

October 2015

# IRONWOOD AT PORTOLA SPRINGS

[www.PortolaSprings.org](http://www.PortolaSprings.org)

## HOMEOWNERS ASSOCIATION

Ever wonder why you have a homeowners association? Your association may be your best tool to protect the value of your home and the quality of your neighborhood. Community associations do any number of different things, such as setting and collecting the maintenance fees required and needed to manage an association, maintaining landscaping or recreation centers and providing for events or meeting places for neighborhood functions. That being said, one of the most important functions of an association is to enforce deed restrictions and protect the value of the community assets, among those are your home.

## KEEP OUR HOME VALUES HIGH

- Pick-up after your pets.
- Use an ashtray inside and outside of your home.
- Throw-out flyers left on your porch.
- Put toys away each day.
- Place trash cans in your private yard or garage on the same day as the trash pick-up empties your cans.
- Notify Management of any common area issues.



## IMPORTANT COMMUNITY RULE REMINDERS

- Please be aware that the private drives/alley ways are a designated fire lane.
- Please make sure you are using your garages for the parking of vehicles; do not use your garage as a storage unit.
- Please make sure all members of your household retrieve toys and personal items from the common areas or streets.
- Please make sure you are immediately cleaning up after your pets. Use the doggie walk bags that are strategically placed throughout the community.
- Please remove all trash cans from the streets/drives within 12 hours of being serviced.
- A complete set of the community Rules and Regulations is available by contacting Management at the contact information to the right.



## BOARD OF DIRECTORS:

**President:** Manu Veravelli  
**Vice-President:** Chris Keahey  
**Treasurer:** Austin Bailey  
**Secretary:** Vacant  
**Member-at-Large:** Vacant

## NEXT BOARD MEETING:

**November 2015**

*The final agenda will be posted at the cluster mailboxes on Canoe and Wild Trails. You may also obtain a copy of the agenda by contacting Management at: 949-838-3289.*

## IMPORTANT NUMBERS:

### ASSOCIATION MANAGER:

**Jodi Serfaty**

Phone: 949-838-3289

*Emergency After Hours:*

**949-833-2600**

Fax: 949-833-0919

[jserfaty@keystonepacific.com](mailto:jserfaty@keystonepacific.com)

### COMMON AREA ISSUES:

**Jeanette Mendoza**

Phone: 949-838-3264

[jmendoza@keystonepacific.com](mailto:jmendoza@keystonepacific.com)

### BILLING QUESTIONS/ ADDRESS CHANGES/ WEBSITE LOGIN:

Phone: 949-833-2600

[customercare@keystonepacific.com](mailto:customercare@keystonepacific.com)

### INSURANCE BROKER:

Roy Palacios Insurance Agency Inc.

26081 Merit Circle Suite 101

Laguna Hills, CA 92653

949-582-0964

### CLUBHOUSE RESERVATIONS:

Megan O'Grady

949-838-3201



## October 2015 REMINDERS

- For after-hours association maintenance issues, please call 949-833-2600 to be connected with the emergency service line. Please call 9-1-1 for life-threatening emergencies.
- Street Sweeping Day - First and Third Fridays of the Month
- Trash Pick-Up Day - Tuesday  
Please remove trash cans from the common areas after this day.
- Next Board Meeting - November 2015



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### SIGN UP FOR COMMUNITY E-NEWS

Sign up to receive news and updates pertaining to our community association via email. To sign up, please register from the "Account Notifications" page once you have logged into The KPPM Connection at [www.kppmconnection.com](http://www.kppmconnection.com).

### SIGN UP FOR THE ACH PROGRAM

Save time and money and never miss a payment again! Sign up to have your assessment payments automatically debited from your checking or savings account. Please call Customer Care at 949-833-2600 or send an e-mail to:

[customercare@keystonepacific.com](mailto:customercare@keystonepacific.com) to request an ACH application.



## ARE YOU ADEQUATELY INSURED?

Condominium owners sometimes assume that the association's master insurance policy is all the coverage they need. The master policy only covers the building, not your personal belongings, or any upgrades you've made to your unit. For example upgraded flooring, new cabinets or appliances, or renovations are generally not covered by the master policy. Neither does it cover parts of the building that are used only by you – like the balcony or the pipes that feed into your unit from the main lines.

All residents need their own insurance for the insides of their units, their belongings, and any damage that might be caused by something within your unit (such as a leaking toilet). In a few rare cases where coverage is provided under the master policy, you will still be responsible for the deductible. To have your personal belongings and any deductibles covered, you need to invest in a condominium owner's insurance policy, available from most carriers. These policies generally cost only a few dollars each month and are well worth it! Be sure to ask about water or sewer backup coverage. Sewer backups are not unheard of, and a standard policy won't cover the damage to your unit without a sewer backup rider.

If you have any questions regarding what type of coverage you need, please contact your insurance agent. The association's agent is also very familiar with the type of coverage condominium owners need and can help you avoid double coverage or gaps in coverage between you personal insurance and the association's master policy. Please find the insurance agent's contact information on the front page of this newsletter.

## HALLOWEEN AROUND THE WORLD

The traditions and importance of Halloween vary greatly among countries that observe it. In Scotland and Ireland, traditional Halloween customs include children dressing up in costume going "guising", holding parties, while other practices in Ireland include lighting bonfires, and having firework displays. In Brittany children would set candles in skulls in graveyards. Mass transatlantic immigration in the 19th century popularized Halloween in North America, and celebration in the United States and Canada has had a significant impact on how the event is observed in other nations. This larger North American influence, particularly in iconic and commercial elements, has extended to places such as South America, Australia, New Zealand, most of continental Europe, Japan, and other parts of East Asia. In the Philippines, on the night of Halloween, Filipinos return to their hometowns and purchase candles and flowers, in preparation for the following All Saints Day and All Souls Day on November 1st.

-Wikipedia

