

DIAMOND GROVE COMMUNITY ASSOCIATION

MARCH 2017

**FRIENDLY
REMINDER**
PLEASE KEEP
YOUR GARAGE
DOOR CLOSED
FOR YOUR
SAFETY. THE
RULES ALSO
REQUIRE IT.

**FirstService
Residential
(916) 608-3068**

**After Hours
Customer Care
1-800-428-5588**

**Community
Manager
MaryAnne Glines
maryanne.glines@
fsresidential.com
916-293-4754**

**Assistant
Community
Manager
Stuart Reed
Stuart.reed@
fsresidential.com
916-293-4746**

**On Site Customer
Service
Teri Ruhman
Teresa.ruhman
@fsresidential.com
707-451-9209**

Emergency: 911

**Non-Emergency
Police Assistance:
(707) 449- 5200**

Association News

Saint Patrick's Day



Patrick was a 5th-Century Romano-British Christian missionary and bishop in Ireland. Much of what is known about Saint Patrick comes from the *Declaration*, which was allegedly written by Patrick himself. It is believed that he was born in Roman Britain in the fourth century, into a wealthy Romano-British family. His father was a deacon and his grandfather was a priest in the Christian church. According to the *Declaration*, at the age of sixteen, he was kidnapped by Irish raiders and taken as a slave to Gaelic Ireland. It says that he spent six years there working as a shepherd and that during this time he "found God". The *Declaration* says that God told Patrick to flee to the coast, where a ship would be waiting to take him home. After making his way home, Patrick went on to become a priest. According to tradition, Patrick returned to Ireland to convert the pagan Irish to Christianity. The *Declaration* says that he spent many years evangelizing in the northern half of Ireland and converted "thousands". Patrick's efforts against the druids were eventually turned into an allegory in which he drove "snakes" out

of Ireland (Ireland never had any snakes). Tradition holds that he died on March 17 and was buried at Downpatrick. Over the following centuries, many legends grew up around Patrick and he became Ireland's foremost saint. Today's St. Patrick's Day celebrations have been greatly influenced by those that developed among the Irish diaspora, especially in North America. Until the late 20th century, St. Patrick's Day was often a bigger celebration among the diaspora than it was in Ireland. Celebrations generally involve public parades and festivals as well as the wearing of green attire or shamrocks. There are also formal gatherings such as banquets and dances, although these were more common in the past.

Everyone in Diamond Grove is invited to a Celebration of the Life of

Mae Ranche

Mar 4th 2017, 2PM – 4PM
Diamond Grove Clubhouse



Thinking of Adding Solar Panels to Your Home?

According to Timothy Jones, a real estate attorney with law offices at 622 Jackson St, Fairfield, CA, Solar panel leases are a growing problem for those who list their property for sale. If you are considering adding solar panels to your home, here are some of the things Mr. Jones suggests a seller consider when preparing to sell their home where a solar panel lease is involved.

(reprinted, in part, from *Daily Republic*, Saturday, February 4, 2017 "Home Seller")

Q: My wife and I listed out house for sale a few weeks ago. We have a great Realtor and accepted a good offer last week. Our Realtor just informed us that we have a problem.

Two years ago we signed up with a solar panel company to install a solar system on our house. The deal was that there's no money up front. We were told that having a "green" home would ass to the sales value. Now that we want to sell we're informed the buyers have to apply for credit with the solar company and be approved to take over the contract. Our agent spoke to the buyers who have no interest in applying for credit from the solar company. According to their Realtor, the buyers are using every penny they have to get into the house' and they can't afford to take on any more debt.

We don't want this sale to fall through. But even if it does, we're afraid we are going to have the same issue with any other buyer who is interested.

A: I'll tell you right now, this is a growing problem that is only going to get worse in the next few years. There are several different issues at work here.

For starters, there are many different solar companies marketing their products to homeowners. However, most that I'm familiar with offer three different programs for the homeowner to choose from.

A homeowner can elect to simply purchase the panels and hardware directly from the supplier. Once installed, the homeowner owns them and can do whatever they want with them. However, the cost can easily run upward of \$30,000, a sum many people don't have at their disposal.

The second option is a financing arrangement. It's pretty much like buying a car on credit. You own the panels, but instead of putting a lien on the panels they put a lien on the house just like a bank would with a

second mortgage.

Finally, you can lease the panels. That sounds like what you did.

A lease is a lot like leasing a car. You never really own it. Financial arrangements differ but typically you pay for the lease by being credited with a reduced amount for the electricity produced by your panels resulting in your Pacific Gas & Electric Co. bill being higher than it would have been if you had bought the system. The float between the actual power generation and your bill is the solar company's profit.

A variation is to have you make lease payments directly to the solar company.

All three options work, until you go to sell the house. If you bought the panels outright you don't have a problem. Let them convey with the home or remove them and take them with you. It's your choice.

But if they were financed or leased, someone has to take over the payments and commitment. That means your buyer has to qualify. And very often, the one thing buyers have none of the day they close escrow on a new house is extra money since we have a natural tendency to buy the best house we can afford. So in short, you really only have two options. You can buy out the lease, or pay off the financing, at the close of escrow. That means less money from the sale you were counting on.

Or maybe you can get lucky and find a buyer who is able to qualify to take over the contract. But it's getting worse. People really started installing panels in earnest when electric bills were rising dramatically a number of years ago.

However, over the past five years or so technology has made great leaps in energy conservation. Converting your home to LED lighting, replacing your old air conditioner and furnace with a modern, energy efficient one, and even replacing you refrigerator, washer, dryer and TV will cost less that installing solar panels and could reduce your energy bill to less that half of what it was. And, or course, you own those improvements and can sell them with the house.

As a result, if electric bills can be reduced so much, the cost/benefit ratio of solar panels starts to become more questionable. Buyers who are aware of this trend may have no interest in taking on a long-term obligation to pay a solar company, thereby reducing the number of buyers willing to take over your payments.

Committee Meetings

Social Committee: Thursday, March 2nd, at 10:30 am in the Clubhouse. We are still hoping that the newer members of our community are interested in seeing our dinners continue. Please join us at the next meeting. All are welcome!

Finance Committee: March 20th at 10:30 am in the large Clubhouse room.

Karaoke is Back!

Catch the Karaoke Kraze! Come join us on Saturday, March 18th from 6pm-10pm at the Clubhouse. Bring your own drinks and snacks and get ready to have some fun. If you don't want to sing by yourself, there are others who will gladly help. You can even sing along while sitting at your table enjoying the entertainment.

No need to RSVP, just come on down. If you have any questions, you can contact Jeri Holsapple at 707-474-5838. Hope to see you there!

Know Someone Not Feeling Well or Has Lost a Loved One?

Do you know someone at Diamond Grove who might need some encouraging words due to illness or loss, please contact Judy Cherry and she will send some words of compassion on behalf of the community. Judy can be reached at 707-474-9678.

2017 Culinary Trip through Europe With Diamond Grove

During the coming year, the Diamond Grove community will be celebrating the national foods of European Countries.

March 11th Dinner—Budapest, Hungary

On March 11th, we are cruising down on Blue Danube. Just crossed the border from Austria to Hungary. Numerous Old Castles on both sides of the river, dating back several hundred years. Bright lights ahead!!! Wow, we just arrived at the Pearl of the Danube, City of Budapest, Hungary.

Dinner will be served at 6pm at Your Dinner Table.

The menu includes Hungarian Chicken Paprikas (chicken stew) with white rice, cucumber salad and ice cream for dessert.

Social hour begins at 5:00pm and dinner served at 6pm.

Tickets will be available from Wilma Rasmussen (447-9072) from March 1 to March 8 until 5pm (no refunds). Tickets are \$10.00 each.

Fun Things To Do at Diamond Grove

CANASTA Diamond Grove has Canasta games every Monday in the clubhouse at 1:00 pm.



COFFEE SOCIAL Diamond Grove has a coffee social every Wednesday morning in the clubhouse at 10:00 am.

SWEETS—Single Women Enjoying Entertaining Together. This group meets once a month for good food and good conversation.



March **SWEETS** will be held on March 15th, 2017. We will be going to Strings at 5:30 for some wonderful food! Daylight savings will be in effect by that time so we will be meeting for dinner. Please call Jeanne Peterson or Wilma Rasmussen to make your reservation no later than March 13th, 2017. If you signed the sheet at the last SWEETS you do not have to call her. SWEETS is for single ladies so if you are a new resident in Diamond Grove, it is a good way to meet some of your neighbors!

SHUFFLE BOARD Members of Diamond Grove are playing Shuffle Board every Wednesday at 4:00 pm. All residents are welcome! Shuffle Board courts are located behind the gates of the pool. Even if you don't play, stop by to cheer others on! Comfortable seating is available.



BINGO Diamond Grove has Bingo on the first and third Thursday of the month. For March this will be March 2 and March 16 and Bingo will start at 2:30pm and go till 4:30pm.

March Wine Social



The Community Wine Social will be on Saturday, March 18th from 4:00-6:00 pm. Don't drink wine? That's just fine! All residents are encouraged to come and bring their favorite drink of choice (wine, beer, soda, tea, etc.). Be sure to also bring an hors-d'oeuvre for everyone to share. The social is a great way to get to know your neighbors in a relaxed setting.

Where's My Payment?

A joint meeting between your Board, Finance Committee and Management representatives proved to be very beneficial in identifying one major contributing factor for inaccurate accounting of assessment payments.

Some of our members are submitting their payments without including the remittance stub from their statement. That's a problem.

All payments are processed through a central automated "lockbox" facility which identifies them based upon the coded information on the remittance slip. When the remittance slip is not included, the payment is misrouted and often incorrectly credited. The "remittance slip" is the lower 1/3 portion of the page on your monthly statement. Whether you mail your payment or take it directly to the on site management office, ALWAYS cut that portion of the page off and include that remittance slip in the envelope.

FirstService Residential Best Contact Information

For your convenience, please remember to call the following during business hours:

On Site—Teri Ruhman
(707) 451-9209

Assistant Community Manager—Stuart Reed
(916) 293-4746

Community Manager—Mary Anne Glines
(916) 293 4754

If you have an after hours property threatening emergency, please call our 24/7 Customer Care Center at 1-800-428-5588.

Weekly Exercise Schedule

All exercise classes are held at the Diamond Grove Clubhouse. There are no classes on the Tuesday of the Board meeting.

- Monday: 9:00 am Strength training
- Tuesday: 8:40 am Yoga, 9:30 am Qi Gong
- Wednesday: 9:00 am Yoga
- Thursday: 8:40 am Yoga, 9:30 am Qi Gong
- Friday: 9:00 am Strength training

February Birthdays

Herschel Bolton—March 3, 1929

Happy Birthday!

February Anniversaries

David & Julie Stephens—March 21, 1973

Vern & Marie Totty—March 23, 1969

Happy Anniversary!

If you would like to be included in this list, please contact Betty Woods at 448-8285

Welcome to Diamond Grove!

The Welcome and Sunshine Committee would like to extend a warm welcome to Diamond Grove's newest residents:

Robert and Barbara Balderrie
Glenn and Jean Boyce



**Welcome to the
Community!**

UPCOMING MEETING:
**Monday, March 27, 2017—
CLOSED SESSION MEETING
at 1:30 pm**

**Tuesday, March 28, 2017—
OPEN SESSION MEETING at
10 am.** The meeting will be held at
the Diamond Grove Clubhouse.

Please join us.
All residents are welcome!

Diamond Grove Community Association Board Meetings

All residents are encouraged to attend **Open Session** Board Meetings. Board meetings are a great way to become involved in your community and learn about the issues that affect you the most.

**Board of Directors Meetings are a great
way to get involved in your community!**