

**PROPERTY MANAGER**

GLENN KIRKHAM

**OFFICE MANAGER**

WENDY CANTWELL

**MAINTENANCE**

DOUG BENSON

DOUG WHITING

JOHN SCOTT

**GROUNDS**

MARK VANKAMPEN

JIM STREETER

**ADMIN. ASSIST.**

LYNDSEY MORRISSEY

**BOARD MEMBERS**

DEB ROBINSON

DORIT CARD

BERYL WATTERS

TOM MORRISSEY

TRISH DAUTERMAN

**OFFICE HOURS**

**MONDAY—FRIDAY**

**8:00 AM—12:00 PM**

**1:00 PM—5:00 PM**

**CONTACT DIRECTORY  
OFFICE**

**(517) 882-3461**

**EMERGENCY MAINTENANCE**

**(517) 202-7820**

**POLICE NON-  
EMERGENCY**

**(517) 483-4600  
EMERGENCIES**

**DIAL 911**

**WEBSITE**

**VILLAGETOWN-  
HOUSES.COM**

# Village Townhouses

VOLUME 1 ISSUE 4

OCTOBER 1, 2008

## Trick or Treat Rules

Hopefully everyone will be giving out treats and that no tricks get pulled on you! It is recommended that a responsible person go out with the "little munchkins" to ensure that they enjoy the Halloween experience. As always please be aware of your surroundings, crossing parking lots and streets. If you plan on providing "Treats" between the hours of 6-8:00 p.m. please have your porch light on to help light up your porch and steps.

## Insurance: Don't rent without it

*This article appeared in the Lansing State Journal on 9/15/08.*

"Walnut Creek, Calif. - Whether you own or rent, you're bound to end up with furniture, clothing, electronics and a whole lot of other stuff, but that's where the common ground ends. Most homeowners have insurance that covers the loss of their possessions in the event of a fire, theft or other covered peril. That's not the case for renters. Nationwide, 96 percent of homeowners have homeowners insurance (such insurance is a requirement of having a home loan), while 43 percent of renters have renters insurance, industry statistics show. Almost half of the renters questioned in an

Allstate survey of the Bay Area conducted in June said they knew about renters insurance, but had not bothered to look into getting a policy. Another third said they didn't think their possessions were valuable enough to get insurance. "(Renters) tend to be younger when they enter the rental market and (think) 'My stuff is not worth that much,' but when you lose everything, it's devastating," said Dawn Prince, owner of an Allstate agency in San Francisco. "It's not that you don't have that much. "It's that what you do have would be very difficult to go out and replace." Forty-two percent of renters in the Allstate survey, regardless of whether they had renters insurance, estimated the value of their possessions at \$20,000 or more. Premiums for renters insurance are tied to the insured value of your possessions and the size of the deductible, among other factors. "It depends on how much coverage you choose," Prince said adding that the cost can be lowered if you get renters insurance from the same carrier that provides your auto insurance. Renters insurance covers the loss of personal property due to fire or smoke, lightning, vandalism, theft, explosion, windstorm and water damage from plumbing. Renters insurance also provides tempo-

rary lodging. But it does not cover damage caused by earthquakes, floods or landslides. Such coverage has to be purchased separately. The average yearly premium for renters insurance was \$261 in 2003, according to industry statistics. When looking for renters insurance, make sure the policy has replacement coverage as opposed to actual cash value coverage, experts said."

## Topics

The neighborhood watch meeting that was held on Sept. 9th was very successful with over 30 members attending. The next neighborhood watch meeting is Monday, October 27, 2008 at 6:00 p.m. in the Office/Community Building. Your participation has a direct effort on the success that our program will have. Please plan on attending this meeting.

## Game Night

"October 23, 2008 @ 6:30 pm will be the first Board Game Bonanza! The games Boggle, Scattergories, Sequence, Trivial Pursuit, Scrabble, Life, Risk, Clue, Up words, and multiple decks of cards for people who would prefer to play Euchre or Rummy will be provided. If there is a different game that someone would like to play, they should bring the game and a few friends! As always a good time, lively conversation, competitive fun, and light refreshments will be provided."



# October 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 Carrying Charges Due  Mowing Day	2 Mowing Day	3 Mowing/Rain Day  Trash pick up	4
5	6 Trash Pick up	7 Recycling Pick up	8 Mowing Day	9 Mowing Day	10 Mowing/Rain Day  Trash Pick up	11
12	13 Trash Pick up  8:00 am Late Fees Assessed	14 Recycling Pick up  Rose Pest Control	15 Mowing Day	16 Mowing Day	17 Mowing/Rain Day  Trash Pick up	18
19	20 Trash Pick up  Tree Spraying  6:30 pm BOD Meeting	21 Recycling Pick up  Tree Spraying	22 Mowing Day  Tree Spraying	23 Mowing Day  Tree Spraying  6:30 pm Game Night @ Clubhouse	24 Mowing/Rain Day  Trash Pick up  Tree Spraying	25
26	27 Trash Pick up  Neighborhood Watch MTG 6:00 pm	28 Recycling Pick up  Rose Pest Control	29 Mowing Day	30 Mowing Day	31 Halloween  Mowing/Rain Day  Trash Pick up	

**General Meeting Agenda**

- Executive Session 6:00 pm - 6:30 pm
- Call open meeting to order: 6:30 p.m.
- Determination of a quorum
- Visitors Comments
- Acceptance of minutes from the last meeting
- Board Reports/Comments
- Management Report
  - A. Marketing
  - B. Maintenance
  - C. Financial
  - D. Items since the last meeting
- Adjournment of open meeting

**Fall Clean up**

After the first “Big “ frost most of the flowers planted will need to be pulled. Please help Village continue to look neat and clean by taking care of your flower bed areas. We ask that you do not put your yard waste in the dumpster but rather in the truck by the garage. Thanking you in advance for your help in this matter.

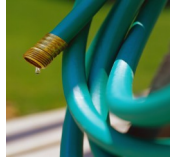
**Conserving Energy**

Just a reminder about keeping your windows and doors closed to help reduce energy waste. As a cooperative the heat is paid for by all of the members and only with your help can we reduce the amount of gas used here at Village.

**Exterior Hoses**

It’s hard to even imagine but winter will soon be upon us. All exterior hoses are to be disconnected to help prevent

the water lines from freezing and rupturing. Any damage caused due to the hoses not being disconnected will be charged back to the member.



**Maintenance Tips**

Please remember that only toilet tissue is to be flushed down the toilet. The toilet and plumbing is not designed for any other articles to be flushed in the sewer lines. Your cooperation is appreciated in this manner.



**Speed Limit**

Just a notice to all of the residents that the speed limit on Haverhill Drive and Winterset is 25 miles per hour. Please slow down while driving down Haverhill especially with kids crossing the street to go home or to the Attwood Park.



**Property Lighting**

**You can help with the safety of your neighbors, family and guests by keeping your Front and Back porch lights on during the night time hours. By keeping your porch lights on it also helps to detour “uninvited” company.**

**Window Air Conditioner**

The Village Staff would like everyone to remember as winter is coming soon that the window air conditioners have to be removed by November 1, 2008. If any window air conditioners are left in windows after November 1, 2008 their will be an added charge to your account.



**Favorite Recipe**

**Hermits**

Cook Time 15 min  
Level Easy  
Yield about 5 dozen cookies



**Ingredients**

- 4 cups all-purpose flour
- 1 1/2 teaspoons baking powder
- 1 1/2 teaspoons baking soda
- 1 1/2 teaspoons ground cinnamon
- 1 teaspoon ground ginger
- 1 teaspoon freshly grated nutmeg
- 1/4 teaspoon ground cloves
- 1/2 teaspoon fine salt
- 1 cup (2 sticks) unsalted butter, at room temperature
- 2 1/2 cups packed dark brown sugar
- 3 large eggs, plus 1 large egg, beaten, for brushing
- 2/3 cup molasses
- 3/4 cup golden raisins
- 3/4 cup dried cranberries
- 1 cup roughly chopped toasted walnuts
- 2 1/2 tablespoons finely chopped crystallized ginger

**Directions**

Preheat oven to 375 degrees F. Lightly butter and flour 3 baking sheets. Whisk the flour, baking powder, baking soda, cinnamon, ginger, nutmeg, cloves and salt together in a large bowl. Beat the butter and brown sugar together in another bowl with an electric mixer until light and fluffy, 3 minutes. Add the eggs, 1 at a time, beating after each addition. Add the molasses and beat until smooth. While mixing slowly, add the flour mixture to make a sticky batter, being careful not to over mix. Fold in the raisins, cranberries, walnuts and ginger. Divide dough into 6 pieces and with slightly damp hands, shape each piece into a 1-inch wide log. Place 2 logs on each of the prepared cookie sheets, leaving plenty of space between each log, since the cookies spread considerably when baked. Brush with egg. Bake cookies, rotating the pans halfway through baking, until dark golden but still soft, about 15 minutes, Cool completely.