

July 2010 Newsletter

Management Company

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Cristie Akers

Ron Simons

David Hobbs

Jason Kline

Wildwood Board of Directors

Patrick Bohner

Ron Simons

Lisa Lindsay

Ida Ward

Jimmy Weaver

Board Meetings

January

March

May

July

September

November

Morrison Creek: 3rd Tuesday @
6:30pm

Wildwood: 3rd Thursday @
6:00pm

Check out the new picnic areas!

Picnic areas, like the one below, have been added in several locations throughout the Morrison Creek community. These tables and arbors are a great place to sit and talk, read a book, or just hang out and are for the enjoyment of all the residents in Morrison Creek. As such, all residents are responsible for their care and maintenance. Anyone witnessing damage to the areas should report it immediately.



"The good news is, homeowners are actually reading our association newsletter. The bad news is, they are starting to ask questions."

Happy 4th of July!

The 4th of July (also known as Independence Day) celebrates our adoption of the Declaration of Independence (July 4, 1776) and our freedom from rule by Britain. Independence Day is often associated with parades, barbecues, and fireworks displays. Fireworks displays (like those seen...) are restricted to professionals, though there are several fireworks/fireworks products legally available to consumers.

Fireworks are very dangerous and can cause a lot of damage. The person operating them (and those nearby) can suffer serious injuries and burns. Fireworks can start fires if they land on or are ignited near flammable material. The loud noises associated with fireworks can scare animals and cause them to run away, often getting hurt or killed in the process. It is very important, if you choose to celebrate with consumer fireworks products, that you use them only as directed and observe all possible safety precautions. Here are some safety guidelines from fireworks.com. For more details, go to www.fireworks.com/safety/tips.asp.

USE COMMON SENSE

Children Should Not Handle Fireworks

Do Not Consume Alcohol When Using Fireworks

Follow the Laws

Use Fireworks on a Hard Surface

Use in a Clear, Open Area Outdoors

Keep Clear of the Fireworks

Use Care in Handling/Lighting the Fireworks

One Firework at a Time

Do Not Use Malfunctioning or "Dud" Items

Have Water Close By

Be Aware of Windy Conditions

Never Use Fireworks as Weapons

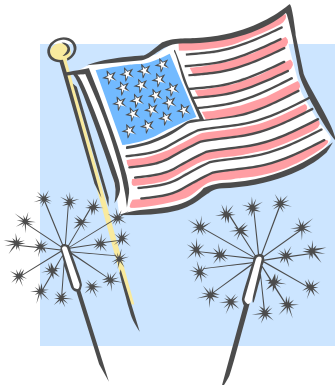
Purchase Fireworks from Reliable Dealers

Wear Safety Glasses

Use Caution with Animals

The laws in California governing the use and sale of consumer fireworks are fairly specific. Fireworks may only be sold to those 16 or older and may only be sold between June 28th and July 6th. There is an extensive list of illegal fireworks/fireworks products available online at www.fireworks.com/fireworks_laws/laws_california.asp.

Please be safe this holiday season!





Cuts Proposed to the Probation Department would make Sacramento the ONLY county in California without a supervision program for probationers – Putting our communities in danger!

Cuts to last year's Probation Dept. budget resulted in the loss of more than 100 sworn officers. This year the County is proposing even more cuts to the Department's budget, taking it back to 1990 staffing levels and leaving only a handful of officers to monitor more than 27,000 criminals sentenced to probation.

Probation officers are a vital component of criminal justice system:

The Probation Department is charged with supervising criminals sentenced to probation for crimes that include domestic violence, arson, drug possession, burglary, manslaughter and sexual assault. Their supervision and monitoring programs are a valuable means of crime prevention, and their presence in the field serves as a constant reminder that discourages those sentenced to probation from returning to criminal activities. But proposed cuts would leave only a handful of officers to monitor over 27,000 probationers.

The proposed cuts would virtually eliminate the Probation Department:

Eliminates Field Supervision: More than 85% of the County's juvenile probationers and more than 99% of adult probationers, including more than 84% of registered sex offenders, would go unsupervised.

Violates Marsy's Law, Victim's Bill of Rights, California Constitution: The cuts would violate 21 state codes that could potentially leave taxpayers on the hook for millions in litigation costs. Violations include Marsy's Law, the Victim's Bill of Rights, the California Penal Code, Family Code, California Code of Regulations, Welfare and Institutions Code, and the California Constitution.

Slashes Victim Restitution: Victim restitution services, including the collection of restitution and victim impact statements, would no longer be conducted by the department.

Keep Sacramento Safe is a Coalition founded by Crime Victims United and the Sacramento County Probation Department. Our priority is to keep our neighborhoods safe, but our fear is that this year's Sacramento County budget will make that impossible.

What You Can Do To Help!

Visit our website at www.keepsacsafe.com for more information, and to Take Action!

Join the Coalition – Every additional member makes our voice stronger and louder!

Write a letter or call my Supervisor – We have letters prepared to send, just add your name!

Write a letter or talk to the press – Tell the media how important it is to keep our communities safe!

Testify before the Board – Speak out at the budget hearings on what safe communities mean to you!

For more information contact Melissa Cerro: 916-266-4262 KeepSacSafe@gmail.com

Finding a Job

There are so many resources available to job seekers, you just need to know where to look and have the determination to keep at it. Lots of people are looking for jobs right now so don't get discouraged! Set aside time each day (as much as you would expect to spend at work) to search for and apply to jobs.

Keep in mind that not all employers post to the same sites and job listings are usually updated throughout the day. This means that you may want to check several different places, several times a day. Apply to lots of positions, not just the ones that sound "perfect." The listed candidate qualifications are often the employer's "ideal candidate" and may not fully reflect who they are willing to hire. If there are specific companies you would like to work for, check their website. Also, don't limit yourself to just looking online. Newspapers, career centers, job fairs and the Employment Development Department (www.edd.ca.gov) can be great resources for finding employment.

There are thousands of job search engines with varied benefits. Here are a few to get you started: monster.com, careerbuilder.com, hotjobs.yahoo.com, craigslist.org, indeed.com, simplyhired.com, snagajob.com, beyond.com, sacramento.jobing.com. Each of these sites has different search and email update options but you can usually apply directly through the job posting. Craigslist is one of my personal favorite sites for job hunting but you have to be wary of scams. Anyone can post a "job" on the site and ask for personal information. Use your best judgment when applying to these postings and you are sure to succeed!

Resume Rules for the Modern Job Seeker

In this job market, your resume needs to be clear and complete while also being brief. Hiring managers receive hundreds, maybe even thousands of resumes each week and are often unable to devote great lengths of time to finding the relevant points in each. Here are some basics to improving your resume.

In general, resumes should be no longer than one to two pages. Try to use easy to read fonts (Times New Roman, Arial, Calibri, etc.) and do not shrink the font size to fit more on the page. If employers can't read it, they may just throw it away. Do not overuse formatting or embellishments (horizontal lines, bold, italics). Put your accurate contact information at the top of the page, including a professional email address. Employers do not want to see hotmama@gmail.com. Some combination of your first and last name is best and often less confusing. An objective is no longer necessary but do try to gear your resume to each specific employer. If you are applying to a technical or academic position, include relevant degrees and certificates near the top of the page. If you are applying for a more general position, you may want to move your employment history to the top. Always save a copy of the resume you submit. If you are asked for an interview you should bring at least 2 copies of the resume you submitted with you – one for you to look at and one for your interviewer. Lastly, you do not need to include a line saying "References available upon request." It is assumed that you can provide references and it takes up room on your resume. This does not mean that you should not create a list of references for potential employers. Format the sheet similarly to your resume and bring it with you to your interview. And make sure that you have asked these people if they will be a reference. Nothing looks worse to a potential employer than calling a reference that is unprepared and unaware. If possible, ask your reference to contact you after speaking with your potential employer to fill you in on their conversation.

For more resume information, go to www.careerbuilder.com and look for the article "Resume Rules: Dos and Don'ts for Success."

How to Ace an Interview

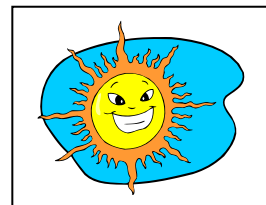
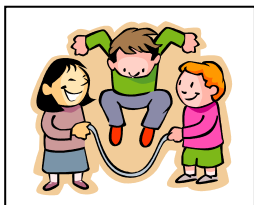
An interview is a crucial step in getting the perfect job. It is an opportunity for both the employer and job seeker to determine their compatibility with one another and discuss the specifics of the position. A lot of preparation should go into the interview and following some of these suggestions can help you stand out in the crowd.

As soon as the interview is scheduled you should research the company so you know what you are getting in to and what the atmosphere is like. Practice interviewing with friends or family so that your answers are clear and well thought out. Prepare questions to ask your interviewers (though don't discuss vacation time or salary unless they bring it up) but don't just read off a list. Make your interview a conversation, not an interrogation. Also prepare a "fact sheet" with important details like employment and education history that might not be on your resume (like addresses and salary). This will complement your resume (which you should bring with you) and help you complete an application, if required.

On the day of your interview, shower, shave, brush your teeth, and use mouthwash. Do not apply excessive perfume/cologne. Keep your make-up and jewelry simple and dress for the company atmosphere – conservative, funky, young, etc. Make sure you dress to impress, even if you are just dropping off an application. If you have pets use a lint roller to ensure a tidy appearance. Don't bring your cell phone and **be on time** (though you shouldn't show up more than ten minutes early).

Greet your interviewer(s) with a handshake and pay attention to names. Smile, relax, and use natural eye contact. Listen carefully to their questions and don't be afraid to ask them to restate the question if you are unsure. Answer the questions directly and be upbeat and positive. Potential employers don't want to hear about how awful your last boss was. Work in examples of how you would fit in the company and position. Try to talk about what you have learned from your experiences, especially the negative ones. Close the interview with a handshake, thanking them for their time, and request a business card. Two to three days later, send a handwritten or typed thank you note addressed to the interviewer.

For more interview tips, go to www.worksmart.ca.gov/tips_interview.html.



Watch Out!

School's out for summer and that means underage residents with lots of free time. Be sure to watch for underage residents at play when driving through the communities.

A great option for parents during the summer is to utilize the services offered at the Phoenix Park Center. For more information on available programs, including the upcoming Teen Program, contact Phoenix Park at (916) 395-6337.

As the mercury rises, so does your electric bill. There are alternatives, though, to blasting your air conditioner all day. Try opening your windows at night and closing them during the day to trap the cool night air inside. Also visit the community pools to beat the heat - they opened on June 19th. See your Rules and Regulations for pool rules.

INSURANCE AND LITIGIOUS OWNERS

QUESTION: Our association has been sued several times by one of the members. The legal fees have been substantial and the board is concerned they may lose their directors insurance. Do you know if there is a "high risk" insurance pool for homeowner associations?

ANSWER: Associations that lose their insurance because of repeated litigation from problem owners can still get insurance through "excess and surplus lines" carriers. However, coverage will be limited, deductibles high, and premiums significant. Carriers who write "hard to place" accounts will likely be [non-admitted carriers](#). Moreover, they may exclude known problems, such as actions filed by recognized litigious owners. Your association could anticipate paying higher premiums for about three years until your loss history improves. Once you've had no claims for three years, your insurance broker should be able to move you back to a preferred market carrier.

Stopping Litigious Owners. Litigious owners seem to revel in their dysfunctional behavior even though it isolates them and drives up everyone's dues. Insurance companies exacerbate the problem by settling lawsuits filed by problem owners, i.e., they pay the owner to go away even when the lawsuit has no merit. This only encourages more litigation from the problem owner. He/she crows about "winning" the lawsuit and then waits for an opportunity to file another one. Generally, the only way to stop a litigious owner is to take the owner's unmeritorious action to trial and beat him/her. Once they are forced to reach into their own pocket to pay the association's legal fees, they are less likely to jump into another lawsuit. Unfortunately, this strategy is hard to implement because (i) convincing an insurance carrier to stay the course is difficult, and (ii) there is no guarantee the association will win the case (even when it should).

BARKING DOG

QUESTION: Our neighbor has barking dogs. We submitted a complaint to the president of the board several weeks ago and received no follow up nor has there been a change in the situation. Are there any regulations about how quickly the board must respond when a complaint is filed?

ANSWER: There is no statute on how soon a board must respond. However, your board has a duty to investigate in a timely manner and take appropriate action to resolve the [barking nuisance](#). The response time should be reasonable and that will vary from situation to situation.



POTENTIAL BUYERS AT BOARD MEETINGS

QUESTION: Can a potential buyer of a unit attend a board meeting?

ANSWER: Potential buyers don't have a legal right to attend. Under the Open Meeting Act, such rights are reserved to [members](#). However, the buyer may attend with the board's permission. Most boards have no objection provided the person is not disruptive.



REQUIRING OWNERS TO CARRY INSURANCE

QUESTION: Can owners be made to purchase HO6 policies? Can docs be amended to include this requirement?

ANSWER: Yes, CC&Rs can be amended to require owners to carry insurance. The requirement can extend to tenants as well.

Renter's Policy. Renters can be required to carry an HO4 policy which protects a tenant's personal property against loss and limits exposure to personal liability claims. Protecting the tenant against loss protects the association.

Owner's Policy. Owners should be required to carry an HO6 policy ("Homeowners 6" or "Condominium Unit Owner Policy"). Without it, they are exposed to loss and are more likely to sue the association. Moreover, the secondary mortgage market is now requiring protection for owners. Owners' insurance should cover the following:

1. *Personal Property Coverage* that insures unit contents such as clothing and furniture.
2. *Personal Liability Protection* which pays for bodily injury and property damage.
3. *Loss of Use Protection* that pays for extra expenses (hotel, restaurants, etc.) while the owner's home is uninhabitable because of damage.
4. *Loss Assessment Coverage* that covers the owner's portion of special assessments levied by the association resulting from insured losses.
5. *Real Property Coverage* that insures those portions of the premises not insured by the association's master policy.

RECOMMENDATION: Associations should amend their CC&Rs to require both owners and tenants to carry insurance. To avoid potential liability, the amendment should also relieve the association of enforcement requirements related to the amendment. In addition, boards should regularly publish reminders that owners and tenants need to carry their own insurance.



SMOKING ON THE BALCONY A CIVIL RIGHT?

QUESTION: Can the association make it a violation to smoke on your own balcony? Wouldn't that violate your civil rights?

ANSWER: Yes, associations can pass rules against smoking on balconies. No, restricting smoking is not a violation of a person's [civil or constitutional rights](#). Associations have good reason to regulate smoking--it is a health hazard, a fire risk, and a nuisance. There is an increasing trend in associations to [ban smoking](#) altogether.



Tenant Screening

All tenants, age 18 and older, must be screened prior to moving in to the community. Unscreened tenants are a violation of the rules and allowing unscreened tenants to reside in your unit may result in fines. Tenant screening applications are available on our website and can be used for Morrison Creek, Wildwood, Brookfield, and Phoenix Park. There is a fee of \$37.50 per person being screened. Payment and application instructions are available online.

Be respectful of your neighbors.

Pick up your animal's waste and dispose of it properly.

Maintain appropriate noise levels in your unit. While you may love Metallica, your neighbors might not appreciate hearing it at all hours.

Do not park your vehicle in such a way that you interfere with others' ability to enter/leave their garage.

Fire Safety

Daylight savings time is the perfect time of year to check your smoke detectors and air filters. The batteries in your smoke detector should be changed during daylight savings time and anytime you hear your system "chirp". You should also change your air filters to ensure optimal performance of your heating and air conditioning systems.

Another important and often overlooked fire safety tip is to clean out your dryer's lint catcher and ducts on a regular basis. The lint catcher can get an invisible build-up of the softener from dryer sheets which can burn out your dryer's heating unit and even cause a fire. To clean the filter, simply scrub with hot, soapy water and a toothbrush. Doing this simple task at least twice a year can double the life of your dryer and lower your energy bill!

The National Fire Protection Association recommends performing a test of your smoke detector systems once a month by pressing the test button on the face of the alarm. It is also recommended that each home have an easily accessible multi-purpose fire extinguisher and fire blanket in case of emergencies. For more information on fire safety, go to www.nfpa.org.

You have the right to peaceful enjoyment in our neighborhoods. If you are bothered by a resident's behavior or need to request a tow, please call 866-940-8884.

Insurance

Each Association carries insurance covering certain common areas. For more information, see your governing documents. It is recommended that owners carry their own insurance to cover the contents of their unit. Contact your insurance agent for more information and to discuss your coverage options.

The Associations are insured through Socher Insurance Company. If you would like to get a copy of your Association's insurance policies, please contact Lorena Gomez at (877) 312-9300.