


















EASTERN GARDENS CALENDAR OF EVENTS

NOVEMBER 2013

SUN	MON	TUE	WED	THUR	FRI	SAT
					1	2
3  DST ENDS	4	5	6	7 10am Coffee 	8	9
10	11  VETERANS DAY	12  6:30 pm MOVIE NITE	13	14  7pm EG CANDIDATE NIGHT	15	16
17	18	19	20	21 10am Coffee 	22	23
24	25	26  BOOKMOBILE	27	28  THANKSGIVING DAY	29	30

DECEMBER 2013

SUN	MON	TUE	WED	THUR	FRI	SAT
1	2	3	4	5 10am Coffee 	6	7  Pearl Harbor Remembrance Day
8	9	10  7PM—EG AGM	11	12 10am Coffee 	13	14
15	16	17  6:30pm MOVIE NITE	18	19 10am Coffee 	20	21  GIVE/TAKE-A-WAY
22	23	24	25  CHRISTMAS DAY	26	27	28
29	30	31  NEWS YEARS EVE	1  NEWS YEAR DAY			

AN EMERGENCY IS A PERSONAL SITUATION THAT THREATENS HUMAN LIFE OR PERSONAL PROPERTY AND DEMANDS IMMEDIATE ATTENTION, I.E. MEDICAL, BURGLARY, FIRE, THEFT & ASSAULT — **DIAL 911**



Volume 10—Issue 6

2013 BOARD OF DIRECTORS

- **Janice Hoberg**
President/Director
- **Jerry Ontiveros**
Vice President/Director
- **Kathy Slotterback**
Treasurer/Director
- **Ed Healy**
Secretary/Director
- **Shirley Brown**
Director
- **Lynette Haley**
Alternate Director
- **Linda Manning**
Alternate Director

MANAGING AGENT

FPI Management
800 Iron Point Road
Folsom, CA 95630
(916) 357-5300

- **Gary Haugstad**
Sr. Portfolio Mgr.
- **Theresa Williams**
Community Manager
- **Kurt Whisenhunt**
Maintenance, (On Call/PT)

OFFICE HOURS

10am—5pm
Mon-Fri: OPEN
Sat-Sun: CLOSED
Office Ph: (916) 489-1604

After Hour
Building Emergencies
(916) 271-8649



THE GARDENS GRAPEVINE

EASTERN GARDENS COOPERATIVE, INCORPORATED
3045 EASTERN AVE. SACRAMENTO, CA 95821



NOV—DEC 2013

CALL FOR CANDIDATES & THE ANNUAL GENERAL MEETING

The California Corporations Code mandates that corporations have a board of directors. Without a board, a corporation cannot conduct business, which means insurance coverage will lapse, maintenance ceases, rules enforcement ends, the association's corporate status lapses and lawsuits cannot be answered, potentially exposing each individual member to liability. Therefore, associations must hold elections to select a board of directors.



Eastern Gardens Board will be accepting applications for those members interested in running for the 2014 Board of Directors. The Board consists of seven members (i.e., five board members and two alternates). The board and its officers oversee the business and policy making affairs of the Corporation by working together with its management staff (FPI), for example, the annual operating budget, capital improvement plan, rules and regulations, and provide communication to its members. Once elected the Board establishes its meeting times and dates, they meet for few hours with management to review and discuss the needs of the corporation and its membership. Term of office is one year with the option of one or two board members carrying over for one additional year at the end of their initial term. November is the month when nominations will be accepted.

The **dead line** for turning in your application is close-of-business, Friday, **November 8, 2013** at the business office. **Question and Answer** session for all board candidates is scheduled for **Thursday, November 14, 2013 at 7:00pm** in the clubhouse. Point-of-contact is Janet Lumberg, 833-8389.

ANNUAL GENERAL MEETING

In accordance with our By-Laws, the Annual General Meeting (AGM) of the membership is scheduled for the second **Tuesday, December 10, 2013 at 7:00 PM in the Clubhouse.** One of the most important agenda items is the election of the Board of Directors. Depending on the number of carry-over's, vacancies will vary, usually three, but can be as many as five. Candidate Members with the highest amount of votes comprise the board and officers; the remaining candidate members with the least amount of votes become the alternates. The officers of the corporation, i.e., President, Vice President, Secretary and Treasurer are elected from within the board. (EG Bylaws, Article VI Section 1).

Who May Vote: Members on record who are in good standing may vote. "Where husband and wife are joint members, each shall be entitled to cast one-half vote (1/2)".
Only one vote per household.



This Issue

- Call For Candidates/Annual General Mtg.
- Renters Insurance
- 2013 Reflections
- Budget for year 2014
- Committee Events
- New Members
- Chautauqua Playhouse
- Cleaning Up After Yourself
- EG Calendar of Events

RENTERS INSURANCE

Have you been wondering about whether you'll be protected if your personal property gets damaged, or if someone injures herself in your apartment? Currently, Eastern Gardens has no requirements that say each member is required to have renters insurance while residing at Eastern Gardens. So what are the biggest misconceptions about renters insurance while living in a cooperative apartment community setting?



- 1. I'm a shareholder in the corporation and therefore don't need it.** This is a widely adopted assumption that is mostly untrue. Eastern Garden's carries a liability insurance policy that only covers damage to the corporation's property from fire, water and other disasters. The corporation bears no responsibility for your loss nor does its policy cover any damage to personal belongings inside your apartment unit.
- 2. Why do I need renter's insurance?** You need renter's insurance to cover you if any of your furniture, electronics, books, or other personal belongings becomes damaged or destroyed. Renter's insurance also covers you in the event that someone else is injured in your apartment or someone's personal property is damaged and sues you.
- 3. It's too expensive.** Renter's insurance probably costs less than you think. It should run you roughly \$10-\$25 per month, and you may be able to benefit from certain discounts. Here are some ways you can save money:
 - Shop around to compare policies
 - Don't get more coverage than you need

- Go with a higher deductible. Ask your insurer about any discounts, (e.g. smoke detector, or over 55+)
 - If you are able, pay the total annual premium in one payment, rather than monthly
- 4. I don't have any valuables to protect.** Think again. Do you have a computer? A phone? Jewelry? Sports equipment? Dishes? Now it's all starting to add up. While policies vary, most insurance plans cover from \$10,000 to upwards of \$100,000 worth of personal property. In many cases, coverage may even protect you from legal and medical fees if someone gets hurt in your apartment.

Though Eastern Gardens does not carry individual insurance coverage for its membership nor has it made it a requirement, it is only recommended that each member obtain their own individual renters insurance to cover their personal possessions and personal liability in the event of an accident. Renters insurance is the best way to protect your property and ensure that you have proper coverage.

EG 2013 RELECTIONS



Looking back to a brief summary of this year's issues and projects:

- Committees and Coordinators were appointed.
- Financial audit, no weaknesses or discrepancies found.
- Additional shelving and storage cabinets inside the clubhouse.
- Landscaping tree/shrubbery replacement and removal.
- Pool pump replacement.
- Clubhouse phone removal.
- In-house Inspections.
- Bed Bug Addendum.
- Asphalt Repairs.
- Carry Charge Increase for 2014.
- Amendments to EG's governing

documents, "Common Area", "Gardening" & "Storage". In addition, the Board would like to recognize and thank management, specifically, Ms. Theresa Williams, EG Community Manager, for her cost saving efforts on all related repairs to apartment units and building structures. Thank you Ms Williams and to Mr. Haugstad for your outstanding efforts and diligence for keeping watch on our expenses and for always finding better deals/vendors when conducting repairs. **NOTE:** This is also due in part that we have an on-call maintenance technician, Kurt Whisenhunt, who also saves us thousands of dollars, using his expertise, skills and knowledge...thank you Mr. Whisenhunt.

EG 2014 BUDGET

On August 22, 2013 the Board of Directors held its annual Budget Review for year 2014. Mr. Gary Haugstad, FPI Portfolio Manager outlined EG's projected income and expenses for year 2014. After the presentation and answering questions to certain line items within the budget. Mr. Haugstad recommended to the Board that the budget for 2014 be accepted with a minimal carrying charge increase for the year 2014. The Board unanimously approved, 5 - 0 approving the budget for 2014 with a \$7 dollar (1.9%) increase for a 1 bedroom and a \$8 dollar (1.8%) increase for a 2 bedroom. Effective on January 1, 2014, the new monthly carry charges will be as follows:

- 1 bedroom unit—\$379.00
- 2 bedroom unit—\$453.00

The budget for year 2014 can be found on EG's website on the "Members" tab at www.easterngardenscoop.org along with helpful pie charts that helps explain our income and expenditures or visit the business office for a copy. Note: Cost of copying may apply.



COMMITTEE EVENTS



Tuesday Nov. 12th @6:30pm: *"One Special Night"* Two strangers who take refuge in a small cabin during a stormy winter night and, despite their many differences, or perhaps because of them, they are undeniably drawn to each other in this Holiday classic. Starring: James Garner and Julie Andrews.

Tuesday Dec. 17th @6:30pm: *"A Song for the Season"* When Cal his niece, Fern, moved to Bethlehem, KY, they are lacking Christmas spirit. Cal must tackle the difficult job of digging the school out of a financial crises, while Fern is angry about moving again, this time to the home of his eccentric grandfather. Starring: Naomi Judd, Andy Griffith and Gerald McRaney.

POC: Kathy Kent @482-1533

GIVE/TAKE-A-WAY

The event date and times is as follows:
Where: Clubhouse
Day/Date: Saturday, December 21, 2013
Time: 8am-11am
Note: Drop-off time for your belongings is Friday,



CLEANING UP AFTER YOURSELF

Management has received both written and verbal complaints concerning individuals who use the pool and the picnic areas and fail to clean-up their area. As a reminder and a courtesy to fellow members, before leaving please remove all your trash, (i.e. cans, paper plates, napkins, food...etc.) and dispose of it in the trash receptacles that are conveniently placed inside the pool area. For those who use the picnic area and the BBQ's please do the same, this will include going the extra mile by emptying both the trash can



Dec. 20th at 12pm.
POC: Jeanne Maxwell @488-2672

HARVEST POTLUCK

Where: Clubhouse
 Day/Date: Tuesday, October 29, 2013
 Time: 5:00pm
 POC: Jetta Ostrofsky 483-0360
 Come and enjoy! Costume Contest—Fun Improv Show



NEW MEMBERS for 2013



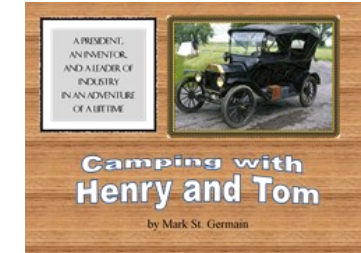
Welcome all new 2013 members to Eastern Gardens Cooperative.

- Viacheslav & Olga Deneka #8
- Mr. Justin Luna #23
- Mr. Serghei Capsa & his wife Mrs. Alibna Rofar and daughter #5
- Mr. Mars & Mrs. Olga Munasypar
- Ms. Kimberly Evert #1
- Ms. Mariya Deneka #15
- Mr. Vissavion Kutarba & Mrs. Nauli Dahabua #54
- Ms. Karen Petersen #93
- Mr. & Mrs. Ivan & Eugenia Guzic#85
- Ms. Yelena Kirchioglo #14
- Mr. & Mrs. Eugene Alina Chekrijeva

CHA TAUQA playhouse

5325 Engle Rd, Carmichael 95608
(916) 489-7529

Now Playing Oct. 11—Nov. 17 2013
"Camping with Henry & Tom"



Playing Dec 6—23, 2013

CHA TAUQA playhouse



Annual production of the musical "Scrooge" returns to delight audiences again for the Holiday Season.

Friday and Saturday, 8 p.m.
Sunday, 2 p.m.
In the La Sierra Community Center
Tickets: \$19 - Adults
\$17.00 - Students & Seniors

entire co-op. With membership participation and support the rewards are greatly beneficial.

A Holiday Season Blessing
"May green be the grass you walk on, may blue be the sky above you, May pure be the joys that surround you, May true be the hearts that love you."

Merry Christmas and a Happy New Year!

