

Stonebrooke

Villager

Oct. 2019 Stonebrooke Village



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PLANNED ACTIVITIES

Thanks to Barb Teague, Maggie Coonfield and Carolyn Douglass for agreeing to host activities for this month. The following events are scheduled for the clubhouse unless otherwise indicated:

- **Oct. 05, 9:30 AM - Doughnuts and Coffee**
- **Oct. 10, 6:30 PM – Book Discussion Group –** Choose a book to read and discuss.
- **Oct. 11, 11:30 AM - Ladies Lunch Out - Thai Basil,** 3330 Cobb Pkwy NW, Acworth Ga. Sign-up in the clubhouse and indicate if you need a ride.
- **Oct. 24, 5:30 PM - Eat Out - Fish Thyme,** 3979 S. Main St, Acworth Ga. Sign up in the clubhouse and indicate if you need a ride.

Sign-up sheets are on the credenza in the clubhouse foyer.

Bridge is played at the clubhouse every Tue. evening at 7:00 PM. Subs are needed. Contact Eileen Juliano if you are interested in being put on the sub list.

Mahjong is being played every Tue. from 10:30 AM until 12:30 PM. It is also played on Friday evenings at 6:30 PM. Contact Ann Jones if you are interested in playing or learning this game.

Thank you to Lorna Evans and Pete and Mary Drago for hosting events last month. Hostesses for Nov. will be Eileen Juliano and Patsy Bowman.

Ron Hidden would like to thank Nancy Kiltie, Ibrahim Ibrahim, Bill Johnston, and David Coonfield for helping paint the Stop sign and other black posts.

BOARD BRIEFS

Financial Report: As of the last day of Aug., the Stonebrooke Condominium Association had \$6,107.05 in the Community's General Operating Account and \$660,894.36 in the Reserve Accounts.

--- Bob Kuzniak, Treas.

New Board Member: Joanne Shaw has joined the Board as Secretary.

Open Meeting: On Aug. 27th homeowners were invited to attend a short pre-meeting with the Board to ask questions and state any concerns. Discussion focused on roof replacement and other maintenance issues. General agreement was that including owners periodically was a good idea.

Insurance Meeting: On Sep. 17th Allen Lewis from Norton Insurance gave an overview of the Association's Master property policy and provided some insight into what each homeowner should include in their individual homeowner policies. (see Insurance Information article).

Maintenance: The STOP Sign at Stilesboro Road has been replaced. Damaged bases of the wooden posts were repaired and painted; metal protectors were installed to prevent future damage.

Trees: Eight trees on our property (identified with an orange dot) were deemed unsalvageable and are scheduled to be cut down and removed shortly.

Well Filter: Bids are being taken to replace the sediment filter in the well.

--- Joanne Shaw, Sec.

Pool News: Per Cobb County, the pool will be closed for the winter within the next two weeks. The chairs and umbrellas will be left up until mid-October if they are being used. If they are not being used, they will be put up for the season. Tables will be covered for the winter.

--- Barb Teague, Pool Manager

OCT. BIRTHDAYS

Happy birthday to those who have Oct. birthdays: 7th...Anita Ivey, 14th...Bob Kuzniak. If you would like to be included on our monthly birthday list, please notify Carolyn Douglass.

THANK YOU FROM THE EARLS

The family of Larry Earls would like to express thanks for all for the care and concern that you have shown to our family during the past month. We are extremely grateful for those who came to his Celebration of Life Service and for those who shared words of encouragement through cards and visits. Thanks for being a blessing to us.

--- Martha Earls and Family

INSURANCE INFORMATION

At the Sep. 17 insurance meeting, Allen Lewis of Norton Insurance went over the following:

- The Association's Master property policy provides broad coverage on the entire structure of the units inside and out, EXCLUDING IMPROVEMENTS AND BETTERMENTS (upgraded cabinetry, upgraded flooring, etc.) made AFTER the ORIGINAL construction
- There is a \$10,000 PER OCCURRENCE deductible for all covered water losses
- There is a \$5,000 PER OCCURRENCE deductible for all covered wind / hail losses
- There is a \$5,000 PER OCCURRENCE deductible for all other covered losses

The Association's Master property policy insures against the following perils: fire, lightning, windstorm, hail, vandalism, and water damage occurring from a sudden and accidental discharge of water such as a frozen pipe bursting, a washing machine hose malfunctioning, etc. It does NOT COVER losses resulting from LACK OF MAINTENANCE like roof leaks unless it is the result of a covered peril like a windstorm. Water

damage resulting from RISING WATER or SEEPAGE of surface water is EXCLUDED.

Per Georgia state law, the ASSOCIATION can PASS up to \$5,000 in deductible on to EACH UNIT OWNER. This DEDUCTIBLE would be the UNIT OWNER'S RESPONSIBILITY.

Each unit owner should carry a CONDOMINIUM UNIT – OWNER POLICY (or a Dwelling Fire policy if not living in the unit) for the following:

- CONTENTS (to cover personal property inside the unit)
- IMPROVEMENTS AND BETTERMENTS (to cover any upgrades made to the unit)
- LIABILITY COVERAGE (for personal exposure)
- LOSS OF USE (to cover personal expenses if you must move out of your unit during repairs)
- LOSS ASSESSMENT (to protect against an assessment from the Association for an uninsured loss, or any under insured loss, or as a result of the association deductible)

Please check with your agent to MAKE SURE your unit owner's insurance policy INCLUDES:

- IMPROVEMENTS AND BETTERMENTS
- LOSS ASSESSMENT

There is a one-sheet summary on the credenza in the clubhouse foyer covering the information that was given out at the meeting and repeated here. If you have any questions, please contact Allen Lewis, Account Executive, 404-245-7208, alewis@nortoninsurance.com.

WORDS TO THE WISE

Coyote Sighting: Residents need to be aware that a young coyote was sighted on Sep. 21 across the street from the pool side of the Clubhouse.

Keep Pictures of Condo Contents Off Site: Keeping pictures of everything inside of your condo off site will make things easier if they are needed to prove what you had for insurance purposes.

NEWSLETTER DEADLINE

The deadline for the next newsletter is **Oct. 25, 2019**. Please contact Alice Kuzniak at alicekuzniak@comcast.net for questions or to give information.