 is (primarily) to avoid a second consecutive year of *operating deficits*.

Trash Days
November 4, 11, 18, and 25
Recycle Days
November 4 and 18