As we look forward to the Holiday Season, we know that the New Year will be here before we know it. This is the time to plan our community infrastructure improvements. As we look forward to 2015, the following will give an outline of the major projects that we will work to accomplish in the coming year.

**Common Area Landscape Improvements**
The Austrian Pine Trees in our common areas are dying due to the infestation of the Zimmerman Pine Moth. We have been replacing these Pine Trees with several hardier, indigenous species, and will continue the removal and replacement of these dying and infested trees. We will also be removing and replacing some Hawthorn and Crabapple Trees in our common areas that are showing signs of deterioration and have reached their natural life span.

**Improvement of the CTHOA Pond that is East of the Front Entrance**
Our Pond Maintenance Program has been successful in keeping our 6 CTHOA ponds at their best. This has been accomplished by continuing our pond stabilization and erosion improvements, along with weekly weed and algae control treatments in season. The conditions of pond banks are an important consideration to the maintenance of this infrastructure. We will be stabilizing 500 lineal feet of pond bank on the CTHOA pond, located east of the front entrance, due to bank erosion. This will complete the bank restoration of this pond.

**Street Sealing**
Due to uncooperative weather conditions, we were only able to complete the crack sealing of our streets, but the street sealing process did not get fully accomplished in 2014 as planned. We are working with Gee Asphalt to get rescheduled for 2015. We will send notification to homeowners as soon as we have verification of a start date. The street sealing process is very important to extend the longevity of our asphalt pavement.

**Storm Sewers**
Our Storm Sewer Maintenance Program continues to detect wear and tear and helps us to plan the appropriate timing of maintenance and replacement of this important infrastructure. Our last inspection revealed seven storm sewer structures that will require replacement of adjusting rings and possible basin replacements to be performed next spring. The winter always takes the heaviest toll on the aging process of this structure, mostly due to the winter de-icing of the streets with salt.

**Sidewalk & Curb Replacement**
We will be continuing our Sidewalk & Curb Replacement Program. Our focus will be on replacing those sidewalks that pass through asphalt driveways that need replacement, due to asphalt driveways reaching their expected lifespan. (Refer to Ron Abramowicz’s current newsletter article entitled Townhome/Single Family Home Driveways UPDATE.)
This outlines some of the major projects, but as you can imagine, there are many other important challenges that are sure to arise with each new year. You can be assured that your Board of Directors is committed to the continued success of the Crystal Tree Community, and will make every effort to assure that it continues to be a great place to live.

Best wishes for a wonderful Holiday Season!

Dan O’Gorman
President, CTHOA
Assessment Payments & Their Purpose

It is important to understand the purpose of assessment payments, so I would like to share with you how these funds are utilized within our community. The list below will highlight and answer your questions related to the services we are receiving for these payments. Single Family and Townhome assessments differ in proportion to the type of services provided to each, while all homeowners share in the cost of common area maintenance, the maintenance and repair of community infrastructure, costs of security and community management.

Most residents are clearly aware of the following use of assessment payments as these activities affect our individual homes and we see them performed on a routine basis.

- Exterior painting of townhomes, pre-inspection and post inspection (every 4 years)
- Townhome lawn maintenance, weeding and shrub trimming
- Townhome mulching of planting areas each spring
- Townhome snow removal from driveways and sidewalks
- Winter maintenance of our streets, including snow plowing and salting
- Security – Assessments are used to maintain 24 hour security within our community
  For example:
  - Security services and security equipment maintenance
  - Guardhouse maintenance
  - Security fencing maintenance
  - Security vehicle to patrol the community
- Common Area maintenance – Assessments are used for the maintenance and beautification of the following:
  - Entrance to our community
  - Flower bed plantings
  - Park and pond plantings
  - Gazebo/Structure maintenance
  - Tree maintenance
  - Holiday decorating and lighting
- Community Management – Assessments also provide these very necessary services for the daily operations within our community:
  - Property Manager
  - HOA accounting services
  - HOA insurance
  - HOA legal services
  - HOA website

The following list is equally important to our community, although these services and benefits may not as readily come to mind as they are not performed on a weekly basis, but must be planned and reserved in the budget, regularly inspected, monitored and eventually repaired or replaced as necessary. CTHOA must place a portion of our assessments, on a regular basis, into our Reserve Fund Accounts to plan for the future expenditures for much of the following:
• Infrastructure – Assessments are used to maintain our infrastructure, including:
  o Private streets
  o Curbs
  o Public sidewalks
  o Ponds, pond pumps, fountains, aerators
  o Common area sprinklers
  o Storm sewers
  o Lighting and light posts
  o Signage

I think it is equally important to understand our responsibilities as homeowners and what is not covered in our monthly assessments, so we may plan accordingly. CTHOA Declaration and By-Law’s indicate that each single family and townhome owner is expected to maintain their property in first class condition. Townhome owners, similar to single family homeowners, are individually and solely responsible for the cost of the maintenance and replacement of the structural element of their homes, which includes windows, patio doors, garage doors, siding, masonry, roofs, gutters, patios, driveways, private sidewalks, decks (including the painting of townhome decks), etc. These maintenance and replacement projects are governed by the Architectural Review Process and each homeowner must conform to the Architectural Guidelines. The guidelines require an approval from the Architectural Committee *prior* to the beginning of any exterior improvement project. Townhome owners own the portion of the property that their townhome occupies and are responsible for certain landscape maintenance costs, such as dead tree and shrub removal, plant replacement and tree trimming on their property. These costs are above and beyond what is covered in the assessments.

I encourage you to attend our Homeowners Meeting of the Board of Directors, where we share the financial report and discuss homeowners concerns and issues.

There is a good deal of unrecognized work accomplished by your elected Board of Directors behind the scenes to make our community a safe, attractive and desirable place to live. Your Board of Directors, as Crystal Tree residents and neighbors, understand how important it is to judiciously manage and properly maintain our community. We are grateful to volunteer our time to make this a desirable place to call home.

*It is a benefit to us all.*

Joseph Svehla
Treasurer, CTHOA
Townhome/Single Family Home Driveways UPDATE

In the Spring/Summer Newsletter, all homeowners were asked to self-inspect their driveways and to make any necessary corrections prior to a more formal CTHOA inspection of the condition of those driveways. Many have made the related repairs or replacements that were necessary. Unfortunately, many have not.

As noted earlier, many of those driveways have reached their projected lifespan after 25 + years of wear and tear. The CTHOA Board had hoped that most homeowners would take the personal initiative to initiate those needs, as noted by 9/1/14. Our thought is most realize the need for repair at some level.

The CTHOA Architectural Committee has made an extensive inspection of all Driveways in the community. As a result, letters will be mailed to the respective homeowners regarding various conditions as noted in those inspections. They fall within the following categories:

1. Complete Replacement of Driveway and/or approach immediately.
2. Repair of Driveway or Approach – which could include seal-coating and other maintenance related issues.
3. Notification of Driveways nearing the end of their useful life and a recommendation of replacement in the near term.

As always, any of those sealing, repairs or replacements must be planned and coordinated with the CTHOA Architectural Committee for review and approval.

The Committee is currently looking at potential Contractors that have worked in the community to see if there may be some potential for economies of scale in pricing for those types of projects. As always the CTHOA does not recommend, but it will try to help with information about potential vendors. **The final decision of who does the work is that of the homeowner.**

We need to keep our Crystal Tree Community the No. 1 community it has been.

Ron Abramowicz
Chairman, Architectural Committee
A Friendly Reminder...
Snow Removal Season – Coming Soon!

Please keep in mind that the installation of outdoor décor assumes a reasonable risk for homeowners when snowfall and the accompanying freezing temperatures approach us. It becomes nearly impossible for our snow removal crew to see landscape lighting and other decorative outdoor accents beneath snow cover. This can cause an occasional mishap and unintentional damage to these items, as well as damage to the crew’s equipment, when snow removal becomes necessary. In addition, many outdoor items are adversely affected and damaged by freezing temperatures and/or the weight of piled snow.

Though reasonable care is taken to avoid these occurrences, it must be understood that Clarence Davids cannot be held responsible when accidental damage occurs to outdoor elements that are placed so close to driveways and walkways, or when harsh winter conditions cause damage to outdoor décor. With this in mind, please take responsibility to assure that your property is protected by removing and storing these decorative elements away from sidewalks and driveways prior to the winter season. Try to keep holiday décor and lighting safely placed to avoid unintentional damage due to snow coverage and the snow removal process.

It is time to reflect upon some precautions we might think about before snow falls. Listed below are some helpful thoughts:

- Remove or relocate (for the winter) any statues, planters, or landscape lighting fixtures that are too near to snow removal pathways and might hinder effective shoveling or plowing.
- Relocate extension cords and holiday light strings that are too near to snow removal pathways and may risk becoming buried under snow and accidentally cut.
- Disconnect outdoor hoses and, if applicable to your home, turn off water sources for outdoor water faucets.
- Remember rules for parking on our streets after more than one inch of snow to facilitate snow plowing. (For our snow removal policies, see Seasonal Procedures–Fall/Winter on the CTHOA Website.)
- If possible, park inside your garage in order to have a fully plowed driveway.
- Perhaps leave outside lights on at night to help those shoveling.
- Leave mailbox areas free from parked cars to accommodate mail delivery.
- In addition, please be reminded that bags of ice melt are available at the Guardhouse for Crystal Tree homeowners, if needed. Please note that the allowance is as follows: only one bag at a time, and only for Crystal Tree residents’ usage.

Thank you, and have a wonderful Holiday Season!

Dr. Carole Hillman
Secretary, CTHOA
Landscape Committee
A Successful 2014 Painting Season
Has Come To A Close

Thanks to the dedicated service of Superior Painting, we enjoyed another very successful painting season. The Painting Committee began meeting in March and April so we could get off to a spring start with pre–painting inspections, and to plan for the lost time we were going to experience with rain days. Happily, we finished our 2014 painting season with plenty of extra time to spare.

The independent post-painting inspections will begin in the future, with letters of the inspections and findings to be mailed out.

Dan Ventura
Chairman, Painting Committee