



OFE GAZETTE



www.oldfarmstates.org

Trustee Meetings
Second Tuesday of each Month
Thornhill Library (Auditorium),
7:30 p.m. - 9:00 pm.

ISSUE 56

© September

Second Issue 2009

GENERAL MEETING

Tuesday, September 22, 2009
7:30pm - 9:00pm
at the Thornhill Library auditorium

Agenda

St. Louis County Neighborhood Policing Unit
Bike Trail Update
Neighborhood Heritage Preservation
"Giving Your Property a Facelift"
Question & Comment Period

PRESIDENT'S MESSAGE

Dear Friends and Neighbors,

We've had a spectacular summer, and fall is fast approaching. It's hard to believe, but 2009 will soon be coming to an end. I want to ask you to look ahead to 2010 with me for just a minute.

Old Farm is a wonderful subdivision. That is why most of us moved here. We have a fantastic mix of people, beautiful homes and yards, and dedicated volunteers and Trustees. But as we all know, you start to show some signs of aging once you cross forty, and Old Farm is no different. Our subdivision is well over forty years old, and consequently, it is showing some age.

As you make your plans for 2010, I would ask that you take a look at your home and property with a critical eye.

Identify just two projects that you can complete in the spring of 2010 to upgrade and/or restore your property. These projects will be different for each home and yard. Some may be large, and some will be small. I understand that this will be a commitment of your time and resources, and I want to thank you in advance. This investment in improving the value of each of our properties individually will also have a large impact on the subdivision as a whole.

Now, I am by no means an expert on making the exterior of your home attractive. but I have noticed some areas where we can improve our first impression. Paint the exterior of your home (this is on my list). Cut down dead branches, trees and bushes. Also, clear those little sucker branches from the main trunks of mature trees. This is a real problem with the sweet gum trees that are so prevalent in Old Farm. Our lawns have been here a long time. By edging along our driveways and sidewalks, the whole landscape looks more manicured and finished. Add some new flowers, perennials, and/or a new landscape feature to your front lawn. Spruce up your lawn by aerating, fertilizing, and/or over-seeding. And don't forget lighting. These are just a few of the more obvious projects. There are plenty of professionals out there who can offer you more assistance. If you already have someone you trust who can give you guidance, fantastic.

If not, we will have a speaker at the subdivision's General Meeting (see announcement on page one) who will offer some additional ideas and tips on how to spruce up your home's exterior.

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For residents 60 years or older, the County Older Residents Program (CORP) provides home care and repair assistance. It's a job-matching program to provide reasonably priced minor home repairs and domestic services. Fees are arranged between the customer and worker. Call 615-7446 between 8:30 am and 12:30 pm.

So, please join with me in committing to do a couple of projects in 2010. Together, we can give Old Farm a little facelift and present an even better image. I look forward to seeing you at the General Meeting.

Sam Craig

BOOKBINDER HILL GETS CLEANED UP

If you walk or ride your bike on the sidewalk that goes up the big hill on Bookbinder from the pool to Hobnail, you may have noticed a big change recently. The sidewalk was almost unusable due to overgrown brush and debris. Mark Schonhoff, the chairman of the Streets and Sidewalks committee, put together a plan to rectify this situation. Working with the lot owners whose property backs up to this stretch of sidewalk, Mark and some volunteers implemented Phase One of the plan cleaning the debris off the sidewalk and clearing the brush back. The hill looks so much better and can now be used safely. Many thanks are in order to Mark, Les Shenberg, and Dave Voeller who labored for many, many hours in extreme heat to get the project this far. Phase Two will be completed next year when shade-friendly perennials will be planted along this stretch to make it even more attractive. Mark could use help finishing this project. If you like to work with plants or would just like to help, please contact me at Mark.Schonhoff@boeing.com.

Mark Schonhoff

AUDIT OF 2008 FINANCIAL REPORTS

Pursuant to the Old Farm Estate Indenture, an Audit Committee of three non-officer Trustees was formed to review the 2008 financial reports. This committee included Mark Schonhoff, Les Shenberg, and Dan Bellows. The committee reviewed the City & Village monthly income & disbursement statements and the subdivision's monthly bank statements. These were compared to the check registers and the OFE Revenue, Expense and Cash Balance statements for January to December, 2008. There were no judgments made as to the appropriateness of the expenses recorded. These decisions were made when the Board approved the annual budget or with approval of supplemental appropriations. In the opinion of the Audit Committee, the results of the review indicated a well documented and maintained set of financial records that are accurately reflected in the attached Revenue, Expense, and Cash Balance report dated December 31, 2008. See Page 7.

Sam Craig

SURVEY MAPS

About 15 -20 years ago, I purchased from St. Louis County, approximately ten survey maps of our subdivision. They were a blueprint type and ranged in size from three to six feet. A number of residents had possession of these maps and therefore cannot be traced to a specific individual. Any information of the location or status of the maps is appreciated. Please contact me at 434-2566. Thanks.

Jerry Goldberg

NEW RESIDENTS and 2009 Directory

Do you have a new neighbor? Please inform Ted Campbell, Welcome Wagon chair-person at 542-0727.

You should have received a 2009 directory. If not, call Sam Craig, 576-1514. Directory Corrections? Also, call Sam. Updates will be placed in the next Gazette.

Jerry Goldberg

OFE PROTECTED FROM LIABILITY

There are those who have tried to scare you into believing that you, a homeowner in Old Farm Estates, face some extraordinary risk due to potential liability on subdivision common grounds. What you should know is that Old Farm is no different from any other subdivision or apartment complex with common grounds and recreational facilities. There is always some risk, but it isn't extraordinary. And to mitigate that risk, the Trustees have taken the prudent action of carrying a set of three liability insurance policies that provide layered coverage to protect the subdivision in the event someone would be hurt on our common grounds – including the pool or playground.

Our subdivision association owns the common grounds including the pool. If someone, anyone, would come onto the common grounds and get hurt, they could potentially hold the association liable for their perceived damages – just as if someone came onto your property and got hurt, they would want to hold you liable. How do you protect yourself and your family? You have homeowner's insurance which has a component that provides general liability coverage.

The subdivision has the same thing. Our General Liability policy covers the subdivision in the event someone would get hurt on our common grounds or at the pool. Like all insurance policies, it does have activities that are excluded. Specifically, it excludes organized athletic events such as the swim team and their swim meets. To address this issue we have a second layer, a Sports Liability policy, that specifically protects the subdivision in the event someone gets hurt at a swim practice or meet. To more expeditiously take care of someone injured at a swim function, we have purchased a third layer of protection, an Accidental Medical policy. This policy allows someone with a relatively minor injury to go to the hospital and get prompt treatment which will automatically be covered (up to certain

limits). This reduces the need for placing claims under the liability policy which can take much longer to process. These extra layers of coverage complete our protection and are often excluded from the discussion of insurance

Those who want to scare you have deceptively tried to convince you that “non-residents are not covered” by our liability policies. Well of course, they aren't covered. No individual is. The association is covered by the liability policy just as you are covered by the liability portion of your homeowner's insurance. The covered person is not the one receiving payment if the policy pays out – the one who was damaged receives the money. It doesn't matter if the person injured is a resident or non-resident. They both pose the same risk of liability should they get hurt

It has been suggested that you as an individual homeowner could be sued if someone would get hurt on a common ground. Now I'm not a lawyer, but I am a lot owner just like you. I have consulted our insurance broker and the subdivision's attorney on this topic and this is my understanding from them. Theoretically, a lawyer could include the names of all 558 lot owners on a lawsuit instead of or in addition to the association. No one can ever be stopped from including any of us in a lawsuit. If you have homeowner's insurance, my understanding is that your general liability coverage would kick in to defend you. My understanding is that the likelihood of you being successfully dismissed from the case is very high because as a lot owner, you do not directly own or control the common grounds.

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OFE Protected From Liability from page 3

I am comfortable with this explanation and what I perceive to be a minimal risk to my family. If you are not, I understand. You should consult with your attorney and/or insurance agent to get their professional opinion as it pertains to your insurance policies and situation.

The Board of Trustees is composed of fifteen owners. As a group, it has reviewed our insurance policies and our coverage amounts a couple of times over the past three years. I would submit to you that these folks are just like you and me. They want to make sure that their family and property are adequately protected. They are satisfied that we have adequate liability protection, and so am I.

Sam Craig

**POOL REPAIRS & IMPROVEMENTS
CONTINUE**

Continuing what was started last year, the Pool Committee and Board of Trustees moved forward with additional repairs and improvements to the pool in 2009. These included engineering and installing a new roof on one of the buildings and applying a coating to the floor of the restrooms. These improvements fix a major problem with the old roof, making the restrooms more attractive and improving safety. Thanks to the Trivia Night fund raisers, new lounge chairs and picnic tables were purchased to make the pool deck both more attractive and comfortable. Members and visitors alike have made favorable comments on these improvements

One of the buildings at the pool houses a storage room and the restrooms. The only portion of this building that had a roof was over the storage room. The lack of a roof over the restrooms has exposed them to excessive weathering, made it very difficult to keep them clean, and been a black-eye on our pool.

The roof over the storage room began leaking, creating a very unsafe situation due to the presence of the electrical panel in this room. The Pool Committee looked at the source of the problem and at several alternatives. In the end, they made a proposal to the Board that we could solve two problems by putting a new, sloped roof over the entire building. This would fix the cause of the leak, a flat roof, and provide coverage for the restrooms. Additionally, the concrete floor in the restrooms had lost its topping making it rough, unattractive, and difficult to clean. The committee proposed to have a coating applied to the restroom floors that is designed to be used on pool decks. This coating would make the restrooms much more attractive and easier to clean.

On May 17, 2009, a special meeting of the Board was held at the pool to review these two proposals. It was attended by 14 of the 15 sitting Trustees. The Pool Committee reviewed the problems with the Board, showing them the situation first-hand. The roof proposal was \$19,650 which is more than 15% of the total assessments from any one year. Therefore, it required a 60% majority of the Trustees serving for approval in accordance with the Indenture. The proposal passed unanimously. The floor coating proposal asked for an allocation of up to \$3,400 and passed with twelve votes in favor. Sam Craig

THE GOOD OLD DAYS

From an Old Farm Estates Brochure about 1966-67

Model	Selling Price
Faberge	\$25,690
Revere	26,990
Lithograph	27,790
Damask	28,990
Tiffany 3 and 4 bedroom	29,990
Sterling	30,990
Worcester 3 bedroom	31,690
Worcester 4 bedroom	33,490
Brocade	32,690
Cameo	33,790

PRESIDENT

Sam Craig 576-1514 samcraig@mbemail.com

DISTRICT TRUSTEES

1 Luke Bader	514-9652	lukewbader@aol.com
2 Mike Davis	434-4572	davism@jainamericas.com
3 Mark Schonhoff	434-2053	mschonhoff@live.com
4 Sam Craig	576-1514	samcraig@mbemail.com
5 Dan Bellows	469-8087	dan.bellows@bunge.com
6 Larry Jackson	878-4068	lgjackson@sbcglobal.net
7 Scott Welker	878-2182	sjwelk@charter.net

Officers, Committees Chairs and Committee Members

Pool
Streets and Sidewalks
Long Range Planning
Long Range Planning
Vice President, Common Grounds

AT-LARGE TRUSTEES

Ted Campbell	542-0727	jcampbell_1@charter.net
Joy Fisher	579-9370	joyfisher@live.com
Shane Niefert	434-2990	ksneifert@juno.com
Les Shenberg	514-0280	lshenberg@hotmail.com
David Voeller	878-3178	dvoeller@hunter.com
Jerry Goldberg	434-2566	jerryfrang@sbcglobal.net
Kathy Schweitzer	576-5891	kathyschweitzer@excite.com

Treasurer, Welcome Wagon, Pool Recreation
Architectural Review
Neighborhood Watch, Secretary, Internet Editor,
Neighborhood Heritage Preservation
Long Range Planning

RECREATION UPDATE

Despite holding our “End of School” celebration in June, we were forced to brave the cold and clouds. But the kids in Old Farm didn’t let the weather stop them from having fun. We did have kids who were willing to dive into the water but the tropical limbo got us all thinking of the sunnier days that would hopefully come. Thanks to Luann for the Palm Tree limbo set. Thanks to Donna Block for organizing the bubble area. Thanks to Kiley and Kelsey Zwick for their enthusiasm and expertise at the tattoo table. We had some lovely art work on the pool deck but alas, I have no pictures. If there is anyone out there, with pictures from this event that they wish to share, please send them to me and I will include them in the next Gazette and/or on our website.

This summer was definitely a cool one and I was therefore unable to coordinate happy sunny weather for the 4th of July celebration. We had some brave and patriotic residents, organized by Coach Tischer, who paraded their way down our main streets to the pool even without the fire engines leading the way.

Our common areas were decorated with a team

lead by Joyce Lehman and they did a terrific job even while being rained on. There are many people to thank so here goes. Bob Archer at Ace Hardware donated 4 cases of Ace-2-O to keep us cool. Steve Cori was there with his fabulous Red Hot cart grilling and selling to all who braved the weather. Michelle and Ron Tischer strategically managed the excitement at the football toss. Diana Camp did a terrific job with our sponge relay race. Next year, I think we need smaller sponges! Barb Dobbert and her boys filled and delivered hundreds of water balloons and made a very competitive game of toss exciting. Luke Bader came through again with Cardinals tickets for our 50/50 draw. Kathy Renaud and Jim Besmer were very generous with their donations for our attendance raffles. I must also thank Karla Reichelt for all her generosity with her time and patience to help plan and execute this event.

As you can see, the events planned for OFE residents take creativity and volunteers. Our next community building event is Halloween, Saturday October 31st. We will be giving out hotdogs and candy. Please come down and play before trick or treating! If you are available to help, please contact me at joyfisher@live.com or 579-9370. Joy Fisher

NEIGHBORHOOD HERITAGE PRESERVATION (NHP)

At the Trustees' meeting of July 14, 2009 a motion was passed "to form a standing Neighborhood Preservation Committee to address those OFE properties whose condition is having a negative impact on the valuation on homes in the subdivision. The board is responding to the residents that we are lacking in indenture enforcement. Sam Craig announced at the August 11 Trustee meeting that Jerry Goldberg accepted the position of chairperson. Additional committee members are Larry Chervitz and Ed Shimamoto.

The committee held its first meeting on August 26 and determined our mission:

PURPOSE: As a minimum, abide by the St. Louis County Neighborhood Preservation exterior property areas checklist and the Old Farm Indentures to prevent the deterioration of the subdivision

OUR DUTIES: Primarily a focal point for St. Louis County Neighborhood Preservation for interpretation, informing and coordinating with the county of violations; tracking county violations, and according to our Indentures Article III paragraph K: "The Trustees shall be empowered to intervene in any and all matters that, in their judgment could reasonably be expected to have an effect on property values in the subdivision., including but not limited to, zoning, variances from zoning, special use permits, road developments and traffic matters."

WHAT WE SHOULD AND SHOULD NOT DO: Our input is from the residents, anonymously if you prefer. For example, observations while taking a casual walk. A resident always had and has the right to report violations. If possible, we will always verify the complaint. Backyard complaints should originate from neighbors with a view of the offending property and no attempt will be made by the committee to cross property lines, without permission. We have no intent to patrol to constantly inspect properties looking for violations, as some suggested.

A goal of this committee is to coordinate the complaints to the county for an efficient utilization of the county inspectors. However, coordinating with the committee will enable us to track problem properties or determine any undesirable trends. Unless a property is problematic (yet to be defined), no mention will be made at a trustee meeting of a property unless it's a serious and continuous violation.

Violators will receive a letter from the committee. Understand that correcting a problem is to your benefit, possibly preventing deterioration of your home. PRIOR to any meetings, misinformation was distributed that we are not compassionate. We will try to work with the homeowner. Our objective is to keep Old Farm a wonderful place to live. If possible, we'll offer suggestions. This committee is a work in progress and you will be informed of our NHP meeting progress.

At this meeting, the committee proposed a name change to Neighborhood Heritage Preservation. The previous name of Neighborhood Preservation was identical to the St. Louis County name leading to confusion. Adding Heritage emphasizes that we are a mature subdivision maintaining our homes. The Trustees approved the change at the September 8, 2009 meeting.

If you wish to report a county violation instead of coordinating with this committee call 615-7333. The web address for the checklist and discussion of the St. Louis County Neighborhood Preservation is:
stlouisco.com/pubworks/neighborpres.html.
From there, access the link to the checklist.

My preference for notification is email at jerryfrang@sbcglobal.net subject OFE; otherwise by phone at 434-2566

Jerry Goldberg

**MAINTENANCE OF THE
ENTRANCE GROUNDS**

Sometime in the mid 1980's it came to light that none of the land at the entrance on the east side of Old Farm Drive including the gate house was owned by the subdivision.

Parkway School District owned approximately 2/3 of the ground. Approximately 1/3 (gate house location at south end of area) was owned by an estate. The estate representative was contacted and the land purchased for a nominal amount.

Since the Parkway land was always maintained by the Trustees, it was decided, by the Trustees, to be in the best interest of the subdivision to continue this maintenance to subdivision standards.

The expense is included in the common grounds budget and approved by the trustees each year. Maintenance contracting is by the common grounds committee with approval of the Trustees.

In 2007, approximately \$950 was spent to remove a pine tree and stumps from this subdivision owned area (not Parkway owned). This has caused a controversy with a small group of home owners who don't seem to recognize the fact that the tree and stumps were on Old Farm property.

Parkway School District has been contacted by letter for their agreement to allow us to continue maintenance as done by past practice. A response has not yet been received.

Larry Jackson

**Old Farm Estates Revenues & Expenses
and Asset Balances for 2008**

REVENUE

C&V Assessments Collected	59,190.00
C&V Recording Fees Collected	330.00
C&V - Investment Income	57.79
Investment Income - US Bank	0.45
Investment Income - St Louis Bank	<u>1,347.99</u>
Total Revenues	60,926.23

EXPENSES

C & V - collection fee (5.5%)	3,258.69
C & V - Gen Office/Copy	843.10
C & V - Postage	1,204.91
C & V - recording fees	594.00
Street Light Electricity	4,884.26
Printing & Mailing	145.98
Insurance	11,054.45
Special Events	379.95
Legal	4,272.38
Taxes	956.42
Internet	286.38
Neighborhood Watch	0.00
Long Range Plan	0.00
Misc	1,001.47
Landscape maintenance	10,751.60
Landscape watering	938.15
Playground maintenance	1,870.00
Tree removal	0.00
Landscape improvements	2,000.00
Street Lights (new lights)	0.00
Pool Repair & Improve	<u>22,304.16</u>
Total Expenses	66,745.90

Change in Net Assets	(5,819.67)
Beginning Net Assets	<u>90,593.69</u>

Ending Net Assets	<u>84,744.02</u>
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2009 Assessments Collected	45,400.00
(in 2008)	
Surplus Receipts	<u>39,344.02</u>
Total Net Assets	84,744.02

GAZETTE
OLD FARM ESTATES
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