

# RIDGE NEWSLETTER

Published by RECOA and Northview Community Services



## from the RECOA Board President

During the past few years, I have taken many moments to reflect upon why I became involved with our HOA. The simple answer is: I believed I could make a difference. But the primary question is, can I leave at the end of my service knowing that I created positive change for the benefit of the community? My time of service will soon end—at least in a formal capacity—as I will not run for reelection to the RECOA Board in our upcoming elections. The time has come for new members of our community to take on the challenge of contributing their time and experience to the board. I encourage anyone with the desire to volunteer to run for that office. But before making that decision, I encourage you to be involved with at least one of the several committees.

Committee service can give you experience to understand the complexity of our community and offers a

great opportunity for one person to make a difference. The Finance and Contracts Committee is in need of new members, why not consider joining a group of homeowners tasked with the important responsibility of reviewing budgets and contracts, analyzing monthly statements, and managing RECOA's investments? Call (541) 548-9300 to learn more.

Becoming a RECOA Board member is a privilege, but also requires large time commitments, serving on committees, planning meetings, and communicating with residents. In the end, serving the community has been a rewarding experience because of the opportunity it gave me to impact my community. Congratulations to all who step forward to serve.

Best wishes to all,

Mick

Spa Special

*September 13th is National Grandparents Day*

## Celebrate Grandparents

(or those aspiring to be...)

## FULL HOUR MASSAGE FOR \$70

Book your appointment today!

Call 541-923-9647

## Preventable insurance claims on the rise at Eagle Crest

For owners in Creekside, Forest Green, and Forest Ridge

**B**etween 2009 and 2014, the number of insurance claims has steadily increased. Over the five year period there were a total of 45 claims totaling over \$156,000. Of these claims, 40 percent were due to water damage from leaks in pipes and plumbing. The one-year period beginning December 2013 and ending December 2014 was particularly costly with 13 claims—all from water damage.

The cost of insurance is prorated to owners. While the RECOA Board of Directors, RECOA Insurance Committee, and Northview Community Services strive to obtain the most comprehensive insurance coverage for the best price, the upswing in claims raises some concerns. If our insurance carriers choose to raise premiums, then town-home owners will shoulder that cost. When damages are confined to a single living unit, the owner of the living unit will be responsible for the entire deductible. If a loss affects more than one living unit, the deductible will be allocated among the parties in proportion to their respective losses. However, there is a provision specifying if the damage is the result of negligence, the deductible will be allocated to the negligent party. Claims affecting multiple homeowners can be complicated and contentious.

A review of recent insurance claims provides highlights some common losses that could have been prevented with a few simple measures. Among the 40 percent of the claims were caused by water damage, the majority

occurred during the winter months from burst or frozen pipes. Central Oregon often experiences sub-zero temperatures, sometimes lasting a week or longer. Take measures now to protect your plumbing this winter. Wrap all exterior pipes and fixtures with waterproof insulation and set thermostats at 65 to 68 degrees Fahrenheit for the duration of the winter months in order to protect your home.

Several claims were for leaks caused by failed pipe fittings. Plastic fittings can become cracked and leak; metal fittings sometimes corrode. A regular inspection of your unit's plumbing could identify potential failures before a leak occurs. This is especially true of units that sit unoccupied for extended periods of time.

A couple leaks resulted from drain lines or hoses being disconnected. HVAC drains, hot water heaters, washing machines, and dishwasher drain lines should be properly designed and installed by a plumbing professional. Drains that rely on hoses should be secured into place. Direct any tenants or visitors with specific instructions not to change or modify the drain lines. The aforementioned plumbing inspection can also help identify potential leak points.

We hope that this information will help you to enjoy your home at Eagle Crest. Keep in mind that insurance claims are stressful and time consuming and detract from the enjoyment of your property and/or rental income.



# The Neighborhood Garden

with OSU Master Gardener, Ruth Mulligan

## As Fall approaches, it is time for “mums”

The chrysanthemum is often referred to by cultivators and gardeners as "mums". With a history that dates back to 15th century B.C., Chrysanthemum mythology is filled with a multitude of stories and symbolism. The term chrysanthemum is adapted from the Greek words *chrysos* which means “gold” (its original color) and *anthos* meaning “flower”. The oldest variety of chrysanthemum is the Chinese chrysanthemum, which was a daisy-like plant in China. It was cultivated for nearly 2,500 years before it made its way to Europe. In Chinese culture, the chrysanthemum along with the plum, bamboo and orchid are collectively referred to as the Four Noble Ones. Only the noble were allowed to grow the chrysanthemum in their garden.

Chrysanthemums that originated in China were brought by Buddhist monks to Japan in AD 400. The Japanese Emperors were so impressed by the flower that they often sat on thrones of chrysanthemums. To this day, it is believed by the Japanese that the chrysanthemum is a symbol of the sun, and the orderly unfolding of the chrysanthemum's petals denotes perfection.

In 1789 the Chrysanthemum was introduced to England and was taken to the United States in the early 19th cen-

ture. Chrysanthemums are one of the most popular flowers, next only to the rose.

According to feng shui, this flower is believed to bring happiness and laughter to the home. The chrysanthemum means compassion, cheerfulness, rest, loveliness, optimism, abundance, wealth, friendship and secret love.

This beautiful flower comes with a wide variety of meanings all across the globe. In Asia the chrysanthemum signifies life and rebirth. In Europe the chrysanthemum signifies an expression of sympathy. Chrysanthemums are typically looked at as a flower that signifies respect and honor in America.



### In general, chrysanthemums are believed to represent happiness, love, longevity and joy

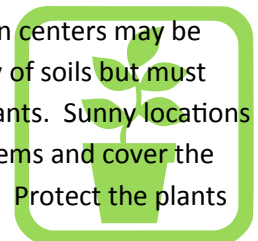


The color of the flower can also affect the meaning behind the chrysanthemum:

- ◆ A red chrysanthemum from someone, is a symbol of love
- ◆ A yellow chrysanthemum signifies neglected love or sorrow
- ◆ A white chrysanthemum is a symbol of loyalty and devoted love

It is said that placing a single petal of this celebrated flower at the bottom of a wine glass will encourage a healthy and long life.

**P**lanting Tips: Chrysanthemums in larger containers that are purchased from garden centers may be planted in the garden in early fall. Garden chrysanthemums grow best in a variety of soils but must have excellent drainage conditions. To avoid root rot, do not over-water these plants. Sunny locations are good planting sites. When frost kills the tops of the plants, cut off the dead stems and cover the plants with mulch to a depth of three to four inches. Chrysanthemums are *not* deer resistant. Protect the plants with deer repellent sprays or nets.



# Living Well with Diabetes



**Low Cost – 6 Week  
WORKSHOP  
\$10.00 / includes book**

Gain the confidence and motivation to better manage your symptoms and the challenges of living with diabetes. Developing self-management skills will empower you to actively achieve your best health and wellness.

### *Why you should attend?*

- ✓ Workshops are led by people with diabetes or who have cared for someone with diabetes
- ✓ Leaders are trained in helping you learn practical skills that really work
- ✓ Groups are small and meet once per week

### *Who should attend?*

This workshop is open to anyone living with type 2 diabetes or pre-diabetes as well as caregivers or family members

### What will you learn?

You will learn techniques/tools to deal with the of diabetes such as:

- Healthy eating and meal planning
- Preventing and minimizing complications of diabetes
- Monitoring blood sugar
- Strategies for including exercise in your daily routine
- Getting the most from your health care visits

**Wednesdays – 10:00 AM to 12:30 PM**  
**October 7th thru November 11th**  
**Eagle Crest River Run Event Center**  
 Register by email: [susan\\_per@msn.com](mailto:susan_per@msn.com)  
 Or to [smgilles@bendcable.com](mailto:smgilles@bendcable.com)  
 By phone to: 541-639-7783 or 541-480-5094

Sponsored by Living Well Central Oregon, a collaborative, regional initiative that supports the Chronic Disease Self-Management Programs developed and tested at Stanford University. For a full listing of community partners visit our website, [www.livingwellco.org](http://www.livingwellco.org)



## from the Maintenance and Oversight Committee

### Speed Limit

The speed limit on Cline Falls Highway between Highway 126 and Salmon Avenue has been lowered from 50 to 45 mph. The request was made in March, and it took the joint effort of Deschutes County and ODOT to conduct traffic studies and arrive at a decision. County Engineer George Kolb is aware of the increasing pedestrian and bicycle traffic in the Eagle Crest area, so future reductions are not out of the question.

### Nutcracker Gate

Did you realize that the Nutcracker gated entrance is the second busiest entrance for the entire resort? With that much traffic, both gates are opened and closed hundreds of times per day, which taxes the motors and arms of the assembly. We just put in a new gate and want it to last. RECOA is considering leaving the gate open during the heaviest use hours, which are Monday through Friday from 8:00 a.m. to 5:00 p.m. This is not a final decision, merely an idea that will be presented by the Maintenance and Oversight Committee during their report at the RECOA Board meeting on September 17. In the meantime, **please do not prop the gate open or tamper with it in any way.** If the gate is malfunctioning, please use the entrance on Coopers Hawk Drive and stop by the Northview offices or call them at (541) 548-9300 so we can get it fixed. Ornamentation for the gates will arrive soon.

### Coopers Hawk Trees

Several of the cherry trees along Coopers Hawk Drive have been replaced since the warm, dry winter killed the original specimens. Don't fret if they appear to be dying, it is just transplant shock. Matt Martino and his crews from Land Effects have the situation well in hand.

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## from the Communications Committee



**All Eagle Crest  
Resort Forum**

# Medicare 101

**Two Sessions:**  
Wednesday, September 23 – 2:00 to 4:00 PM  
Thursday, September 24 – 10:00 AM to 12:00 PM

**RIVER RUN EVENT CENTER**

**Educational/Informational Presentation by:**  
*Willamette Valley Benefits*

- ✓ Preparing for Annual Enrollment Period (or AEP)
- ✓ How to Protect Yourself Against Abusive Sales Practices

*Question and Answer session to follow.*

Light Refreshments will be served

Sponsored by:  
**RECOA**  
Communications Committee

# Eagle Crest Featured Speaker

# ALAN WATTS



Sports Climbing at  
Smith Rock

Author:  
“*Climbers Guide  
to Smith Rock*”

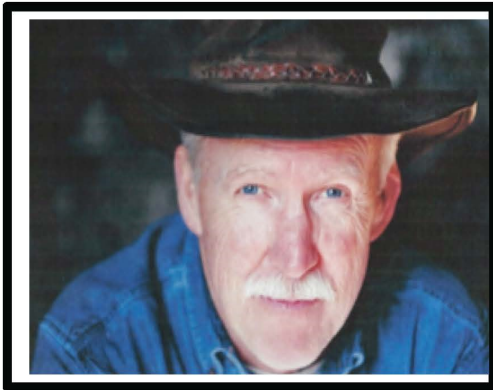
*Alan Watts, raised in Madras, Oregon, has been climbing Smith Rock since 1975. He is considered to be the guru of Smith Rock and has written the Climber’s Guide Book of all 1,800 routes – a must read for all climbers. Alan Watts and Smith Rock are two of the defining elements in the birth of American sports climbing.*

**Wednesday – September 30<sup>th</sup> – 7:00 PM**

**River Run Event Center**

**FREE ADMISSION- Invite your friends!!**  
You DO NOT have to be an Eagle Crest Resident to attend  
Sponsored by RECOA Communications Committee  
Questions? Call Chuck Crickmore 541-548-2112

# Eagle Crest Featured Speaker Dr. Dennis L. Jenkins



The Earliest  
Human Presence in  
the Americas at  
Oregon Paisley  
Caves

*Dennis Jenkins has taught and directed the University of Oregon's annual Northern Great Basin Archaeological field school in Central Oregon since 1989 and is a Senior Research Archaeologist for the Museum of Natural and Cultural History at the University of Oregon.*

**Monday – September 14<sup>th</sup> – 7:00 PM**

**River Run Event Center**

The **Paisley Caves** complex is a system of four caves in a desolate region of south-central Oregon

**FREE ADMISSION- Invite your friends!!**  
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