

Spring 2010



TOGETHER WE MAKE
A COMMUNITY

A quarterly publication for Paramount Homeowner Association members



Message from Your Property Manager

For community concerns, contact Ted White, your Paramount Estates property manager at 292-4042 or at twhite@mulloyproperties.com

Take advantage of a safe and easy way to pay your Paramount HOA dues with Mulloy's Automatic Payment Program.

Mulloy Properties, along with banking partner Republic Bank, is now offering this free service as a secure and convenient way for you to make your quarterly HOA payment. Simply fill out and mail in the ACH Debit Authorization form you received and we'll take care of the rest.

Approved by the Paramount Board of Directors, the ACH method of payment helps eliminate delays in payment processing, especially if you mail your checks to the clubhouse first (if you are not aware, that check is then mailed to the Mulloy office to be deposited and posted to your account).

Many of the associations Mulloy manages have 50 percent or more participation in the automatic debit payment. Numerous measures are in place to ensure your account

information is kept confidential and secure.

If you have questions about the ACH program or if you need a copy of the ACH Form, please contact Ted White, your Mulloy Properties property manager at (502) 292-4042 or e-mail him:

twhite@mulloyproperties.com

Or you can contact Tammy Morris, bookkeeper, at (502) 618-5953 or at

tmorris@mulloyproperties.com ✓

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2009 Paramount
Volunteer of the Year

Paramount Welcomes New Supervisor at Clubhouse

The Board of Directors is happy to introduce Nita Robinson-Ammon as the new supervisor at the Clubhouse.

Nita is an Oldham County resident who will offer an excellent combination of business experience and creativity to her new role.

Her past professional experience has been in real estate, sales, and office management as well as in promotions.

Nita will work at the Clubhouse part-time. The Board is excited about the varied skill set she will bring to her position.

“Spring greetings to all!” says Nita Robinson-Ammon. “I’ve been fortunate enough to have met or spoken with many of you and I look forward to working for this lovely neighborhood.” ✓

Message from the Board of Directors — Special Report

2009 A YEAR IN REVIEW

2009 was an interesting year for all of us in the Paramount Homeowners' Association, particularly for the new Board of Directors elected at the meeting in December 2008. We elected five members with a dedication to move forward, deal with issues and do the best job possible for our Association.

We started the year knowing we had a lot of work to do to launch a new Board of Directors, establish a staff to manage the clubhouse, handle building and grounds issues, and begin the process of finding contractors. The task was particularly difficult given there were no carryover funds from 2008. We quickly realized we were going to need a lot of help from our homeowners to make our HOA successful.

A Grounds Committee was soon established with its first priority to focus on the appearance of the front entrance and clubhouse common areas. We all appreciate the improvements that were made (primarily by homeowner volunteers). As a result, we saved approximately \$40,000 in 2009 from 2008 spending levels.

The clubhouse also needed major attention. The pool and spa had to be modified to implement the Virginia Graeme-Baker Act (a federally mandated requirement that promotes the safe use of pools, spas, and hot tubs), the beams in the pool house had been deflecting for years, and the air ventilation system was rusted and inoperable. We also discovered defects in the electrical and heating/AC systems as well as sagging gutters and deteriorating overhangs on the clubhouse exterior. An engineering study was performed to evaluate the condition of the deflecting beams and many of the defects have been fixed.

We solicited multiple bids to make

the improvements and spent many hours evaluating the experience of contractors to ensure we found a good fit. Paul Blevins and Jeff McClellan — both in the construction business — assisted the Board with this effort. We thank them for their time and suggestions.

SUMMARY OF 2009 EXPENDITURES

Virginia Graeme-Baker Act-Pool/Spa
\$10,226

Replace air vent system-pool house
\$6,180

Pool House Repairs-Other \$2,299

Install aluminum to cover overhang
\$10,517

Replace Gutters \$3,371

Paint uncovered exterior areas \$3,100

Clubhouse improvements/repairs
\$5,330

Grounds-electrical/sprinklers repairs
\$2,235

CAT 2000 Auto Chemical Control-Pool \$2,600

Fix cracks on the Tennis Courts
\$1,320

TOTAL 2009 CAPITAL EXPENDITURES **\$47,178**

A Nature Trail/Quarry Committee was formed with Steve Marx, Dick Harlan and Gene Swift. The Nature Trail was cleared of debris that remained from 2008 storms and efforts are in the works to improve the condition of the quarry by Steve Marx and other homeowners.

As we all appreciate, a Newsletter Committee was established with Valerie Deck as editor/chairperson. Also assisting with the committee are Sandy Lugar, Linda Hart, Linda

Stoner, Andrea Bruns and Colleen Walker. This committee has made a major contribution to the HOA.

Judy Smith agreed to chair the Neighborhood Watch Committee. Judy has established a good relationship with the Oldham County Police and other HOAs in the area. We appreciate all of her efforts to help protect our homes and children.

In November, Rob Rogers and Annette Burgess stepped forward and volunteered to chair the Christmas Lights Committee. We appreciate the leadership and efforts of Rob, Annette and the committee. We received many compliments on the lights!

One Board member moved out of Paramount in the first quarter and another had a job transfer in July — we operated the second half of the year with three Board members. The By-Laws would not permit the appointment of a replacement.

After operational issues continued with the pool and spa in the third quarter, Rick Love, who has extensive knowledge in this area, was asked to begin managing the issues. Significant improvements have been made. Thanks to Rick for his efforts and achievements.

2010 MOVING FORWARD

Mike Stigler summarized the accomplishments of 2009 at the Annual Homeowners' Meeting on December 12. We congratulate Mike for his leadership in 2009.

At the meeting, the following homeowners were elected to serve on the Board for 2010:

- Tom Davis, President
- Dick Harlan, Vice President

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Message from the Board of Directors — continued

- Mike Stigler, Treasurer
- Gary Gerdemann, Secretary
- Paul Blevins, Member

The following committees were also established:

General Maintenance/Improvements
- Paul Blevins, Tom Davis

Pool/Spa - Rick Love

Tennis Courts - Rick Love, Dick Harlan

Technology Support - Dave Smith

Security Surveillance System - Dave Smith, Tom Davis

Pool House Beam Replacement - Tom Davis, Paul Blevins

Our committees are dedicated to ensuring repairs and improvements are properly completed on a timely basis and at the lowest possible costs. We are fortunate to have individuals with expertise and the willingness to assist our HOA.

The Board will continue to review improvements to the clubhouse and grounds to keep Paramount Estates a beautiful place to live. We will continue to reduce costs by improving the way we operate the HOA, eliminate waste, and implement cost-saving equipment. We are proud of the major savings we achieved in the grounds maintenance area in 2009 and will focus on ways to save with clubhouse operations in 2010.

We are pleased to recognize the efforts of the many homeowners who volunteer to help improve the HOA. At the January 2010 Board Meeting, it was decided to establish an annual *Volunteer of the Year Award* (see our 2009 winner on Page 8)!

CLUBHOUSE IMPROVEMENTS

The following actions have been completed or are planned for 2010:

⇒ Installed a CAT 2000 Automatic Chemical Controller for the spa; Rick Love oversaw the equipment installation at a cost of \$3,357 in February.

⇒ A new and improved security camera system was approved at the January Board meeting for \$6,950 to help reduce the amount of vandalism. This equipment will improve the security of the clubhouse and pool house areas by capturing and recording movement 24 hours a day. The equipment we have now is 20 years old, obsolete and not useable for legal purposes to prosecute vandals.

⇒ Installation of a 65" Panasonic plasma flat-panel television, Samsung blue-ray DVD player and a Sony receiver, in the Clubhouse Great Room (see a picture of the new TV, page 7). The cost of the new equipment was \$3,441. The installation of this equipment should improve the marketability of the great room and offer an improved venue for homeowner gatherings. The Board is planning to use funds from these events held in the great room for these purchases. The Marketing Committee will work to increase use of the great room.

⇒ The Board approved \$2,850 to repair and paint the damaged ceilings on the upper and lower levels of the clubhouse. Repairs were also made to lower level walls that had water damage over the past years. Paul Blevins oversaw this work and we appreciate his help.

⇒ Bids have been solicited to replace the carpet on the Clubhouse main and lower floors following a design review by Jenni Danehy, Sharalea Bollinger, Judy Smith, and Gaby Davis. A decision as to the carpet installation will be considered at the March Board meeting. We expect to complete the job for less than \$19,000. This action was a high priority in 2004 when a survey of homeowners was conducted.

⇒ To continue the efforts to fix the deflecting beams in the pool house, we are working with the original manufacturer, Laminated Timbers of London, KY. A meeting was held with two company representatives in January. Photos and measurements were made to determine the amount of the deflection. Laminated Timbers is working with their engineering firm to develop alternatives to correct the deflections. An estimate has been included in the 2010 capital funds budget to cover the costs however at this time we do not know if the amount is adequate.

⇒ The rear patio area of the clubhouse and decks are being evaluated for improvement. A landscape design proposal was shown at the Annual Meeting and we will evaluate all alternatives before a final decision is made. An estimate is included in the 2010 to fund improvements. We will proceed if adequate funds are available.

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Message from the Board of Directors — continued

⇒ A committee to improve the islands throughout the neighborhood was established with Paul Blevins as Chairman. Judy Smith and Bill Croce are also on the committee. They will begin to evaluate the islands for improvement and welcome other homeowners (especially if you live near one) to help in this effort. Please contact this committee if you are interested.

IMPROVEMENT TO SERVICE AT CLUBHOUSE

We are in the process of developing a training program for the reception desk personnel. The intent of the program will be to ensure each person that approaches the front desk is treated in a professional and courteous manner. Nita Robinson-Ammon is leading the training effort with the assistance of Karri Gerdemann.

We plan to train front desk employees so they are able to answer member's questions, sign up new members, and complete rental agreements for the clubhouse. We are looking for other ways to improve service and would appreciate your comments.

It has been proposed we open the club at 7 a.m. on Saturday and Sunday. We will determine if there is significant support for this proposal.

COST REDUCTIONS

There will be a concerted effort to reduce costs in all areas in 2010. The primary opportunity is to reduce payroll costs. For example, we will evaluate moving from two people to one at the front desk for the closing shift which could reduce payroll by five hours Monday through Saturday and four hours on Sunday: A total of 34 hours per week. If there is support

for the early open on Saturday and Sunday, this will add back seven hours a week. The combination of both actions will reduce labor by 27 hours per week or 1,404 hours annually.

We recently eliminated the dumpster (at \$95 per month) and replaced it with regular roller bins for \$36 a month — a savings of \$59 a month or \$712 for the year.

VOLUNTEER EFFORT RECOGNITION

We will continue to identify and recognize the volunteer efforts of our homeowners. We sincerely appreciate all of the help as it not only saves money for the HOA, but it also brings us closer together as a community. We are fortunate to have so many great people who are passionate about Paramount Estates! A complete list of opportunities are available at the clubhouse and on www.Paramont.org. Please contact a committee member if you are interested in helping.

Thanks to the Board and the volunteers who contributed to our accomplishments. We will need more volunteers to be successful in 2010! Thanks again for your time and efforts.

Tom Davis, Board President

A SNAPSHOT OF 2009 REPAIRS AND IMPROVEMENTS MADE UNDER NEW BOARD OF DIRECTORS



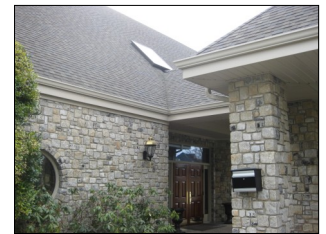
Before



After



Before



After

These two contractors completed all the improvements in less than three weeks. A list of recommended contractors we are using or have used is available at the Clubhouse.



Paramont Committee Updates

QUARRY The newly established Quarry Committee spent 2009 doing what we like best, taking care of our lake. We made some badly needed repairs to the clubhouse dock. Two of the ailing pedal boats were retired and two new boats purchased. Cleaning up around the clubhouse dock was a priority. We removed several submerged tree limbs from this area; these large branches were not only unsightly but interfering with the pedal boat use. We were also able to remove an estimated 40 pounds of accumulated trash — mostly bottles and cans — from the under the dock.

Steve and Gerry met with Tim Tyree of the Oldham County Water District to discuss water quality preservation and concerns about road drainage and how it might effect the lake. We also worked with the U.S. Department of Agriculture to develop a plan to reduce the number of Canadian geese that visit (and sadly pollute) the lake during their winter migrations. This season look for your committee, with the help of the Kentucky Department of Fish and Wildlife, to start actively managing the lake from a biologists perspective. See you on the water or visit our “Paramont Lake” group on Facebook.



Paramont homeowner, Steve Marx, is pictured here pulling trash from under and around the dock near the Clubhouse last summer. Shown is only about 1/3 of what was found.

NEIGHBORHOOD WATCH We have enjoyed some very quiet months here in Paramont from a Neighborhood Watch perspective. However, since Thanksgiving there has been an increase in random acts of vandalism you might want to be aware of. As most of us could see, someone drove up into a yard on Paramont Way and did considerable damage to the area. Around that same time, someone also decided to drive on most of the common grassy areas along Paramont Way and Lake Stone Way creating unsightly tracks in the affected areas. Packages were reportedly taken from a front porch on Whisperwood Drive during the Christmas holidays, Christmas decorations were taken from a yard on Paramont Way, a sign was stolen from the clubhouse parking lot in early January, and the lock on the gate to the back of the clubhouse was destroyed. A lamppost in back of the club was also smashed in a effort to gain entry into the hot tub area. It appears these incidents are caused by teenagers, and unfortunately HOA dues have to be spent to repair the damage that is done.

Over the past two years, we have had to hire off-duty police officers to patrol Paramont when we’ve experienced a spike in vandalism. In an effort to control costs, we have teamed up with Hillcrest to share these patrols, but it is still expensive (almost \$40/hour). The recently installed security camera system at the clubhouse will also help control costs (and deter vandalism) as it is able to capture and record movements 24 hours a day. As a reminder, if you see anything unusual happening, please don’t hesitate to call 9-1-1 or the non-emergency phone number (222-0111) and request that a patrol is dispatched. It is unfortunate we all have to pay a price for the actions of a few people

Trash continues to be a problem, especially along Paramont Way and Lake Stone Way. Each week, volunteers pick up an ample supply of Bud Light cans, Sutter Home wine bottles, cigarette cartons, soda cans, water bottles, banana peels, etc. Let’s all work together to help solve these problems. Also, please encourage all drivers in your house to drive responsibly. The speed limit in our neighborhood is 25 mph. If you have any concerns or questions, please contact Judy Smith, Neighborhood Watch Chairperson.

Lake Report as of 10 a.m., February 4, 2010 by Paramont homeowner, Steve Marx

The lake level is normal for this time of the year at 756 feet above sea level. The water temperature is 42 degrees at the surface and 45 degrees 30 feet deep. Visibility is about 35 feet.

It’s hard to miss the Canadian Geese in the lake this time of year, but have you seen some of our other winter visitors?

Swans — Snow and Tundra swans migrate from the arctic-Cranes. The once endangered Sand Crane may stop in for a visit on its long journey.

Ducks — We spot a variety of ducks in the water throughout the winter months. Can you identify any?

<http://www.shawcreekbirdsupply.com/waterfowl.jpg>

Timely Reminders: Paramont has always recommended catch and release for the fish caught in the quarry. The fish are our neighbors and an important part of maintaining a healthy lake. Until we establish a working fish-stocking program, please release the fish you catch in the quarry (especially Bass).

Yard fertilizer run-off continues to affect the water clarity of the lake. If your yard drains to the lake, please do everything you can to limit the amount of fertilizer and particularly phosphorous that enters the water.

The pedal boats are being stored indoors this winter. We hope this will help them look nicer and last longer. They will be available to residents once the weather improves.

For questions and/or comments on the quarry, or to join the Lake Committee, please contact Steve Marx at smarx@ipapilot.org

FRIENDLY REMINDERS

• Walkers and runners.

Please remember to walk and run on the correct side of the road, which is facing the traffic at all times. Someone recently alerted the clubhouse their young son was driving at night and almost hit a walker who was wearing dark clothing and was on the incorrect side of the road. Please carry a flashlight or wear reflective clothing to help reduce the risk of an accident.

• Keep our neighborhood beautiful.

Several homeowners have been volunteering their time to pick up litter found near the front entrance and throughout the common grounds in our community. Help keep our neighborhood beautiful and please do not litter.

• To our 4-legged, furry friends!

We all love our animals but there have been complaints about loud barking disturbing the peace. Please be respectful to your neighbors and bring your pet indoors if it is barking excessively.



IN THE SPOTLIGHT

Editors Note: On February 7, 2010, the Paramount Board of Directors recognized homeowner, Gene Swift, as the 2009 Volunteer of the Year, and presented him with a plaque and gift certificate.

Since the HOA transitioned to a new leadership in January 2009, Gene Swift has volunteered his time and talent to our Paramount community. The Board of Directors recognized his dedication and is pleased to announce he was unanimously selected as the *2009 Volunteer of the Year*.

The Board of Directors cannot think of a committee Gene did not volunteer for during the past year. When it was first discovered the clubhouse chandelier in the stairwell was hanging just by electrical wires, Gene was the first person called — and the first person to rush over with a ladder to help secure the fixture. He has helped with exchanging trash rollers, fixing mail boxes and numerous repairs at the clubhouse. He worked tirelessly after the big storms to help clear the nature trails and assisted in the installation and take down of the Christmas lights.



Gene was also the first to volunteer to assist with the Grounds Maintenance Committee. He arrived with a chain saw, an axe and his 4-wheel drive truck. He used his chain saw to cut the overgrown shrubs, his axe to cut away the root systems, and his truck and log chain to yank out the old shrubs. He also hauled mulch, sod and dirt with his truck at the main entrance as well as at the clubhouse. We counted on Gene and he delivered!

On behalf of the Board of Directors and Paramount homeowners, thank you Gene, for all the work you have done to help improve our community. ✓

PLEASE NOTE

Parking under the canopy at the clubhouse is for loading and unloading only. This is a Fire Department regulation. Parking is now permitted in the parking lot to the right side of the clubhouse parking, except where marked.

A QUARTERLY PUBLICATION FOR PARAMONT HOMEOWNER ASSOCIATION MEMBERS



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The Paramont Estates Homeowners Association is a non-profit Kentucky corporation organized for the benefit of the homeowners of Paramont Estates.

Check us out on the Web!
www.paramont.org

**SEND COMMENTS, SUGGESTIONS OR QUESTIONS
TO: CLUB@PARAMONT.ORG**

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