



Newsletter: August, 2023

This newsletter contains information about the association directory, and a request for updated information. Also, Treasurer Doug Hayden has written a bit about inflation, climate change, the insurance industry, and our budget. There is an **urgent call** for board volunteers—again and always! Beyond those matters, there are some upcoming dates to mark on your calendars, including the first in-person association meeting since 2019! Woohoo!

Association directory

Maintaining an accurate directory is a challenge, in part because people move in and out, but also because many people change their telephone numbers. The days of keeping one home number for the majority of our lives is long gone. You might remember your childhood phone number, but many of us can't remember our spouse's number without looking it up in "contacts."

During the recent driveway work, we discovered that the directory was not accurate for some people, mostly because telephones were changed.

Here's **your assignment**:

1. Check your listing in the directory by going to wwpines.net, logging in with your password, clicking on "members," and then on "directory."

NOTE: when you look at the directory, you can manipulate it by clicking on the headings at the top. Clicking on "last name" will sort the list alphabetically. Clicking on "street address" will sort by house number (although the directory doesn't separate East/West/Crossing addresses).

2. If there is an error in your listing, please contact the webmaster, Sally Mulder (sjmulder25@gmail.com).

NOTE: If you don't remember your password, also contact Sally. Additionally, only one phone number is listed per address, so choose the phone where you are most likely to be reached.

3. Print yourself a new directory. If you don't have a printer, please contact the secretary (bamezeske@gmail.com) who will print one for you. It's a good idea to print a new directory every six months or so, to keep track of new co-owners.



From Treasurer Doug Hayden:

The Effects of Inflation, Supply Chain, Climate Change & the Federal Reserve Rate on Budget

The board of directors is in the process of preparing the association’s budget for 2024 and we’re seeing the effects of inflation, supply chain, climate change and the Federal Reserve increase in interest rates.

As we all know our Social Security Cost-of-Living Adjustment increase for 2023 was 8.7% based on inflation. We’re seeing similar increases in the contracts we’re renegotiating for 2024.

	2023	2024	% Increase
DJ’s Landscaping (lawn care & snowplowing)	\$134,013	\$147,414	10.0%
Arrowaste (garbage & recycling pickup)	\$18,103	\$19,008	5.0%
Holland BPW (water & meter rates)	\$67,463	\$71,918	6.6%

Our **Farmers Insurance** rates increased from \$28,023 in 2022 to \$33,226 in 2023, an **18.6%** increase due in part to rising costs of building material as well as supply chain and building labor costs increases. Climate change is also having a major impact on the cost of insurance ([Insurers withdraw from riskiest areas as threats from climate change grow : NPR](#)).

Lastly the Federal Reserve Rate has increased: prior to March of 2022 the rate was **0.25%**; it is currently **5.50%**. While this has increased the cost of loans and mortgages, it has also increased the Association’s return rates on our Reserve Fund CD’s. In 2021 we made \$4,767 in interest; in 2022 we made \$7,043; and in 2023 we expect to make almost **\$30,000**--a **425.9%** year over year increase from 2022. We are expecting to make \$30,000+ in 2024.

The board, as always, does its best to put together a budget that is both proactive in addressing our infrastructure and operating costs, and faithful to our financial responsibilities toward co-owners and our property values.

Our board needs volunteers!

Are you willing to serve on the board of directors? This is a question you should be asking yourself **every year**, because the importance of a stable, well-functioning board is key to a well-managed association. There are two openings for the three-year terms beginning in January, 2024, and we have **only a single candidate!**



In the April, 2023, newsletter (available at wwpines.net, under “about us,” no password needed), there is an extensive discussion of the reasons to volunteer, the costs in time, the benefits in service, and the consequences that will occur if we cease to have a volunteer board and need to hire a management company.

Please **consider volunteering** as soon as possible. Board elections will take place at the annual meeting in October. If you have questions, contact any board member—the names are all at the bottom of this page.

Dates to mark on your calendar:

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| August 28, 29
(tentative) | Monday and Tuesday. Pond raking. We will be hiring some outside help, but can use able-bodied volunteers as well. |
| Sept. 30 | Saturday. Annual fall clean-up. Meet at the bridge at 9 a.m. Bring gardening gloves if you have them. Questions? Contact Gerry Stoneburner (gnks905@gmail.com). |
| October 10 | Tuesday. ANNUAL MEETING, election of officers, and presentation of the 2024 budget.
Where: Harderwyk Ministries, 1627 W. Lakewood Blvd.
Time: 7:00 p.m.
Come for coffee/tea and cookies. Nothing to bring but yourselves, your ballots, and budget information which will be sent to you a couple weeks in advance of the meeting. We look forward to seeing you there! |

Where has the summer gone?