

Published by R&G Management Co., Inc.
for Condominium and Single Family HOA Board of
Director Members

Report to the Board

Message from the President

Hello Board members! Well it looks like we've gone from a chilly spring to the dog days of



summer and it's only June! I'm sure those communities with irrigation are operating at full tilt, while those that do not may have begun to turn brown. Please keep in mind that grass will turn brown as it goes dormant, but it is still alive. However, if it does not receive significant water for a period of six weeks or more then it will die. Please let your community manager know if you would like to consider hiring a watering laborer through our maintenance department, R&G Maintenance Services. Let's hope that isn't necessary and that we are blessed with periodical rains this summer.

I hope you enjoy this second edition of our 2005 quarterly newsletter exclusively for all of our Board members. There are many informative and enjoyable articles regarding safety in the home, the importance of a community newsletter, by the way, did

you know that our parent company, Associa, offers a free newsletter composing service! Just ask

your manager for a sample. They are done very professional and timely for our communities currently taking advantage of this free service. I also enjoyed the article concerning what to expect from your management company, we strive every day to not only meet, but exceed your expectations. Please let me know if we are not meeting those expectations and I will personally do my best to rectify your concerns.

Speaking of professionalism and expectations, I just returned from the national conference for CAI (Community Associations Institute) a national not for profit organization providing educational and informative resources for community associations across the United States. The conference presented me the opportunity to obtain the latest information on the proper management of HOAs

and I also received my PCAM (Professional Community Association Manager) designation. This is the highest designation a community manager can receive and I am humbled to be only the second designee in Indiana! I am also honored to be the president of the local chapter of CAI. Please check out our local chapter's website at www.cai-indiana.org to learn more about CAI and the many informative nearby seminars that we put on for Board members, free of charge! We hope to see you at one of our local chapter's upcoming seminars!

I wish you all an enjoyable summer, we hope that your community continues to operate smoothly during this busy time of the year and that your role as a Board member is trouble free. Thank you for allowing us to serve you, our valued clients, to the utmost of our ability. We greatly appreciate your reliance on R&G Management Co., Inc.

Matt Englert, PCAM
As President of R&G
Management Co., Inc.

Safety at Home

(Article Courtesy of Association Times, May 2005 Edition)

Home, sweet home! For most of us, home is the place we most like to be. It's where we unwind after a long day at the office, play with our children and spend time with our spouses. It's also the place where most of us feel the most safe and secure. Unfortunately, just because we feel safe at home, doesn't mean that we are safe at home.

In 2002, there were 33,300 fatalities and 8,000,000 disabling injuries that occurred in people's homes, according to the National Safety Council (NSC). Every 16 minutes, there is a fatal injury and every 4 seconds a disabling injury in some home in the U.S. Poisonings, falls, suffocation by ingested object and suffocation or burning due to fires, flames and smoke are the leading causes of death in the home. The number one cause of death, poisoning, claimed the lives of 12,500 in 2002. This number includes deaths from drugs, medicines, other solid and liquid substances, and gases and vapors. During that same year, 8,000 people died from trauma suffered during falls in the home while 2,200

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Safety at Home *(continued)*

died in home fires. Following are tips from the NSC on how to lessen the risks of accidents resulting from the causes listed above:

To prevent poisonings:

- Keep personal care items are such as hair spray, cologne, perfumes, nail polish remover, nail glue remover, and astringents out of the reach of children.
- Childproof medicine cabinets.
- Be sure your home is lead safe.
- Keep items such as bleaching agents, rust removers, drain cleaners, ammonia, oven cleaners, detergents, etc. out of the reach of children.
- Never store cleaning compounds and foods together.
- Keep all substances in their original containers.



To prevent falls:

- Keep the floor clear. Reduce clutter and safely tuck telephone and electrical cords out of walkways.
- Keep the floor clean. Clean up grease, water and other

liquids immediately. Don't wax floors.

- Use non-skid throw rugs to reduce your chance of slipping on linoleum.
- Install handrails in stairways. Have grab bars in the bathroom (by toilets and in tub/shower).
- Make sure living areas are well lit. We can all trip and fall in the dark.
- Be aware that climbing and reaching high places will increase your chance of a fall. Use a sturdy step stool with hand rails when these tasks are necessary.
- Follow medication dosages closely. Using medication incorrectly may lead to dizziness, weakness and other side effects. These can all lead to a dangerous fall.



To prevent suffocation by ingested object *(primarily applies to infants and young children):*

- Keep toys with long strings or cords away from infants and young children.
- Keep floors, tables and cabinet tops free of small objects that could be swallowed.

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Newsletters – A Valuable Tool

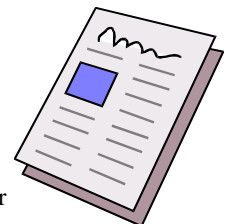
An association newsletter is a valuable tool for educating and informing owners. The job of a community manager and board member is to communicate with the property owners. A great way to do that is to use the power of print. Here are some ideas for how an association can best use the newsletter to its advantage.

Ten Tips for Newsletter Content

1. Announce items pertaining to the owners' particular association.

Examples:

- a) New pool keys will be distributed on a particular date and time at the association's pool area, in exchange for the old pool keys. Proper identification will be required.
- b) As a reminder, please do not park in your deeded parking space or in a guest parking space beginning at 7:00 A.M. and until 7:00 P.M. , on Monday, April 4, 2005 due to asphalt work.



2. Inform owners of upcoming events.

Example:

The 4th of July Holiday Picnic will be held at 12:00 Noon at the Association's green belt area. Please bring a lawn chair and a dish of your favorite recipe to share.

3. Share information about the Board of Directors with names and titles of these individuals. Also, provide owners with important contact telephone numbers, fax numbers, and email addresses.

Examples:

Newsletters – A Valuable Tool *(continued)*



- a) List Board of Directors and Committee Members telephone numbers, fax numbers, and email addresses, if they want that information made public.
- b) List the telephone number and telephone extension number, fax number, and email addresses of the Community Association Manager and Customer Service Representative.

4. Inform owners of upcoming meeting dates.

Examples:

- a) Your scheduled Board meeting dates are as follows: Monday, January 10, 2005 , April 11, 2005 , July 11, 2005 and October 10, 2005 at 5:30 P.M. at the Association's Clubhouse.
- b) A Notice of Annual Meeting may be included in the newsletter.

5. Publish some of the Rules and Regulations.

Examples:

- a) Citing the association's Architectural Rules and Regulations can help to inform owners of the appropriate procedures. Just by including an article, you can help to eliminate frustrating architectural situations in the future.
- b) Thank owners who do follow the Association's Rules and Regulations.

6. Encourage owners to become involved with their Association.

Example:

Inquire if anyone is interested in becoming a Newsletter Committee Member or interested in other committees.

7. Inform owners with Board Member submissions to the newsletter.

Examples:

- a) The President could provide an article to be published

welcoming new owner's to the Association. The President may include some photographs of the association's past Annual Meeting and comment on the good turn out of members and that the Annual Meeting was able to be held on the first attempt due to the owners submitting their proxies in advance so that a quorum could be established

- b) Board members can alternate submitting interesting articles that will benefit the Association.
- c) Committees can submit articles about what's happening with their particular assignment.

8. Inform owners to be on the alert due to crime in their area.

Example:

Please do not leave items exposed inside your vehicle and lock your vehicle at all times when not in use, etc.

9. Inform owners of what is going to be happening at an upcoming Board Meeting.

Example:

Bill Barnes from the XYZ Painting Company will be attending the next Board Meeting to discuss the paint color choices for the Association's trim. You are welcome to attend and provide your comments.

10. Give tips to maintain and enhance the community and list local charitable and social events.

When owners are educated and informed about their association, they typically have fewer complaints. Communication is a key to a well run community and a newsletter is a great way to start!

June Irey, CCAM®
Senior Community Association Manager
N. N. Jaeschke, Inc.
San Diego , CA

Associa Newsletter Program



Do you like this Newsletter? Did you know it was published by Associa's Newsletter Department? Your community can have a beautiful, professional, color newsletter too. All you as the Board of Directors have to do is submit your minutes or any community appropriate content you would like to see in your newsletter to your Community Manager. R&G Management can distribute it for you or if you have a Newsletter Committee that hand delivers your newsletter that is an option as well. The newsletter will not cost your community any more for a color publication than it would for a black and white publication. Why not try Associa's Newsletter for your next edition?

Safety at Home *(continued)*

- Never let children of any age eat or suck on anything, such as hard candy, while lying down.
- Place an infant or child's bed away from any windows. Check window coverings for potentially hazardous pull cords.
- Chimney fires are common. Have your chimney inspected and cleaned annually.
- Keep appliances unplugged when not in use.

Remember that there are countless other ways people hurt themselves at home such as accidentally splashing boiling water all over themselves while cooking, inadvertently dousing themselves with toxic cleaning chemicals, electrocuting themselves by using metal knives to fish toast out of electric toaster ovens, burning their fingers retrieving the roast from the oven. While it's inevitable that accidents will happen in the home, by being alert and cautious, you can avoid many mishaps.



To prevent fires and burns:

- Install smoke detectors on every level of the house, particularly outside of sleeping areas. Test detectors monthly and replace batteries twice a year.
- Keep an all-purpose fire extinguisher in your kitchen (one rated for grease fires and electrical fires).
- Keep matches, lighters and candles out of reach and out of sight of children!
- Don't ever let someone smoke in bed. Make sure that cigarettes/cigars are extinguished properly before dumping ashes.
- Avoid grease build-up in the kitchen and on appliances. Cooking fires are common. Don't leave food cooking on stovetops unattended.
- Dispose of materials from fireplaces and grills in non-flammable containers.
- Make sure your electrical system is not being over-taxed. This can cause a fire
- Inspect wires. If you find any worn or exposed wiring from appliances, discontinue their use immediately!
- Space heaters can be dangerous if not used correctly.

Being safe at home also means keeping intruders out. Being vigilant about locking windows and doors is a good start. For extra precaution, you can insert pins through window frames and pieces of wood in the window tracks or sliding glass doors, making it impossible for them to be slid open from the outside. A burglar might think twice if he encounters a solid door with a double deadbolt lock. Adding motion or noise vibration sensors can help make your home more secure. There are several "do-it-yourself" alarms available on the market.

Installing a security alarm system or getting a guard dog will help keep people out. If you don't have the money to spend on an alarm system or have no interest in having a big, loud dog roaming around your home, studies have shown that by installing window decals and/or yard signs saying that you have a state of the alarm system with motion detectors or that Fido can smell an intruder from a mile away, you

can reduce your chances of being burglarized by up to 75 percent. No would-be-intruder is going to risk finding out if your signs are truthful or not.

It's important to remember that when leaving home, especially for extended periods of time such as for vacations, you take extra precautions to ensure your home is just as safe when you return, as when you left it.

The National Burglary Convention (NBC), a nationwide nonprofit organization dedicated to educating the public on crime prevention, offers the following tips to keep intruders out of your home while out-of-town:

Make it appear that you're home - use timers on lights, radios, and televisions.

Keep the perimeter of your home well lighted. You can do this by installing low voltage outdoor lighting.

Never leave clues that you are away. Ask a neighbor to collect your mail and newspapers—or ask for them to be held. You may also want to ask a neighbor to park in your driveway so it appears someone is home.

Keep some shades and blinds up and curtains open to keep a normal appearance.

Never leave a message on your answering machine saying you are on vacation.

Considering that the average American spends most of his or her time at home, it seems silly to not do everything we can to ensure our homes are as safe and secure as they possibly can be.

Paul Reyes
 Legislative Director – Senate District 16
 Texas State Capitol
 Austin, TX

What Should You Expect from Your Management Company?

Agent vs. Contractor

Expect your Managing Agent to be aware of their fiduciary responsibility to the Association and to do what is in the best interest of the Association.

One of the first things to recognize is that the Managing Agent for your Association is most typically not a Contractor. There are distinct legal differences between Agents and Contractors which impact the relationship and the expectations between the Board and its management firm. Unlike a Contractor, an Agent has a fiduciary responsibility to do that which is in the best interest of the Association. It is the same fiduciary responsibility that the Board of Directors has and is very unlike Contractors who have no obligation to act on behalf of anyone other than themselves. A fiduciary obligation represents the highest level of responsibility under the law. The Agent and the Board will be held to the same standard that applies to a guardian or person who has custodial care of someone else, or someone else's money.

Professional Advisor

Expect your Managing Agent to professionally advise your Board on issues within their scope of knowledge and alerting the Board when consulting other professionals is prudent.

Your Managing Agent should be knowledgeable about your governing documents as well as local and federal laws affecting common interest communities. However, managers are not

lawyers, tax accountants, insurance agents, investment advisors or engineers. The Agent's role is to advise the Board on issues within their scope of knowledge and then, based on experience, to advise the Board when guidance from other professionals is prudent. The Managing Agent should be thought of by the Board as the Association's first line of defense in risk management. Soliciting the advice of professionals retained for that purpose can minimize the Association's risk exposure. Your professional team will include your managing agent, legal counsel, auditor, insurance agent, investment advisor, contractors and other specialists called upon from time to time for specific circumstances and needs.

Professionalism

Expect that your Managing Agent and the Board will conduct business in a professional manner.

You should expect that the manager and your management firm will be professionally credentialed. Look for accreditations and affiliations with industry related organizations as an indication of the Managing Agent's commitment to their industry. Expect professional demeanor, appearance and attitude from the management staff. Expect management representatives to be mature, calm and thoughtful when interacting with the Board and homeowners and in their approach to problem solving.

The Board should bring the same level of professionalism to the governing process. Be respectful of the manager's time by being

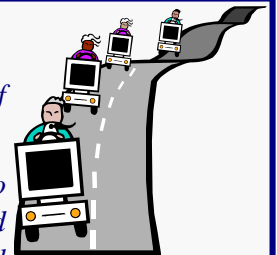
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R&G Management's Communities Surf the Information Super Highway

Did you know that your community has a website available? There are many useful features of the website created with the residents of your community in mind.

When you register (it's free!!) and log on, you will find a Resident Center containing links to your Association Documents, Forms, Newsletters, a Community Calendar, a Survey section and a Photo Gallery where residents can post pictures of special events in the community. You will also find a Resource Center with links to local community resources, free online greeting cards and more! You can also contact your management company, R&G Management via the website for maintenance concerns or questions that may come up after R&G's regular business hours.

This is an awesome tool for the residents of your community. Go to R&G's website at www.randgmanagement.com and click on the Association Websites link to find out what you have been missing. If your community doesn't have a website yet, ask your Community Manager about it today!



Featured Community

R&G Management Company would like to proudly present Huntington Community Association as its featured community this issue. Huntington is a beautiful community of 309 single family homes located on Indianapolis Northwest side. Huntington has been established since 1991 and is fully developed. The community consists of three (3) neighborhoods, Huntington Pointe, Huntington Estates, and Huntington Ridge all within one Association. The community features a playground area, four lakes with a walking path and a large amount of common grounds. The Association is fortunate to have an active 10 member Board of Directors and a number of committees that encourage homeowner involvement in the community. The Association is a participant in the Pike Township Residents Association and has been involved in a number community development issues over the years.



What Should You Expect from Your Management Company? *(Continued)*

prepared for meetings and arrive on time. Keep meetings moving and on track by sticking to the agenda. Ask questions prior to the meeting to allow the Manager time to research an answer. Be respectful when dealing with management staff and homeowners. Set a positive tone for the conduct of business. Encourage the positive exchange of ideas and diversity of opinion. Work to build consensus. Agree to disagree and attack issues, not the people who brought them forward. Exercise common courtesies. A little diplomacy goes a long way and the Board relationship with management often sets the tone for the rest of the community.

Leadership

Expect your Managing Agent to work with you to develop an annual work plan that provides clear direction to the management team and demonstrates strong leadership to the community.

The Board of Directors and the Managing Agent represent the leadership of the community. See the big picture and lead with a strategic plan! Planning sessions that produce an annual work plan should take place every year. The Board defines the objectives given the budget and resource limitations of the community while the management team develops an implementation plan and completion schedule. This process builds a consensus among Board members about community priorities and helps the management team focus resources and

staff time on the issues of greatest importance to the Board.

The annual work plan provides a measure of performance and sense of accomplishment for the management team and the Board of Directors. Unpredictable events interrupt the best conceived plans so re-evaluate and adjust your plan periodically. Evaluating the successes and failures of the annual plan helps everyone to plan better in the future.

Leadership is also about setting an example for others. The Board and the management staff will be held to a very high standard by the community. Understand that your actions and demeanor will be seen by the membership and will reflect on the community.

Communications

Expect your Managing Agent to establish and promote effective communications with the Board and between community leaders and the membership.

Establish and maintain good methods of communication between the Board and the Managing Agent! Promote it, encourage it, expect it. Schedule periodic work sessions with the management team to revisit the annual plan and update each other on the status of work. Typically, there is no time at monthly Board meetings to “catch up” with each other and simply discuss the wide variety of day to day issues facing the management staff, the Board and its committees. An informal

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What Should You Expect from Your Management Company? *(Continued)*

work session can go a long way towards re-focusing the group and strengthening understanding of the challenges facing each team member. This also works well between the Board and the membership. Periodic “Town Meetings” help to keep the Board and management in touch with homeowners and provide an opportunity for feedback from the membership.

Resources

Expect your Managing Agent to be a valuable resource for quality goods and services.

The needs of Associations are extraordinarily diverse. You may need assistance with finding good contractors, volunteer education & training, engineering services, interior design, planning, meeting facilitation, desk top publishing, minute taking, loan financing, human resources, bids for services, drafting specifications, insurance coverage, insurance claims, litigation, etc. Although the management company may not directly provide many of these services, you should look to your management company for contacts, options and resources to obtain whatever services and goods the Association needs.

Trust and Confidence

Expect your Board members and your Managing Agent to protect privileged Association information and executive session confidentiality.

In order to be a productive and mutually rewarding relationship, the relationship between the Board and their Managing Agent must be one of trust and confidence.

Flexibility

Expect your Managing Agent to be flexible and willing to revisit service levels as Board or community needs dictate.

To minimize misunderstandings, be honest with the Managing Agent about your Association's needs and articulate what you

expect the management company to do.

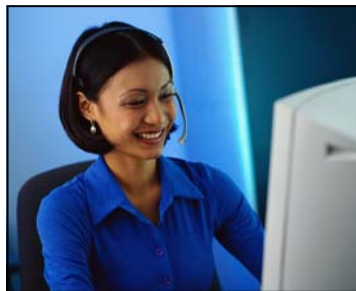
Management companies base their bids on the scope of work provided by the Board. The clearer and more comprehensive the scope of work is, the more likely it is that the service you receive will be tailored to your actual need.

Remember, management is not a cookie cutter product. One size does not fit all! Different communities have vastly different needs that change over time. Every time Board members change, expectations and group dynamics are altered. The entire direction of the community can be changed with one Board election. Be prepared to re-visit the management agreement and realign service levels as needed.

Quality Customer Service

Expect your Managing Agent to establish and maintain a high quality customer service program for your community.

Knowledgeable competent staff members who are approachable



and responsive are the foundation for quality customer service. We have learned over time that client satisfaction is most often measured, not by how many tasks were achieved, but by what level of customer service was provided to

homeowners by the management team. Your Managing Agent should demonstrate a commitment to customer service and an understanding of its importance in the management of common interest communities.

Susan Blackburn, PCAM®, CMCA®
Vice President of Management Services
Community Management Corporation
Fairfax, VA

Welcome Aboard

R&G Management Company would like to welcome Autumn Creek East of Indianapolis, Buckhorn Estates of Carmel, Hidden Oak of Indianapolis, The Homeowners of Bridgewood of New Palestine and Willow Ridge of Zionsville to our fine family of Communities. We are glad that you have joined our other remarkable communities.

WELCOME!

R & G Management Company Inc.
4582 Northwest Plaza West Drive
Zionsville, IN 46077

Welcome New Members of R&G Management/Maintenance Staff:

Cheryl Altemose, Association Manager
Norman Lonberger, Maintenance Technician
Donald Brown, Maintenance Technician

Employee Spotlight



R&G Management would like to proudly feature Karla McCullough, Financial Administrator. Karla has been with R&G for 10 years. Some of Karla's duties include accounts receivable, maintaining bank accounts and producing the monthly financial statements. She is a graduate of Tri-West High School and had worked as an office associate for five years prior to coming to R&G.

Karla was recently inducted into Associa's Financial Forum. The Financial Forum recognizes excellence in the field of accounting and financial services. It is a distinct honor and a symbol of true excellence to be selected for this group. Congratulations to Karla for this prestigious award!

We're sorry but no picture is available at this time. Karla is off on maternity leave.

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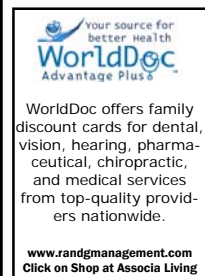
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