



The Pelican Brief

October 2016

Serving the Community of Pelican Pointe

Board of Directors

Marcia Helfant	President
Elly Valas	V.P. & Sec'y.
Steve Susman	Treasurer
Caryl Shipley	At Large
Frank Parker	At Large

Management

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Oct. trash pickup: 5, 12, 19, 26. **Recycling pickup:** 5, 19. **Extra-large pickup:** Oct. 5.

Wells Fargo directors are paid an average of \$189,019 per year, including cash and stock bonuses; profit- and commission-sharing – solely for being directors. At Pelican Pointe, directors' compensation is somewhat less than that. The "perks" are less tangible here, such as community approbation and a sense of accomplishment. At our Annual Meeting of Homeowners, on November 17, we will elect a new director to fill the then-vacancy on our Board. Any person who is a candidate for the Board must submit (to our manager or to a director) a simple one-sentence affirmation of that intent by November 7. In early October, each homeowner will receive by mail a packet of materials about that Meeting. A Board candidate may submit for inclusion in that packet a one-page "bio," about his/her background, qualifications, or any other relevant matter. If you have any questions about what the position entails, please give me a call (Steve Susman), during normal business hours, at (303) 394-0942; or Marcia Helfant, our president, at (303) 722-0053.

Book Club. This friendly group will next convene on Thursday, October 20, at the home of Marcia Helfant, #N-104, at 6:30 p.m. The Pelican Pointe Book Club will be reading "*Notorious RBG: The Life and Times of Ruth Bader Ginsburg*," by Shana Knizhnik and Irin Carmon. The book is a playful, admiring project, undertaken by two millennials, originally as blog pieces. But it also asks to be taken seriously. Having grown up in the 40's and 50's, Justice Ginsburg's story, can be understood by women of her age as being quite remarkable. She grew up and went to Harvard Law School in an era when women were not expected to be there and not particularly welcome. She was refused a clerkship on the Supreme Court, in part because she was a mother. She said about her husband, whom she met as an undergraduate at Cornell University, "He was the first man I knew who cared that I had a brain." The book, slight in size, is an enjoyable, touching read.

Lunch Bunch. This vibrant group of mid-day eaters will next convene at *North County* restaurant, 94 Rampart Way, in Lowry. (Rampart Way is the extension of Fairmount Drive. It is at the north end of a group of restaurants which, in turn, are just north of 24-Hour Fitness). Let's gather there at 11:30 a.m. on Wed., Oct.19. This is a democratic group: No membership; no dues; no obligations. Several residents and homeowners meet casually on the 3rd Wednesday of each month at different nearby restaurants. Topics are free-flowing, and are "up for grabs." We adjourn about 1:00. All ages and genders (however many there are these days) are welcome. RSVP to Sheila Powell, (303) 280-6943, or Susan Million, (303) 316-7190, so we can make reservations.

Don't miss this! Confirm that Apple's Siri has committed it to her fertile memory. Inscribe it with a hot needle on your shin, behind a discreet ankle bracelet (a gift from your middle-school boyfriend). Tape it in 26-point Times New Roman font across the screen on your desktop: Our **Annual Meeting of Homeowners** will take place on Thursday, November 17, 2016, at Blossoms restaurant, in the Windsor Gardens administration building. As usual, our format will be a social hour and buffet dinner from 6:00 to 7:00, followed by our business meeting at 7:00. The dinner is free for all homeowners and tenants, up to two persons per townhome. RSVPs will be mandatory for those joining us for the dinner. E-mail your RSVP with name, unit number, number of guests to: pphoacaryl@gmail.com. In the subject box, put "Nov. 17 RSVP." Only if you don't use e-mail, you may phone your RSVP to Caryl Shipley, (303) 322-0471, leaving your message on her voice-mail.

SUSMAN UNLEASHED

by Steve Susman

[Opinions expressed herein are solely mine, and do not necessarily represent those of other directors or our Board.]

Want to tour the Palace at Versailles, or the Taj Mahal? It would be considerably cheaper and more convenient for you to view the interiors of selected townhomes in our own Pelican Pointe. Our Board has received informal requests from residents who would be interested in such a "progressive" tour. Also some homeowners have tentatively offered to open their homes for those touring. Indeed, several of our townhomes have been significantly remodeled by present or former owners. The results in many units are striking – unusual; tasteful; modern or traditional; with "the latest" decorating schemes and even the removal of non-load-bearing walls. Some of our kitchens would qualify for the cover of *Architectural Digest* or of *Remarkable Homes East of South Valentia Street and East/South of Fairmount Drive*. [The latter publication has yet to be published and is awaiting an injection of capital from unidentified investing angels from the Kingdom of Boulder.] At this point, the Board is interested in collecting only the names of those homeowners who are willing to display their own townhome. *This would not be a Board-sanctioned or Board-sponsored activity.* It would be sponsored and managed solely by a volunteer committee, without Board supervision or involvement, provided that enough

responses are received from interested residents. Please send your response by email to spowellmsn@comcast.net.

Driving on I-25, in the wrong direction, creates a risk that oncoming drivers can't prevent.

However, other horrible risks can be mitigated substantially. It takes common sense and reasonable care by each of us residents at Pelican Pointe. Recently, our all-perils insurer, Travelers Insurance, outlined at least the following four risk-mitigation steps that each of us can and should take. About 300 persons live in our community in close proximity to one another. Obviously, we have an ongoing obligation to ourselves and to our neighbors to prevent these described dangers. Human and property devastation become too probable if we are inattentive:

Dryer vents. OK, you say. "I clean my lint-collector after each dryer use." Not good enough because much lint passes through that filter in a long pipe that eventually opens outside your unit. Dryer lint is highly flammable. Super-heated, it can "catch fire" in an invisible area, and *voila*, your Hermes scarf, not to mention your entire building, is in flames. Solution: There are commercial entities that will clean the entire length of your dryer vent. As always, get references; supervise what they're doing in your home. Be sure the visible part of your vent, as it emerges from the dryer, is not convoluted and is made of recommended materials.

Barbecue grills. These are the favorite whipping-boy of fire-mitigation experts – and rightly so. They recommend keeping your grill at least 10' from the nearest wall. That's pretty impractical in view of the size and configuration of some of our patios. But, at least, keep that stainless-steel 8-burner, with its side-shelves; oversize propane tank; built-in meat thermometer; warming plate; BBQ tool rack; and Michelin radial tires -- a reasonable distance from the walls. Be wary of worn propane tank fittings and connections. Don't let your filets from Tony's Meats, for which you obtained an equity-line-of-credit, become charred shoe-leather; your guests will quickly depart for the nearest Burger King.

Fire extinguishers. You should keep one handy, fully-charged, at least in your kitchen. Modest research should provide you with adequate information as to the most-recommended type and size. You don't need an ax; or one of those heavy, yellow slicks that fire-fighters wear. Nor does your unit need a pole to slide down, especially if you have no second-floor. .

Carbon monoxide alarms. Although not directly a fire issue, our townhomes were not built with such alarms. They are sold in the big-box hardware stores and in traditional hardware stores. You can buy a battery-powered model, or a plug-in model. Check the Internet for the number of such alarms you should install and where to place them. They are not expensive. Further, we recommend having your furnace inspected by a reputable heating/air-conditioning firm each fall, to check for proper combustion or other imperfections that are potentially dangerous. Heart-breaking tragedies of persons dying from carbon monoxide fumes (essentially tasteless and odorless) from faulty furnaces – are too often found in our newspapers. Be smart.

Santa knows who's naughty and nice. He also knows who fails to comply with our Rules regarding trash pick-up. He, his working elves, and his off-duty reindeer look down on Pelican Pointe. They see too many trash bags, set in our driveways for trash pick-up. Our Rules require that all trash bags must, in turn, be placed inside barrels. Otherwise, birds, rats, and other animals will tear into the plastic bags, and your garbage will be strewn around the driveway. The trash men won't sweep up this mess for you. Your neighbors will scream Bloody Murder, and justifiably so. The hyper-sensitive sense of smell of coyotes, raccoons, squirrels, dogs, foxes – to name a few of our common-area guests – can detect garbage through those bags. Violations, especially repeated ones, will cause you to divert your weekend entertainment funds into fines for our HOA treasury.

“Why do I need so-called homeowner's insurance? Doesn't the HOA carry enough insurance to protect me and my unit?” The answer: No. Our Association does carry a large so-called all-perils insurance policy, paid for by your monthly dues. The policy provides coverages, with prevailing deductibles, against fire and other specific hazards. Treated differently from those hazards is damage from wind and/or hail. Recently, as you should know, we made an insurance claim for roof damage, caused by hail. We were able with the insurance proceeds to replace all our shingles and underlayment, a \$2.32 million project (which gives you some perspective on how costly this particular natural disaster can be). But HOA insurance policies issued today are different: They contain a special deductible that exposes the HOA to **sharing a major part of the replacement costs from wind and/or hail damage**. The subject is too complex to be covered here. But you must know now: Your Association may be compelled, because of this “sharing” principle, to levy a **special assessment** on all of our homeowners – regardless of whether or not the building housing your own townhome was damaged! Regardless of the cause of the damage, robust Reserve funds can provide (partial) protection against special assessments.

Some important relief: Your own homeowner's policy, sometimes called in the industry an HO-6 policy, should contain what's called “**loss assessment**” coverage. This is an inexpensive part of your premium; you and your insurance agent MUST be sure your policy so provides. In short, that coverage can provide substantial protection for you against a sudden and possibly-large special assessment. Your loss-assessment coverage may, itself, have a deductible provision, but that would pale in comparison to your exposure for the special assessment.

Weird behavior:

- When I was a boy, I was told that anybody could become president. I'm beginning to believe it.
- The secret of a good sermon is to have a good beginning and a good ending; and to have the two as close together as possible.
- I have never hated a man enough to give his diamonds back [*Zsa Zsa Gabor*].
- Only Irish coffee provides, in a single glass, all four essential food groups: alcohol, caffeine, sugar, and fat.