

The mission of The Wyndbag is to keep our community informed & involved. Please feel free to contact any of the people below with issues or concerns.

Contact Information

Town Properties

500 Thomas Moore Pkwy
Crestview Hills
KY 41017-2175
Office: (859) 291-5858
Fax: (859) 291-7767

www.TowneProp.com/MyTowne
Community # 9660

Office Hours:
Monday – Friday
8:30 A.M. – 5:00 P.M.

After Hours Emergency
CALL 24 HOUR
ANSWERING SERVICE
(859) 291-5858

Association Concerns;
Community Administrator –
Jeff Clark
jeffclark@tp1.com

Maintenance Requests &
Dues; Admin –
Judy Reis
JudyR@tp1.com

Insurance –
Kinker Eveleigh Insurance
(513) 891-6615

Clubhouse Rental –
Becky Dozier
(859) 647-1892

Social / Recreational
Co-Chairs:
Linda Hall
(859) 283-0839
Janey McEntyre
(859) 282-1549

Newsletter & Website
Coordinator:
Jennifer Mitchell
www.SuperbByDesign.com
(859) 647-7379

The Wynds at
Oakbrook Website:
www.wyndshoa.com

The Wyndbag

Three Cute Life Quotes to Help You Live Life to the Fullest

By Karan Kapoor

Hearing the word "Cute" instantly brings smile on our face. And so are these Cute Life Quotes. The cute quotes about life, I've gathered below will inspire you, motivate you and will give you new fresh perspective about life.

"Shoot for the moon. Even if you miss, you'll land among the stars." -
Les Brown

We always get what we actually want in life. Therefore, one should always aim for high in life. Never ever accept less than the best. It's better to aim high and miss than to aim low and fail because even if we miss by aiming high, we

still get something. But when we aim too low and fail we don't get anything.

"Have the courage to live. Anyone can die."

Look at your life and ask yourself this question, "Am I living my life?" or "Am I spending my life?" It's easy to spend life. Everyone can do it. In fact, everyone is doing it. But living life requires courage and confidence. It requires continuous efforts on your part. But once you begin stepping out of your comfort zone, and taken the steps towards the life you've imagined for yourself, it becomes easy for you. So leave the comfort of status quo and start living your life to fullest extent possible.

In three words I can sum up everything I've learned about life: it goes on. - Robert Frost

Life goes on and at a very fast rate whether you enjoy it or not. Often time, we spend most of our life either worrying about past mistakes or worrying about future. Thinking about past mistakes just doesn't make any sense unless you want them to happen again. Worrying about future, again, is useless as you don't certain about what's going to happen in future. The only thing we have is our present. So, live present moment to your heart's content. Enjoy it fullest because life goes on.
www.ezinearticles.com

Your Feedback Requested!

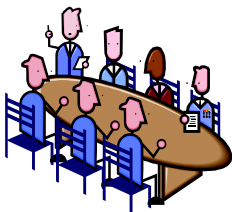
The board and the communications committee work hard to bring this newsletter, and we hope that you find it valuable. Please give Jennifer a call at 859-647-7379 or email her at Jen@SuperbByDesign.com and let us know what you like, what you would like to see included or any other feedback that can make this communication tool better for you!



**Open Social & Recreation Committee Meeting
Feb 25 , 7PM**

“Nothing makes you more tolerant of a neighbor's noisy party than being there.”

Franklin P. Jones



**Annual Board Meeting – voting to appoint new board members
Feb 18, 7:30 PM**

Thank You from the Social & Recreational Committee

Oakbrook Gives Back was held the weekend before Thanksgiving. The community came through again this year and donated approximately 50 coats – some of those were brand new. Fairhaven Rescue Mission was again the recipient of our generosity – the new coats were pulled from the pack and wrapped as Christmas gifts for the needy.

Our bake sale didn't net as much money this year as it did last year but we were able to give a \$30 gift certificate to Bob Evans restaurant to a deserving family from Walton, KY.

We have received thank you letters from both organizations – I will present both letters to the Board at the next meeting.

Thank you Oakbrook for your giving spirit during this most difficult year!

Our social committee is on Facebook. You can contact the group at "Wynds of Oakbrook Social Committee" on Facebook. This is another way to communicate with the community about what is happening.

The Social Committee will have a planning meeting at the clubhouse. This will be on Thursday, Feb. 25th at 7 p.m. The community is welcomed and encouraged to come help plan events for the year.

Boone County Library Event - February 24th Naturalist and Wildlife Artist John James Audubon

Storyteller Brian Ellis portrays John James Audubon at the Main Library on Wednesday, February 24, at 7:00 p.m. Ellis has performed as Audubon in museums, nature centers, schools and libraries across the United States, including Audubon's home in Henderson, Kentucky.

Spend an hour in the "studio" of one of America's greatest naturalists and wildlife

artists. Listen to tales of his adventures as he finishes something no one had ever accomplished before - drawing every bird in North America!

Ellis, as Audubon, enchants you with stories of his travels and travails in the wildest places on the planet. He celebrates the natural history of North America as he saw it in the early 1800s and brings to life

bird behavior, focusing on the birds you are most likely to see in your backyard. Learn to imitate the calls of some birds as you hear about the life histories of your favorite feathered friends!

For information on other events happening at the Boone County Library, go to www.BCPL.org or call 859-342-BOOK(2665)

Association Insurance

In January, 2010, each unit owner should receive a CERTIFICATE OF PROPERTY INSURANCE effective 01/01/10-01/01/11 covering their unit. If you have a mortgage on your unit, you may want to forward a copy to your mortgage company to provide them with documentation that your unit is insured.

Fire and Extended Coverage – Casualty Insurance

The Declaration of Condominium Ownership requires the Association, as Common Expenses, to obtain for the benefit of all Owners, insurance coverage on all building structures or other improvements constituting Condominium property against loss or damage by fire, lightning and such perils comprehended within the term “extended coverage,” and vandalism and malicious mischief in an amount not less than 100% of the replacement value thereof.

Owner’s H06 policy

There is a deductible applied to each claim made against the policy. As in the past, unit owners are responsible for the \$5,000 deductible amount to the Association insurer when an owner makes a claim for damages sustained. This requirement is outlined in the Declaration of Covenants governing The Wynds (Art V, Sec 2, d).

Some typical examples of insurance losses and claims are:

1. Mr. and Mrs. Jones have a small fire in their kitchen and the loss is \$4,000. The owner (or owner’s insurance) is responsible for the \$5,000 deductible (or any lesser amount). The Association’s insurance would pay 0 as the loss does not exceed the deductible.
2. Mr. and Mrs. Johnson live next door to Mr. and Mrs. Wilson in attached units. There is a sewer backup and water enters both units. With the cleanup and repainting, the cost is \$6,000. Each owner pays \$2500 deductible, splitting the \$5000 deductible, and the Association’s insurance pays \$1000. Owners should insure their HO 6 policy has water/ sewer back- up coverage.
3. A major windstorm causes damage to the exterior siding of a building and nothing on the interior of the unit is damaged. The cost for the repair is \$7,500. The Association is responsible for the \$5000 deductible, and the Association’s insurance pays \$2500.

Liability Insurance

The Association, as Common Expenses, also insures itself, the Board of Managers, and all Unit Owners against liability for bodily injury to or destruction of property occurring upon, in or about, or arising from the Common Areas and Facilities. Such policy shall not insure against liability for personal injury or property damage arising out of or in relation to the individual Units, or Limited Common Areas adjoining the unit, which is the responsibility of each individual Unit Owner (and normally covered by their HO-6 policy).

Following are the guidelines which the Association recommends following for damage claims:

1. Whenever damage occurs, the owner is to notify their H06 carrier, as well as Towne Properties, Managing Agent for The Wynds. Towne Properties will notify the Association’s insurance carrier. Normally Towne Properties will help coordinate contractors for the restoration of Association insured property where the loss may exceed the \$5000 deductible as all contractors must be licensed, bonded, and meet certain liability and Worker’s Comp insurance requirements in order to be paid with insurance proceeds. The homeowner should include all costs related to the claim for repair to the interior when submitting their claim to their H06.
2. If two or more units share the same claim as a result of damage from a common problem or situation, the owners will then share the cost of the deductible amount to the Association.
3. If repeat or additional damage occurs from a prior claim that is still pending, no additional deductible will result. After a claim has been closed, there would be a new claim and a new deductible.

Please note that this information is applicable only to INSURABLE losses, not general maintenance or repair of any portion of the building. This information is a guideline; if you or your HO-6 agent have specific questions please contact The Kinker- Eveleigh Insurance Agency, insurance broker for The Wynds @ 513.891.6615.

Wynds at Oakbrook
500 Thomas More Parkway
Crestview Hills, KY 41017-2175

Presorted
Standard
U.S. Postage Paid
Florence, KY
Permit No. 82

Community Board Meeting Schedule



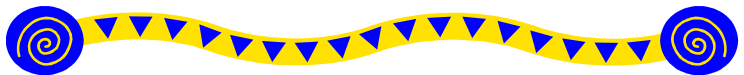
Town Properties
500 Thomas Moore Pkwy
Crestview Hills
KY 41017-2175

Office Hours:
Monday – Friday
8:30 A.M. – 5:00 P.M.

Community Website
www.WyndSHOA.com

The Wynds *Community Board Meetings* Open to all Residents

will be held each 3rd Thursday January through
November at 7:00pm at the Clubhouse.



**A special Annual Meeting will be
held on February 18 at 7:30 pm
at the Clubhouse.**