

# The Good Life...

--- Published by Tamarack Trails Community Services Association ---  
(608) 833-1615 – [www.tamaracktrails.com](http://www.tamaracktrails.com) / Office Hours M - F 9 am- 4 pm, or by Appointment

December 2022

## Meeting Calendar

Meetings are open to all residents

**Architectural Review Board**  
Wednesday, January 11 – 4:00pm

**Maintenance Committee**  
Thursday, December 13 – 4:00pm

## Resident Activities Committee

**Finance Committee**  
Wednesday, January 18 – 4:00pm

**Board of Directors**  
Tuesday, December 27 – 6:30pm

**Amenities Committee**  
Tuesday, April 11, 2023 – 10:30am

## Event Calendar

(Please mark your calendars)

**Holiday Party**  
Thursday, December 15  
6:30-9:00pm

**Office Closed for Holidays**  
December 23 & 26, 2022  
January 2, 2023

**OFFICE HOURS**  
Monday- Friday  
9 am – 4 pm  
Or by appointment

Jean Hilgers,  
Office Manager  
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## Current News

### Listening Session on Main Water/Sewer Lines

The Maintenance Committee held a Listening session on November 28 on the proposed revision to Policy Resolution V-501-14 relating to the responsibility for the main lines for water and sewer. About 25 residents attended the session in person and via Zoom. The reasons for the proposed change: *to clarify the responsibilities between Tamarack and owners, no longer use of lot lines as a determination of responsibility, and eliminate the need for a survey*, were explained and the attendees had the opportunity to ask questions.

Some of the questions concerned the costs for any repairs. Resident Dave Larson, a retired insurance agent, discussed the policies covering sewer or water line lateral repair some residents may have already purchased, which at one time the City had endorsed (the city no longer endorses the sewer company). He also mentioned that homeowners policies usually offer service line endorsements that can be added to your standard homeowner policy and recommended that owners check with their personal insurers.

The Maintenance Committee will forward their recommendation on the proposed policy change to the Board of Directors for approval at their December meeting.

*14. Plumbing – The Association is responsible for the water mains and main sewer lines. The owner is responsible for all water/sewer piping, valves, and fixtures serving the individual Living Unit.*

### Landscape Reminders

Yard waste pick up is finished for the season. If you have yard waste that you would like to dispose of it can be placed in the landscape dumpster by the maintenance building. Please note: no plastic bags for metal cages should be put in the dumpster

Please trim back all perennials along your sidewalk to allow for easier snow removal this winter.

## Board and Committee Business

### **Thinking of Making a Request to the ARB Soon?**

The holidays are upon us and many of our schedules are already filling up. If you are planning to make a request to the ARB, Architectural Review Board, be mindful of these meeting dates and request filing deadlines.

**NOTE:** The ARB does not meet in the month of December. We expect to return to our regularly scheduled meeting dates after the New Year -- 4:00 pm at the Clubhouse each 2<sup>nd</sup> Wednesday.

For the January 11<sup>th</sup> meeting a complete request\* needs to be filed by December 28<sup>th</sup>. For the February 8<sup>th</sup> meeting a complete request needs to be filed by January 25<sup>th</sup>.

*\*A complete request includes either Form 1 or 2 and the accompanying documentation. Forms are available from and requests can be submitted to the ARB Chair, Christina Finet at [cfinet3@gmail.com](mailto:cfinet3@gmail.com). Requests also may be submitted via your personal portal on AppFolio.*

**The Annual Fall Walk-Through** has been rescheduled for Spring allowing the Book of Standards Workgroup and ARB to prepare for upcoming public hearing of the revisions to the Book of Standards. Look for notices in the Good Life and email blasts on dates, times, and topics.

### **The Board Notes**

The Board of Directors met in-person and by Zoom on November 22. All directors were present and 17 residents joined the meeting. The Treasurer reviewed Tamarack's financial report and board liaisons reviewed minutes of committee meetings. This month the major discussion topics centered on financial issues, maintenance projects and new board assignments.

Tamarack's Treasurer, George Meyer, discussed the latest financial report, expectations for year-end budget variances and the proposed 2023 budget. The operating expenses for 2022 are expected to be under budget because of lower insurance costs and staff vacancies. Reserve funds are below the target minimum because of this year's stock market downturn. As planned, the Finance Committee will transfer \$40,000 of unspent operating budget to the reserve fund. They will also transfer \$225,000 from the checking account to Edward Jones for investment in treasury bills to maximize the returns on that money until needed.

The board approved the 2023 budget as previously presented with the addition of \$14,000 to reinstate the asphalt repair budget item. The 2023 monthly assessment increase remains at \$16.33 or 4% for the average Tamarack unit.

The board approved the Maintenance Committee's recommendations for mulch placement and swale maintenance by David J. Frank in 2023. The Maintenance Committee scheduled a public hearing to present proposed changes to Tamarack's policy regarding water mains and laterals.

President Ryerson discussed the current status of the Association Manager vacancy including a board interview with one candidate and another candidate likely. Other topics included the Architectural Review Board's schedule for presenting revisions of Tamarack's Book of Standards and introduction of the 2022-23 board assignments including Dean Ryerson as President, Bob Jacobs as Vice-President, Larry White as Treasurer and James Steinbach as Secretary. Other directors are George Jesien, Jayne Meyer and Paul Skidmore.

The next board meeting will be at 6:30 pm on December 27.

## **What About Those Assessments?**

You recently received your 2023 Annual Monthly Assessment (AMA) or monthly fee and you may be wondering, "Why the increase?" On behalf of the Board of Directors, this article will explain why the AMA is necessary, how it's calculated and what's different this year.

**Background:** Here at Tamarack Trails, about 70% of AMA money is used to pay for annual operating expenses such as staff wages, snow removal, lawn care, minor repairs and maintenance, etc. The remaining 30% is kept in a reserve account to pay expenses that don't occur every year such as replacement of roofs, siding, asphalt, sewer lines, etc. Some housing associations ignore the second part and impose special assessments, as needed, to pay for large projects. By planning ahead, Tamarack seeks to eliminate worry about sudden, large assessments and ensure generational equity. In some years more money is taken out of the reserve account than goes in and in other years it's the reverse. Tamarack's goal over the long term is to have money available in the reserve account when needed.

**Principles:** The calculations that make up your AMA are complex, but the principles are not. Tamarack costs are broken into several categories and costs in each category are assigned to individual units based on each unit's characteristics.

- All units have a roof and siding so those costs are split up based on the square footage of each unit's roof and siding.
- The costs of decks and patios are assessed only to units that have decks and patios. Units with bigger decks and patios pay higher costs.
- Costs for common facilities (pool, clubhouse, tennis courts, walking paths, fences, signs and maintenance buildings) are assigned to all units equally.
- Tamarack dwelling insurance covers replacement costs for all 320 living units. Insurance premiums are allocated to units based on estimated replacement costs for each unit.
- Grounds maintenance and asphalt replacement are calculated separately for each of Tamarack's seven phases of development. Some phases are more densely built up than others. More density means less grounds maintenance and asphalt replacement per unit.

**What's new this year:** For operating expenses, the increased cost of labor and materials was mostly offset by a significant reduction in the cost of property insurance. The insurance reduction resulted from the Finance Committee's research into the insurance market. Tamarack will be insured by Rural Mutual which insures only properties in Wisconsin. The bulk of the 2023 AMA increase is for the reserve fund. It results from increases in the cost of asphalt, decks, rock walls and wood and the need to build up the reserve fund following market losses in 2022. The total 2023 increase for the *average* unit was \$16.33 per month or 4%.

**For more information:** We hope this explanation answers questions you might have about the assessment process or your own individual assessment. If you have further questions, please contact Larry White at [lgwhites@gmail.com](mailto:lgwhites@gmail.com).

## Activities and Events

### Tamarack Fall Food Drive

The RAC sponsored Fall Food Drive was a tremendous success again this year. Tamarack residents generously donated over half a ton of food and supplies for the Lussier Community Center. RAC extends a huge thank you to all those who made this year's drive so successful!



### Calling Tamarack Makers | Crafters

Do you like to: quilt, knit, crochet, cross-stitch, embroider, make jewelry, needlepoint, scrapbook, sew, etc. etc.

Want some company? Are you interested in a (monthly?) get-together with others who make things?

Please email: Geri Gibbons at [gibbonsgcresearch@charter.net](mailto:gibbonsgcresearch@charter.net), who will coordinate date & time.



### Join us for the Tamarack Holiday Celebration

**Celebrate with Tamarack friends and neighbors!!**

**Drinks will be provided.**

**Bring an appetizer or dessert to share.**

**Everyone is welcome!**

**December 15<sup>th</sup> from 6:30-9:00 at the Tamarack Clubhouse**



## **TAM Talks**

The first TAM Talk was presented by Professor Booth Fowler who played the part of Friedrich Nietzsche explaining how to rise to become an Overman. It was an enlightening evening for all those in attendance and generated many interesting questions and lively discussions. RAC would like to extend its thanks to Professor Fowler for giving our inaugural TAM Talk.



## **Seasonal Reminders & Projects**

### **Snow Removal Procedures**

Sand barrels and snow plowing markers have been placed on the Trails. The sand barrels are available for resident use on their sidewalks and drives.

What to Expect with Snow: **Plowing and Shoveling** contracts start November 15<sup>th</sup>. Plowing and Shoveling is performed after any snowfall greater than 1". Plowing of the Trail centers normally starts about one hour prior to the end of the snowfall and should be completed within 1 or 2 hours of snowfall end. The Trail centers include all of the Trails and cul-du-sacs except for the 320 individual driveways. The plowing of the Trail centers is performed by Maple Leaf using a pickup truck with a plow blade. During a major snow event the Trail centers are plowed after each accumulation of 5" of snow. Plowing the center of all Trails should occur prior to the clearing of any of the individual driveways. If this is not done, it slows down all other plowing and shoveling operations. If you need to get out during a major snow event, please call the emergency number (259-2750). Clearing of the individual drives does not start until the snowfall has ended and only occurs once during each snow event. In a normal snowfall (1 to 6") all driveway clearing should be completed in 6 to 8 hours. In a heavier snow event, clearing of driveways can take 10 to 12 hours.

**Shoveling Individual Walks:** Shoveling of individual walks is performed when the snow depth is greater than one inch. Half of the shoveling is performed by Viktors Painting and the other half by Tamarack staff. Shoveling is normally completed by noon for an overnight snowfall or within six hours of the snow stopping during a daytime snow event. Normally the walks and porches will be shoveled to the full width and length, snow will also be shoveled three feet in front of garage doors. Please cut perennials back so they are out of the way for shoveling.

**Walking Paths and City sidewalks:** Walking paths and city sidewalks are done by Tamarack staff after all individual walks are done. This is performed no later than noon the day following any snow event or within a few hours of snowfall end if a daytime event. This year we are using a power broom for any snowfall less than two inches. If the snow gets too deep on the sides of the sidewalks, we are unable to use the broom. It can clear the walks to bare concrete and has greatly reduced the amount of salt used on the city sidewalks. We will also be using a Bobcat snow blower for any snow over 2 inches. During any snow event with less than 1" of snow; No shoveling of individual sidewalks or plowing will occur. The Tamarack staff will clear the city walk and salt hilly drives, curves and stop signs. Residents are responsible for clearing their walk and salting between snowfalls less than 1".

If you are unable to maintain your walk, please contact the office for assistance (833-1615).

**Salting:** Salting is performed by Tamarack staff also. During a snow event, we salt all the hilly drives and Trails in Tamarack to keep them safe. We also salt driveways and Trails that are shaded and don't melt without a little help. We maintain a map of the hilly areas and a copy of this map is posted on the Tamarack website and info board in the clubhouse. This salting is performed with a truck mounted spreader for double drives and by hand for single width driveways (to reduce salt usage and waste). The day after a snowfall and during freeze thaw cycles Tamarack staff will check Trails, drives and city walks for icy areas. To reduce salt usage and help save our lakes) snowpack on flat driveways and Trails will not be salted as part of our normal routine.

### **Ice Melt**

Ice No More (a calcium/potassium chloride blend of ice melt) can be purchased through the Tamarack office. The ice melt is available in 20-pound bags at a cost of \$6.00 each. Please use the form located at the end of this newsletter to order your ice melt. We keep the salt on hand for sale throughout the winter.

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## **Tamarack Trails Ice Melt Order Form**

Please submit this form along with your payment to the Tamarack office.

The ice melt will be delivered to your doorstep the following day.

Address \_\_\_\_\_

Qty \_\_\_\_\_ 20 lb. Bag(s) @ \$6.00 = \$\_\_\_\_\_