



RETREAT LANDOWNERS ASSOCIATION, INC.

JUNE 1986

FIFTEENTH ANNUAL MEETING

The fifteenth annual meeting of the Retreat Landowners Association Inc will be held Saturday July 26, 1986 at 1:00 PM at the Glen Haven Community Building. Registration will begin at 12 noon. The Community Building is located in downtown Glen Haven.

Please read the articles in this newsletter. This should allow the meeting to proceed in a businesslike manner. Notice the inclusion of financial data. Please bring the newsletter with you to the meeting. If you think you will be unable to attend, please return the enclosed proxy so that you will be represented.

All members are reminded that those members who have not paid their 1986 RLA assessment will not be allowed to vote as per the by-laws. Assessments may be paid to the treasurer at registration.

The annual meeting will be followed by a POTLUCK at about 5:30 PM at the Glen Haven Community Building. The RLA will furnish a meat dish, beverages, condiments, etc. Members should bring either a salad, vegetable, or a desert plus place setting for each person. It is hope members can use this as an opportunity to meet other families and enjoy an early evening of fun and fellowship. Any member with special talents who would help with a short fun program could contact I.B. Muller, PO Box 79, Glen Haven CO 80532 or 586-4743, or at the meeting. If you can attend, please return the bottom portion of this page to allow the necessary supplies to be purchased.



RETREAT LANDOWNERS ASSOCIATION, INC.

FIFTEENTH ANNUAL MEETING, JULY 26, 1986

I will not be able to attend the Annual Meeting; Assign the following proxy; and cast the ballot for board members.

PROXY AND BALLOT FOR RLA ANNUAL GENERAL MEETING
JULY 26, 1986

I, _____, being an active member in good standing of The Retreat Landowners Association, under by-laws governing said Association, do hereby grant my proxy to (name) _____. (If you wish, you may designate any person or any board member, said person being an active member in good standing of the Association. Board members are Graham Fowler, Tom Fulton, Bill Morris, James Persichetti, James Piersel, and Richard Weinmeister.) This proxy is being executed to the Fifteenth Annual General Meeting scheduled for July 26, 1986 and carries with it full right to the proxy holder to cast his/her vote(s) as he/she sees fit on all business as may come before the meeting.

Dated: _____ Lot and Filing _____

Signature

Signature

Complete the proxy and ballot and return to Marcella Bicknell, 2315 Fairplay Drive, Loveland, CO 80537 no later than July 23, 1986.



RETREAT LANDOWNERS ASSOCIATION, INC.

AGENDA

FIFTEENTH ANNUAL MEETING

JULY 26, 1986

Glen Haven Community Building
Registration from noon to 1:00 PM

- | | |
|---|---------|
| 1. Call to order and distribution of proxies. | 1:00 PM |
| 2. Approval of minutes of 1985 meeting. | 1:15 PM |
| 3. President's remarks. Graham Fowler | 1:25 PM |
| 4. Treasurer's report. Richard Weinmeister | 1:40 PM |
| 5. Architectural Control. Dennis Bicknell | 1:50 PM |
| 6. Road Maintenance. Roy Tallman | 2:15 PM |
| 7. Coffee Break | 2:30 PM |
| 8. Environmental Concerns: Jim Persichetti | 2:45 PM |
| 9. Election of Board Members | 3:05 PM |
| 10. Old Business | 3:20 PM |
| 11. New Business | 3:40 PM |
| 12. Landowner's Comments | 4:00 PM |
| 13. Adjournment | 4:30 PM |

Discussion may be limited to maintain the suggested time schedule.

IF YOU ATTEND THE MEETING PLEASE BRING THE AGENDA AND BALLOT.

*262 units
64 hours*



RETREAT LANDOWNERS ASSOCIATION, INC.

Dear Retreat Landowner,

I am happy to report that there are no major problems with the Retreat. The boundary issue with VTN has, after eight years, finally been resolved. All the required affidavits were signed and the replats were presented to Larimer County for approval. In payment for all the additional expenses the RLA incurred, VTN gave us a promissory note for \$3500 payable in February 1987.

Enclosed with this newsletter you will find a copy of the new Retreat Landowners Handbook. The handbook includes the recently updated bylaws, a "before you build" guide, and some good neighbor guidelines. One change made in the bylaws was to make the Board of Director's term three years instead of two. Most incoming board members feel that it takes almost two years to get the feel of things. This change will require some adjustments in elections for the next two years. After that there will be only two vacancies in any given year. Please read the handbook, it was prepared for you. Many future problems can be eliminated if we all familiarize ourselves with the covenants and good neighbor policies.

The Board asks that you pay your yearly assessment on time. Additional expense to the Retreat is incurred for second notices, filing of liens, etc. The Board has received several complaints about TV dishes, their placement and color, over the past year. Please read Protective Covenants Numbers 4 and 8 as they apply to TV dishes, as well as the reprinted articles.

The tree spraying last year was very successful according to the Forest Service. They have been closely monitoring our use of BT or Thuricide in the fight against the Spruce Budworm. They have advised us that spraying this year will not be necessary. We may have to treat some spot areas by the use of a truck with a high pressure sprayer. No decision on this has been made yet. A plan to cut down dead trees was worked out the the Glen Haven Area Volunteer Fire Department. Work should be underway on those lots that have given permission. Contact Jim Persichetti for advice if you would like to cut your own trees.

The next project the Board is going to undertake will be the establishment of some long term goals for the Retreat. This would include such things as forest management, equipment purchase, enforcement of the Protective Covenants, etc. As more and more homes are built it becomes important to look ahead. If you have any suggestions please forward them to the Board or bring them to the annual meeting on July 26, 1986.

I have enjoyed working with all the board members who do a fine job for you. I would also like to thank the ACC for their contributions to the new Handbook, and all the time and effort they put into keeping the Retreat the wonderful place it is.

Graham Fowler, President



RETREAT LANDOWNERS ASSOCIATION, INC.

ENVIRONMENTAL CONCERNS

The results of our 1985 Spruce Budworm control, using an aerial spray method and BT Thurocide spray, have been very successful. The Colorado State Forest Service tests for Spruce Budworm egg mass samplings made in August of 1985 indicate an egg mass of 1.6 per square meter of foliage, and rates as undetectable with 0 to 5% defoliation anticipated for 1986. They recommend that no overall spraying is needed for the 1986 season; however should some spotty outbreaks occur, especially on specimen trees, a spray from the ground with a truck unit using SEVIN may be used by individual members. The RLA will again monitor the egg mass samples in late August to determine the needs for the 1987 season. The 1985 spraying reduced the egg count from 32.6 to 1.6 per square meter.

Douglas Fir Beetle

The problem with the Douglas Fir Beetle is becoming more evident thru out the Retreat with a number of trees turning a rust-red color. The recommended control is to cut down the diseased tree and spray with a 2% Lindane solution; then cover the tree with plastic or remove from the area completely for fire wood. Note that if you cut these trees for firewood and stack at your cabin, the cut wood should still be treated and covered to keep the beetle from flying to adjacent trees. Infected trees should be cut and treated about June 1 since this is the beetle's flight period. Landowners should protect specimen trees by preventative spraying using carbaryl, trade name SEVIN R. Local tree spraying companies can provide information on this spraying technique. The Environmental Control Committee has been trying to formulate a workable plan to control this pest. The January 1986 newsletter included a questionnaire form asking landowners for permission cut and removed these dead or diseased trees. The cutting and removal was to be in cooperation with the Glen Haven Fire Dept with supervision by a Retreat member of the GHAVFD. Of those members responding, 28 allowed access to cut and remove trees, 44 indicated they would cut their own, 14 didnot want anyone on their lot, but didn't indicate if they would work on their own trees, and about 130 landowners didnot respond. If we cannot have access or knowledge about the conditions on nearly 185 lots, it becomes virtually impossible to set up a workable plan to cut and remove the diseased trees. Therefore the Douglas Fir Beetle problem will probably worsen as this insect infects trees on a one to one ratio, that is 100 new infected trees this year will probably mean another 100 infected trees next year, and the next year.

(Continued on Page 8)

RETREAT LANDOWNERS ASSOCIATION, INC.

STATEMENT OF CASH RECEIPTS AND CASH DISBURSEMENTS

For the Twelve Months Ended December 31, 1985

CASH RECEIPTS:

Landowners' assessments	\$14,049.24	
Rent & sale of soft drinks	20.00	
Pay telephone revenue	15.78	
Interest - checking accounts	<u>1,383.54</u>	
Total Cash Receipts		\$15,468.56

CASH DISBURSEMENTS:

Accounting	180.00	
Annual picnic	117.35	
Donation - fire department	500.00	
Dues	95.00	
General administrative expenses	1,115.22	
Grader repair and maintenance	352.36	
Insurance	403.00	
Legal	3,533.96	
Road maintenance	3,425.45	
Secretarial services	720.00	
Survey check	1,825.00	
Taxes and licenses	75.58	
Tree spraying & analysis	6,622.50	
Trout stocking	<u>650.00</u>	
Total Cash Disbursements		<u>19,615.42</u>
Excess of Cash Disbursements over Cash Receipts		<u>\$ 4,146.86</u>

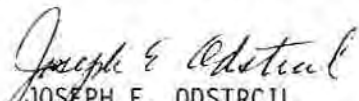
JOSEPH E. ODSTRCIL
CERTIFIED PUBLIC ACCOUNTANT
1002 NINTH STREET
P. O. Box 937
GREELEY, COLORADO 80632
TELEPHONE 352-0661

February 10, 1986

To the members of Retreat Landowners Association, Inc.:

We have compiled the accompanying special report for statement of cash receipts and cash disbursements of Retreat Landowners Association, Inc. for the twelve months ended December 31, 1985.

Our compilation was limited to a presentation of receipts and disbursements only. We have not audited or reviewed the above mentioned statement and, accordingly, do not express an opinion or any other form of assurance of it.


JOSEPH E. ODSTRCIL
Certified Public Accountant



RETREAT LANDOWNERS ASSOCIATION, INC.

NOMINEES FOR BOARD OF DIRECTORS

The terms of Graham Fowler, Tom Fulton, and Richard Weinmeister finish in 1986. To start the adjustment to three-year terms, the 1986 election of board members will have one two-year term, and two three-year terms.

The following members in good standing are candidates for the three positions:

GRAHAM J. FOWLER-Lot 6, Filing 5. I have been on the Board for two years now, serving this past year as President. I have owned my lot since 1983 and have been involved with the Retreat organization since then. My father and I have helped stock Miller Fork annually, and plan to continue to do so. I was responsible for having the signs now in place around the Retreat made, and put them up myself. I enjoy serving on the Board and find it very rewarding. I hope to be reelected and continue to have an important part in keeping the Retreat the superb area that it is.

TOM FULTON-Lot 80, Filing 1. The Retreat is not wilderness; we need to enforce our protective covenants to insure that our environment here will continue to reflect those qualities that we expected when we bought our land. I believe that I am able to bring a unique perspective to the board, due to the fact that I am a year 'round resident of the Retreat. I welcome the opportunity to continue to serve the Retreat on your Board of Directors.

CHARLENE MCKNIGHT-Lot 48, Filing 2; 100 Fisherman Lane. I have been employed the past 16 years, and I am currently the payroll supervisor at the University of Northern Colorado in Greeley. I am a very outdoor oriented person. I particularly enjoy the natural things such as wild flowers, different kinds of trees, shrubs, etc. I have been excited about trying to preserve the natural things in the Retreat.

DUKE SUMONIA-Lots 33 & 34, Filing 1. My wife Jewel and I have become permanent residents of the Retreat. We both believe the Retreat should remain a beautiful place to spend the rest of our lives and be a place all residents, both those of us who are retired and those not so fortunate, can be proud to call home. We have made so many friends here over the last 14 years, and look forward to share with all our dream. I have retired with 34 years Federal service with the Defense Mapping Agency, and for the last 13 years served as head of the Production Management office, and chief of the production units. I have an engineering degree and a Master's Degree in Public Administration from the University of Missouri. I have served on the Johnson County YMCA board, and was board chairman.



RETREAT LANDOWNERS ASSOCIATION, INC.

BOARD CANDIDATES (continued)

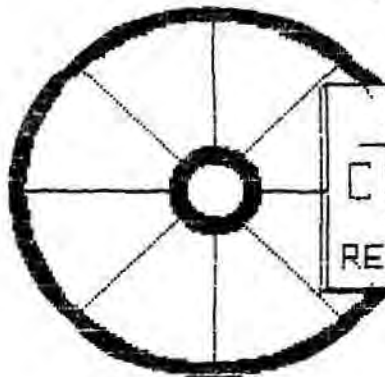
RICHARD WEINMEISTER-Lots 26 & 27, Filing 2. My wife Joanne and I look forward to the time spent at our Retreat cabin. Our daughters and their families share our concern with keeping the Retreat as a place for all to enjoy. I have served on the board, been your president, and for the past few years served as the treasurer of the RLA, and am most interested in the continued success of the area and organization.

ENVIRONMENTAL CONCERNS

(Cont from page 5)

Since we are limited to what we can do, the best approach is to ask each member to do their own tree spraying and cutting or removal. Once again the trees infected and dying from the Douglas Fir Beetle will appear to have rust-red needles thru out the tree, saw dust on the bark, entrance holes accompanying minor sap flow, and adult beetles under the bark. These trees must be cut down and treated with a 2% Lindane solution prior to June 1. Trees around improvements or specimen trees may be protected by spraying with Sevin R by June 1. We cannot stress strongly enough the need to cut down these dead trees as the potential for forest fires during the summer months will be quite high. It would be a shame to loose our prized forests or any cabins to a forest fire. Should you decide to cut and remove your own trees, we recommend you leave one or two trees standing to encourage the various birds and other natural predators to stay in the area. Also leave some trees and slash on the ground to rot and return minerals to the soils for future plant and tree growth.

A DONATION FOR THIS NEWSLETTER MADE BY



ERNIE
CONRAD
REAL ESTATE

SPECIALIZING IN GLEN HAVEN
SINCE 1975

LOTS-CABINS-ACREAGES-HOMES-APPRAISALS

WRITE OR CALL FOR MY LATEST LIST
OF PRIME GLEN HAVEN PROPERTY

P.O. BOX 28
GLEN HAVEN CO 80532
303-586-5929 HOME AND OFFICE

The Letter of the Law

HOA SUCCESSFULLY ENFORCES ARCHITECTURAL RESTRICTIONS PROHIBITING A SATELLITE DISH ANTENNA

by Jeffrey A. Knoll and William H. Short

In *Willow Creek HOA No. 3 vs. Yaeger*, (Civil Action No. 85CV291, District Court, Arapahoe County, Colorado) the trial court granted a permanent injunction requiring a homeowner to remove a satellite dish antenna. The claims of the homeowners who installed the dish antenna, which were rejected by the Court, were: (a) the Board's action requiring the removal of the antenna was arbitrary and capricious; (b) the Board's action amounted to selective enforcement; and (c) the actions of the Board and the lawsuit of the HOA amounted to an impermissible violation of the homeowner's First Amendment rights.

The single-family dwelling is located in a residential subdivision subject to a Declaration of Covenants and Restrictions ("Declaration") which contained a broad restriction on unauthorized improvements. Homeowners were required to obtain approval from the Architectural Control Committee (ACC) before making improvements or installing an antenna. The Declaration provided for enforcement of the covenants and restrictions through the courts.

The deed by which the homeowners took title stated that their home was subject to the Declaration. The homeowners received a copy of the Declaration when purchasing their home. Later they purchased and installed a satellite dish antenna without seeking prior approval from the ACC. The ACC and the Board of Directors notified the homeowners of their apparent violation and gave the homeowners an opportunity to be heard at a meeting (to defend their actions). After the meeting the HOA demanded removal of the antenna. Suggestions by the HOA for modification of the placement and setting of the antenna (i.e., camouflage, vegetated screening, reduced height above ground) were rejected or ignored.

The homeowners refused to remove the antenna. The HOA brought suit seeking declaratory and injunctive relief. The case proceeded to a hearing. The Court found, that there was no basis for the defense of selective enforcement. The evidence established that no other homeowner had previously requested to install or had installed a satellite dish antenna. Smaller HBO antennae had been disapproved and removed in the past. The Court also found that the refusal to approve the satellite dish antenna was neither arbitrary nor capricious in view of the adequate notice and hearing provided to the homeowners. The Court found the process of architectural enforcement fair, and further

found that the evidence did not show a blanket policy prohibiting such an antenna or satellite dish. The Court did indicate that a homeowners association should clearly set forth its reasons for accepting or rejecting plans for architectural modifications.

In response to the First Amendment claims, the Court ruled that: "A covenant which prevented any antenna for reception of transmitted signals would be such a broad infringement on a person's right to receive communications that it would not be constitutionally permissible. However, a contractual restriction that attempts to balance that individual's rights to receive communications with other homeowners' contractual rights to an aesthetically harmonious neighborhood is not as broad."

The Court noted in its opinion that the clarity of the restriction and the intent by the homeowners association to negotiate with the homeowners were important factors in reaching its ruling that the refusal to permit the antenna was not an unwarranted infringement of First Amendment rights.

The homeowners who were ordered by the Court to remove their satellite dish antenna have not begun an appeal as of this writing. Nevertheless, this decision appears indicative of the judicial response to this emerging issue and the probable defenses to architectural controls which limit or prohibit satellite dish antennae.

Restrictions imposed on TV 'dishes'

By John Diaz
Denver Post Staff Writer

ENGLEWOOD — The City Council has sent a clear signal to satellite dish owners: Keep the saucer-shaped antennas out of front yards and off roofs.

Englewood has joined a number of metro area communities that have restricted the placement of satellite dish antennas.

The ordinance was initiated after residents complained that the dishes interfered with neighborhood appearances, said Dorothy Romans, city planning director.

Satellite dishes already in place will be excluded from the ordinance, which was approved Monday night by the council.

But the rules state that new dishes cannot be mounted on a pole higher than 10 feet, and their color must be "harmonious with the surroundings."

In residential areas, dishes will be prohibited from front yards and roofs. The ordinance also requires building permits and inspections.

Safety hazards posed by the the 300- to 400-pound receivers also concerned the council, Romans said.

"If there is a fire, that weight could cause the roof to cave in and trap firefighters," she said.

Popularity of the luxury item has boomed in recent years, said Duke Pitts, owner of an Englewood electronics firm that sells satellite dishes.

Pitts said he did not expect the ordinance to have much effect on sales, adding that his company avoids mountings that might be structurally precarious or offensive to neighbors.

"What this boils down to: The city wants its permit money," Pitts speculated. "Basically, Englewood's restrictions are no better or no worse than anyone else's."

Some cities, such as Denver, include satellite dishes as part of their building codes for structural additions to houses.

(303) 779-5151



RETREAT LANDOWNERS ASSOCIATION, INC.

AN INVITATION

This meeting will mark nearly fifteen years of The Retreat Landowners Association and its successful operation by its own members. Many members may not appreciate the significance of this accomplishment. You might wish to remember the broken promises from the development days where there were to be stables and tennis courts. This was followed by the financial problems of the developer resulting in more confusion and expense. The Ponderosa Pine beetle was getting a good start in the years before the Big Thompson flood. After the road rebuilding came the perimeter survey problem with its prolonged solution. The Miller Fork trail access question and its unpleasant implications was resolved by the Retreat. Thru all this ran a financial strain with a large amount of uncollected assessments, and who can forget when the IRS siezed \$5000 for nothing?

Simply resolving all these problems was a major accomplishment, but there are other gratifying events to offset the depressing ones. Notice the trees along the roadways that were planted years ago. Remember the first resident family and their boys walking to the school bus. Look at the firestation and its equipment, not to mention the telephone. Walk along your roads graded by your grader. Look at the financial statement.

This was done by the members thru all the boards, the association presidents, and the volunteers who contributed time and effort for everyone's best interest. To all of them goes a well deserved thanks. There are many homeowner associations which simply have not made the grade.

The RIA will continue to thrive with your help. The current board would like to formulate some long-range plans with your input. Please take time to write down a few ideas or suggestions or questions, and send them to the board. You members who live in distant states have a chance to send a message.

At the same time there is a need for more different people to become involved with the RIA operation thru the board and the committees. There is a need for someone in the Denver area to attend monthly meetings of the state homeowners association. There is a need for someone living in the Fort Collins area who can attend Larimer County Commissioner and planning meetings on rather short notice, and is willing to speak out. Probably the RIA should be represented at some Estes Park meetings, like the Recreation District. There may be a need for a different type of management or operation.

The INVITATION? It's to any and all of you to take part in the Retreat's second fifteen years. RSVP.

RETREAT LANDOWNERS ASSOCIATION, INC.

JANUARY 1-JUNE 30, 1986 TREASURER'S REPORT

CASH RECEIPTS:

Assessments	\$13,157.50	<i>\$ 350 unpaid</i>
Interest--Money Market Demand Account	404.43	
Interest--Regular Checking Account	183.31	
Telephone Revenue	<u>3.39</u>	
Total Cash Receipts		\$13,748.63

CASH DISBURSEMENTS:

Accounting	\$ 180.00	
Expense Reimbursement	125.76	
Insurance	671.00	
Legal	1,497.39	
Membership Dues	110.00	
Telephone Hut at Firehouse	134.20	
Annual Meeting	20.00	
Office Supplies	705.67	
Road Maintenance	323.55	
Secretarial Services	380.00	
Telephone	305.23	
Property Tax	<u>157.96</u>	
Total Cash Disbursements		<u>4,610.76</u>
		<i>Δ+</i> \$ 9,137.87
Regular Checking Account Balance 1/1/86		181.84
Money Market Demand Account Balance 1/1/86		<u>12,193.61</u>
Funds on Hand 6/30/86		\$21,513.32



RETREAT LANDOWNERS ASSOCIATION, INC.

December 1986

YEAREND COMMENTS FROM YOUR PRESIDENT

On behalf of the Board of Directors I would like to wish all of you Season's Greetings, and the hope for a good 1987. The board appreciates all the support you showed at the annual meeting, and we will continue to do our best in the coming year. At our November meeting assessments for 1987 were set at \$55. This is \$10 less than last year. We were able to keep our costs down but still need your support in paying your 1987 assessment when you receive your notice.

We have good cooperation with members in our efforts to enforce the covenants. All these efforts cost money, however, and I encourage you all to read and follow the covenants. The board does not like to take legal action but must do what is best for the Retreat as a whole. We intend to recover any and all legal expenses in the event we do have to take enforcement action. If you have a complaint or suggestion the board requests that you submit it in writing. All correspondence should include specifics of the complaint or suggestion, your name, address and a phone number where we might reach you.

We are looking for a back-hoe with a front-end loader for the Retreat. This will greatly help the road maintenance effort. VTN Corporation's promissory note for \$3500 comes due in February. This money will be applied to the back-hoe purchase. Other plans being considered include an addition to the firehouse for storage and work area for the grader and back-hoe.

I felt the annual meeting and potluck was a great success. I look forward to the next one on July 25, 1987. I know a lot of work went into the preparation and want to thank all of those involved. It was good to see so many of you there.

If anybody is interested in becoming a board member, we would like to hear from you. There are vacancies to fill every year. We meet about every other month, and there is some other work involved, but I find it very rewarding.

If you have any questions or concerns please do not hesitate to contact me or any other board member. We are here for you. Again for the Retreat, Happy Holidays.

Graham Fowler
President, RLA

BUDGET PROPOSAL

1987 RETREAT LANDOWNERS ASSOCIATION

1986 EXPENDITURES		1987 BUDGET
ENVIRONMENTAL	000.00	750.00
Expense Reimbursements		350.00
(Actual thru 11/1/86)	244.55	
Additional Estimate thru 12/31/86	<u>67.20</u>	
	311.76	
Legal Services		2,500.00
(Actual thru 11/1/86)	2,995.78	
Additional Estimate thru 12/31/86	<u>205.00</u>	
	3,200.78	
Charges for VTN (1,803.66)	<u>-1,803.55</u>	
	1,397.12	
Annual Meeting (Actual Expenditures)	180.00	200.00
Office Supplies (Actual)	1,616.58	1,400.00
Additional Estimate thru 12/31/86	<u>150.00</u>	
	1,766.58	
(New handbooks)	250.00	
(Postage handbooks)	280.12	
(Savin Copier)	<u>350.00</u>	
	880.12	
	<u>-880.12</u>	
	886.46	
Property Taxes	157.96	100.00
Road Grader Maintenance		500.00
(Actual 11/1/86)	98.83	
Additional Estimate thru 12/31/86	<u>50.00</u>	
	148.83	
Road Maintenance (Actual 11/5/86)	773.76	3,500.00
Additional Estimate thru 12/31/86	<u>350.00</u>	
	1,123.76	
Secretarial Services	740.00	750.00
Trout Stocking	650.00	750.00
Miscellaneous		
Commercial Package Insurance	571.00	750.00
Workmen's Compensation	340.00	430.00
Audit	180.00	180.00
Membership Dues	110.00	110.00
Glen Haven Vol. Fire Dept. Donation	500.00	500.00
Fire House Telephone	526.51	650.00
Additional Estimate thru 12/31/86	<u>110.06</u>	
	2,437.57	<u>13,420.00</u>

ASSESSMENTS

Assessments for 1987 will be mailed prior to January 1, 1987. This year's amount is \$55 for Retreat members, and \$30 for Bulwark Ridge members. The assessments become delinquent March 1. If you anticipate problems, PLEASE notify the assistant treasurer; arrangements will be made to help. If no response is made, collection procedures, as required by the by-laws, will be started in March. Some members have suggested a different year-i.e. June to June. Due to several considerations with the bylaws, IRS, State, the board is reluctant to change the fiscal year. Your usual cooperation is appreciated.

TELEPHONES

There are some efforts being made to extend service farther into the Retreat - Filing 4 & 5, and along Copper Hill Road. The cost becomes quite reasonable if enough services are enrolled at the time of construction. The board has discussed this, and some of you may receive an interest questionnaire. Please give this matter some consideration, and notify the board if you are interested, but do not receive any information by February 1987.

CULVERTS

Driveway culverts are a necessary nuisance. The Retreat wants you to know of a new Corrugated Polyethylene Culvert which comes in many diameters and lengths. One person can easily handle a 20 ft section. It is cheaper, won't rust, returns to shape if bent, and strong enough for your heaviest load. Contact the ACC if you wish more information.

GLEN HAVEN AREA VOLUNTEER FIRE DEPARTMENT

The GHAVFD in November elected John Barlow to head their organization this next year. All the Retreat members wish John and his fellow members continued success, and thanks for their efforts in the past. The Retreat urges all members to support the GHAVFD; remember it is NOT a tax supported agency.

THANK YOU

Millie and IB Muller thank all of their Retreat friends for their prayers and best wishes, and where they were able, for visiting on the occasion of their 50th wedding anniversary.

NOTE: The Board and ACC are interested in getting more information to the members about building in the Retreat. Thanks to Steve Little for sharing his family's "do-it-yourself" experiences.

BUILDING (MOST OF) YOUR OWN CABIN IN THE RETREAT

My wife and I bought a lot in the Retreat in 1979 and we built our cabin there during the following summer. The property was empty except for a crude driveway and culvert when we bought it and even these had to be redone. I had never built anything more complex than a tool shed before and knew it would be a big job to keep track of all parts of the building process, so I studied several books on home construction over the winter of 1979-80. I made a lot of plans, and in April of 1980, I visited the area for a week to stake-out the house site and to contact subcontractors for the excavation and foundation, and for the drawing of the building plans.

Before anything could get started, I had to petition the county for a variance, because our building site was nearer than the (now) allowed 100 feet from the stream. (It was apparently only 25 feet when the Retreat was developed). The county people were very receptive to my request, and I had come to Colorado for Christmas, 1979, partly to appear at the meeting at which my variance was to be decided. Because of a bad snow storm, the meeting was delayed for a month and I couldn't appear, but the variance was approved at the following meeting.

The first item that you must arrange with the county is the position of your well and septic system. The septic system and the well position weren't very difficult for me, partly because I had to have a holding tank because of the proximity of my site to a stream. Getting the well drilled, on the other hand, was really a problem. Everyone told me that a particular driller was the one to get to drill the well, but it was very difficult to get him to come and actually start drilling. After many letters, telephone calls, and personal visits, my well was drilled in July of 1980. Unfortunately, at that time, the cabin was in the middle of construction. The well has given me lots of good water so far; it is 210 feet deep and has a flow of about 30 gallons/hr.

My plans were submitted to the county planning department in early June, 1980, and fortunately (due to the very high interest rates and low number of construction starts) they were approved in mid-June. I had sent a copy to the ACC of the Retreat at that time, too, and got a speedy approval from them. I wish I had taken more time to talk with ACC members and others who have built cabins, but I was in a hurry that summer. Our plans were to build a two-story cabin of 1250 square feet. The lower story is built into the hillside.

Excavation commenced in mid-June, and by June 30 the foundation walls were in and the holding tank placed. Don't forget that the underground plumbing below the slab and the footing must be in during this phase, too. I had poured concrete walls put in, and I would advise anyone doing this to try to put an access road above the site so cement trucks can get above the foundation. I couldn't do this so I had to have a concrete pumper truck come three times (footing, walls, and floor) at a cost of \$75/hr FOB Denver. Lots of \$\$\$\$. It is also important to plan how much fill you will need and try to get it from your

excavation if possible. Despite massive earthmoving from my cabinsite, and the whole site being covered with dirt piles, I had to bring in 12 loads of fill at, again, a considerable expense. A little bit of foresight in placement of the footings would have eliminated this expense. A lot of planning went into keeping the foundation walls and floor watertight. I put in perforated pipe in a gravel bed around the walls at the footing level, and the concrete walls are covered with black asphalt paint. 6 mil black poly was placed under the poured concrete floor, and I recommend that to keep out moisture and Radon gas (a real danger in modern well-sealed houses). All in all, probably overkill; but I haven't had any leaks. You should perhaps consider insulating below the slab and at the edges as well. I did not do that, and I have had to insulate the floor in the first story (after the fact) in order to have a comfortably warm downstairs.

Electricity was relatively easy to arrange from the power company, but you must get a temporary box with a ground fault indicator circuit (very much safer for working in contact with the ground). Electrical subcontractors will sometimes provide the temporary boxes, but the state inspector must inspect and approve the temporary before the power company will hook it up. It is a real step upward toward civilization to have power, and I was very tired of sawing 2x8's and 2x12's by hand the first week of framing without power.

Local lumber yards will look over your plans and will make an estimated list of supplies for your construction as well as give you a bid based on that list. They generally give 10% discounts on the materials if you accept their bid. Delivery of nearly full loads was easy to arrange, but it sometimes took a while if you needed a partial load. I found a small 4'x8' trailer was absolutely invaluable; I could send my wife into town with a list of needed supplies and have them back in 2-3 hours.

In any event, on June 30 I started framing the cabin with a hired hand (who fortunately had built a few houses) to help me for the next six weeks. Framing is fun, one makes progress every day that is easily visible. I put on a 6:12 roof. It was a bit steep for comfortable working, especially with a 2 story dropoff. There are braces for scaffolding on rooftops, and I eventually used them. I also recommend some sort of scaffolding, either jacks or a framework, to attach second-story siding. I tried to do it from a ladder, and it was very hard. Be sure to use the correct strength of roof trusses, strength requirements are higher in the mountains. By August 15 we had a completely weather-sealed cabin, and even had some of the drywall up inside. The rough plumbing, rough electrical, and insulation were also installed. I attached 4 mil poly on all outer walls and ceilings on the inside just under the drywall...a good way to cut down on infiltration of cold air.

Those six weeks were very hard...6 day weeks with 11 or 12 hours per day, but there were some slack times as well. I had subcontracted the electrical and plumbing work, and I found that it was a real chore scheduling the subs and all the inspections so we wouldn't lose time. The county does all the inspections except electrical, but they don't inspect in our area on every

Please make the following changes, corrections, and additions to Your Retreat Landowners Handbook.

Page 25-Filing 1

- Lot 3. Delete Slade. New owners Gardner, Malcolm & Sheila, Star Route 2, Box 580, Bath ME 04530.
- Lot 4. Delete Libner. New Owners Goodwin, Quentin & Penny, 3120 Grandview Dr, Greeley, CO 80631.
- Lot 44. Delete Blackwell. New owners Crandell, Thomas & Ethel, 4470 S Lemay #501, Ft. Collins CO 80525.
- Lot 48. Spahn. Change address to 3237 Sugarbush, Carrollton TX 75007.
- Lot 59. Delete Markham. New owners Huberts. See Lot 57.
- Lot 79. Tomlin. Change address to 4121 Rice St #471, Lihue, Hauai, HI 96766
- Lot 82. Delete Mechling. New owners Caper, Mr & Mrs James, 7246 Cottonwood Ct #D, Willowbrook, IL 60521.
- Lot 83. Delete Perez. New owners Caper. See Lot 82.
- Lot 85. Delete Fowler. New owners Besson. See Lot 84.

Filing

Page 27-Filing 2

- Lot 23. Delete Richardson. New owners Ponche, Charles & Linda, 1177 Purdue Drive, Longmont, CO 80501.
- Lot 45. The correct spelling is Widmaier. Sorry for the error.

Page 31-Filing 5

- Lot 7. Delete Waller. New owners Bert, Larry & Judith, 1242 49th Avenue, Greeley CO 80634.