

The Good Life...

--- Published by Tamarack Trails Community Services Association ---
(608) 833-1615 – www.tamaracktrails.com / Office Hours M - F 9 am- 4 pm, or by Appointment

December 2024

Meeting Calendar

Meetings are open to all residents.

Amenities Committee
TBD

Architectural Review Board
January 8th – 4:30pm

Board of Directors
Tuesday, December 17 – 6:30pm

Finance Committee
Wednesday, January 15th – 3:00pm

Maintenance Committee
Tuesday, December 10th – 4:00pm

Resident Activities Committee
Wednesday, December 11th 5:00pm

Welcome Committee
Scheduled date TBD

Events

OFFICE HOURS

Monday- Friday
9 am – 4 pm
Or by appointment

Stacey Haberman
Association Manager
Stacey.Haberman@tamaracktrails.com

Jean Hilgers,
Office Manager
Jean.Hilgers@tamaracktrails.com

A Note From The Retiring Board President

Friends and neighbors: As my term on the Board and as President comes to a close, I'd like to thank you for your engagement over the year. It's been a mix of cheers and jeers, criticism and support, and I welcomed every bit of it. We have a remarkable community and staff, and it's been an honor to serve. As we wind up our 50th year, I look forward with confidence to the next 50. For now, I wish us all a happy and peaceful holiday season.

-James Steinbach

2025 Assessment Reminder

As a reminder, your assessment is due on the first day of each month. Owners currently on Appfolio ACH withdrawal will need to update their assessment to the new amount and owners that do bill pay through their financial institution will also need to have them change the assessment to the new amount by December 16, 2025.

Currently, less than half of the residents make their monthly payments using automatic withdrawal (ACH). If you are interested in setting up automatic payments, you will need to sign up on AppFolio, and there is a monthly fee charged by Appfolio to use this service. If you do not have access to AppFolio, or have any questions please contact the office (608) 833-1615.

Holiday Office Hours!

The office will be **CLOSED** on the following days to allow our staff to celebrate the holidays.

Tuesday, December 24, 2024
Wednesday, December 25, 2024
Wednesday, January 1, 2025

The office will be open regular hours for the remainder of the month, including December 31st, New Year's Eve.

With Appreciation!

With sincere gratitude, the Board of Directors say

“Thank You”

to our owners, residents and staff.

Your passion for Tamarack is a gift we cherish.

Happy holidays to you and yours!

Tamarack Board Officers and Committee Appointments

The 2024-2025 Board of Directors held two organizational meetings in November.

Board officers:

President: Jayne Meyer

Vice-president: Ellen Foley

Secretary: Janet Hirsch

Treasurer: Dave Larson

Standing Committee Liaisons and Memberships:

Amenities: Keith Findley

ARB: Janet Hirsch

Finance: Dave Larson, Treasurer. Membership required per by-laws.

Garden: Eliisa Rydberg

Human Resources: Ellen Foley & Jayne Meyer. Membership required per by-laws.

Maintenance: Dave Larson

Resident Activities Committee (RAC): Ginny White

Welcoming: Ginny White

Per the by-laws, the treasurer is a voting member of the Finance Committee. The HR Committee is required to have two directors as voting members; Ellen and Jayne fulfill this requirement. Board members serving as liaisons are not committee members and are not authorized to vote on committee issues.

Future endeavors:

1. Code of Ethics will be confirmed at a future board meeting.
2. The Corporate Transparency Act needs to be filed by December 31, 2024 / Update
3. Community Association Institute membership renewal for board members has been submitted.

2025 Board Meeting Calendar

2025 Board meetings will continue to be held at 6:30pm on the fourth Tuesday of each month. Due to Thanksgiving and Christmas holidays, the November and December meetings will be held on the third Tuesday, November 18 and December 16, 2025, respectively.

What About Those Assessments?

You recently received notice of your 2025 Annual Monthly Assessment (AMA) and you may be wondering, "What's different this year?" This article will explain why the AMA is necessary, how it's calculated and what's different this year.

Background: In 2025, 68% of AMA money will be used to pay for annual operating expenses such as staff wages and benefits, snow removal, lawn care, minor repairs and maintenance, etc. The remaining 32% will be kept in a reserve account to pay expenses that don't occur every year such as replacement of roofs, siding, asphalt, sewer lines, pool, etc. Some housing associations ignore the second part and impose special assessments, as needed, to pay for large projects. By planning ahead, Tamarack seeks to eliminate worry about sudden, large assessments and ensure generational equity. In some years more money is taken out of the reserve account than goes in and in other years it's the reverse. Tamarack's goal over the long term is to have money available in the reserve account when it's needed for major reserve projects.

Principles: The calculations that make up your AMA are somewhat complex, but the principles are not. Tamarack costs are broken into several categories and costs in each category are assigned to individual units based on each unit's characteristics.

- All units have a roof and siding, so those costs are allocated based on the square footage of each unit's roof and siding.
- The costs of decks and patios are assessed only to units that have decks and patios. Units with bigger decks and patios pay higher costs.
- Costs for common facilities (pool, clubhouse, racquet courts, walking paths, fences, signs and maintenance buildings) are assigned to all units equally.
- Tamarack dwelling insurance covers replacement costs for all 320 living units. These insurance premiums are split between units based on estimated replacement costs for each unit.
- Grounds maintenance and asphalt replacement are calculated separately for each of Tamarack's seven phases of development. Some phases are more densely built up than others. More density means less grounds maintenance and asphalt replacement per unit. All units within a given phase pay the same amount for grounds and asphalt.

What's new this year: The AMA for the average unit is increasing by 5.6% in 2025. That increase is driven mostly by reserve needs following the unexpected pool failure. In 2024, we assumed that replacing a deck would cost \$39 per square foot. The current cost of labor and materials requires an increase to \$75 per square foot so the increase for units with decks will generally be higher than the average. In addition, all decks were remeasured in 2024 which resulted in significant changes for a few units.

For more information: We hope this explanation answers questions you might have about the assessment process. If you have further questions about the process or your individual assessment, please email Stacey, Association Manager stacey@tamaracktrails.com

Activities and Events

Forever Fit Fun

Jingle Bell Rock Fitness Dance Party Class

All Tamarack Residents Welcome:

Monday December 16 3:00-3:45
Feel free to bring a holiday treat

Please RSVP: Limited Availability Patti Sponem (Instructor)
psponem@gmail.com 608-279-3149

Tamarack's Forever Fit Fitness Class Winter Spring

Jan 13 - May 16 No class: Mar. 3-10

M-W (3:00-3:45) Fri (10-10:45)

We use resistance bands, light weights, Yoga mats.

A warm up with gentle stretch, heart healthy cardio, strength/tone, balance, core, flexibility, relaxation, and fun!
Please contact me for more information.

Patti Sponem -Instructor psponem@gmail.com, 608-279-3149



Seasonal Reminders And Projects

Landscape Reminders

Yard waste pick up is finished for the season. If you have yard waste that you would like to dispose of it can be placed in the landscape dumpster by the maintenance building. Please note: no plastic bags for metal cages should be put in the dumpster.

Please trim back all perennials along your sidewalk to allow for easier snow removal this winter. Also remove white No Blow flags you're your yard as fall cleanup is complete.

Snow Removal Procedures

Sand barrels and snow plowing markers have been placed on the Trails. The sand barrels are available for residents use on their sidewalks and drives.

What to Expect with Snow: **Plowing and Shoveling** contracts start November 15th. Plowing and shoveling is performed after any snowfall greater than 1". Plowing of the Trail centers normally starts about one hour prior to the end of the snowfall and should be completed within 1 or 2 hours of snowfall end. The Trail centers include all of the Trails and cul-du-sacs except for the 320 individual driveways. The plowing of the Trail centers is performed by Greenscapes using a pickup truck with a plow blade. During a major snow event the Trail centers are plowed after each accumulation of 5" of snow. Plowing the center of all Trails should occur prior to the clearing of any of the individual driveways. If this is not done, it slows down all other plowing and shoveling operations. If you need to get out during a major snow event, please call the emergency number (608-259-2750). Clearing of the individual drives does not start until the snowfall has ended and only occurs once during each snow event. In a normal snowfall (1 to 6")

all driveway clearing should be completed in 6 to 8 hours. In a heavier snow event, clearing driveways can take 10 to 12 hours.

Shoveling Individual Walks: Shoveling of individual walks is performed when the snow depth is greater than one inch. Most of the shoveling is performed by Viktors Painting and some completed by Tamarack staff. Shoveling is normally completed by noon for an overnight snowfall or within six hours of the snow stopping during a daytime snow event. Normally the walks and porches will be shoveled to full width and length, snow will also be shoveled three feet in front of garage doors. Please cut perennials back so they are out of the way for shoveling.

Walking Paths and City sidewalks: Walking paths and city sidewalks are done by Tamarack staff after all individual walks are done. This is performed no later than noon the day following any snow event or within a few hours of snowfall end if a daytime event. This year we are using a power broom for any snowfall less than two inches. If the snow gets too deep on the sides of the sidewalks, we are unable to use the broom. It can clear the walks to bare concrete and has greatly reduced the amount of salt used on the city sidewalks. We will also be using a Bobcat snow blower for any snow over 2 inches. During any snow event with less than 1" of snow; No shoveling of individual sidewalks or plowing will occur. The Tamarack staff will clear the city walk and salt hilly drives, curves and stop signs. Residents are responsible for clearing their walk and salting between snowfalls less than 1". If you are unable to maintain your walk, please contact the office for assistance (608-833-1615).

Salting: Salting is performed by Tamarack staff also. During a snow event, we salt all the hilly drives and Trails in Tamarack to keep them safe. We also salt driveways and Trails that are shaded and don't melt without a little help. We maintain a map of the hilly areas. This salting is performed with a truck mounted spreader for double drives and by hand for single width driveways (to reduce salt usage and waste). The day after a snowfall and during freeze thaw cycles Tamarack staff will check Trails, drives and city walks for icy areas. To reduce salt usage and help save our lakes) snowpack on flat driveways and Trails will not be salted as part of our normal routine.

Ice Melt

Ice No More (a calcium/potassium chloride blend of ice melt) can be purchased through the Tamarack office. The ice melt is available in 20-pound bags at a cost of \$6.00 each. Please use the form located at the end of this newsletter to order your ice melt. We keep the salt on hand for sale throughout the winter.

Board and Committee Business

Board Meeting Notes – November 19, 2024

This is an informal report about the regular monthly meeting of the Board of Directors. The official minutes will be posted on the Tamarack website after approval by the Board.

Board members James Steinbach, George Jesien, Ginny White, Keith Findley, Ellen Foley, Jayne Meyer, and Association Manager Stacey Haberman; Larson was excused. Eighteen residents attended in person and 12 by Zoom.

The Association Manager reported on progress in several areas:

- Currently recruiting for Grounds Team and Maintenance
- Grounds staff are repairing lawns after concrete/asphalt replacement on Oak Creek Trail, performing fall pruning, and regrading ground near dwelling foundations.

- Maintenance staff are inspecting, repairing, and replacing chimneys, damaged light posts and electrical wiring, ground breakers on foundations, decks, lights in common areas, smoke and carbon monoxide detectors, gutters and downspouts, trim, stair railings, fences, and basic plumbing. Also, removing satellite dishes and repairing roofs and siding and pressure washing decks and siding.
- Concrete was poured for the outer deck of the pool and sand was brought into level the deck surround.

The October financial report was not available because the meeting was held early to avoid the Thanksgiving holiday. The September 30, 2024, US bank balance was \$625,900; the Edward Jones balance was \$604,800, before a \$600,000 withdrawal in October for the first payment to Badger Swimpools.

Letters were sent to owners recently notifying them of their 2025 monthly assessments. In 2025, the Average Monthly Assessment will increase 5.6%, \$26.40 per month. Assessments for individual units will vary, depending on their size and amenities like decks and patios.

At the request of some residents, the Board of Directors approved a delay in implementing changes to committee policies.

Board officers for 2025 are President Jayne Meyer, Vice-President Ellen Foley, Treasurer Dave Larson, and Secretary Janet Hirsch.

Outgoing President James Steinbach thanked Board members and all committees for their hard work and dedication during the last year.

Next monthly Board Meeting: Tuesday, December 17, 2024, at 6:30 PM.

KNOW YOUR TAMARACK NEIGHBOR — Lynn Waishwell

There is a saying that goes, “I want to live so when I die, I know I have lived.” Boy, if anyone has done this it is this month’s resident, Lynn Waishwell. She has grabbed onto life and used every minute to the maximum. I am sure you will agree with my assessment when you read this piece.

Lynn was born in Chicago to Albert and May Waishwell who were of Lithuanian heritage. Lynn has many memories of visiting her grandmother in the Lithuanian community in Chicago. Ethnic traditions still occur in her home. Come have a traditional Lithuanian cookie!

She went to the University of Iowa for her undergraduate degree in Psychology and Social Work. From there she took a job with the Florida Department of Labor to work in Belle Glade, an agricultural area of the state, to work with migrants and local residents to do job placement and find opportunities for education. This experience taught her how important a healthy environment is for human potential and the impact of poverty has on families.

Then the wanderlust hit her to have some great adventure, so she found an experience on a converted army truck with 19 other travelers to camp through Northern and Equatorial Africa. Starting in England and whizzing through Europe, the group camped through Algeria, Tunisia, Niger, Cameroon, Nigeria, Central African Republic, Zaire (then. Now another name), Tanzania and Kenya. A three month trip turned into 5 months with ferry strikes, building roads, and a broken axle on the Sahara Desert. One strong memory having street orphans use the campfire to cook grasshoppers for food. Another memory is shooting baboons out of their tents who were looking for food.

She then came home to America knowing that she wanted to go into Public Health. She obtained her MA at the University of Florida in Community Health, then a PH.D at Southern Illinois University in Community Public Health.

She taught at three institutions; Northeastern University in Boston, Illinois State U and spent most of her professional career as a Department Chair at the Rutgers School of Public Health. This last

position took her all over the country working with communities. She left academic life when her mother got sick so Lynn came back to the Chicago area. Buying a house in Cary, IL seemed to be perfect, but when her mom died, she decided to find a better match for the long term. While in Cary she lost 100 lbs and had a double knee replacement for a new life! After looking around the country, she decided to make Madison her final home and is grateful to find Tamarack.

We talked about other interesting aspects of her life. She did power lifting for 6 years with the Wisconsin Master Games and the American Powerlifting Association (always got a medal, which she is proud of). She continues to do strength training and swims regularly. She is an active and motivated person.

She now keeps busy with several local fiber arts organizations and does intricate beading and some felting. Other organizations she volunteers with are the local birding clubs and a large women's organization, Who's New in Madison. She is quite in love with her bulldog, Pumpkin, and hopes to start fostering more dogs again, something she did extensively while in Illinois. An interesting skill Lynn developed upon retirement is how to diaper a duck, which she had to learn in her first retirement job while working at a municipal zoo near Cary. She took the duck to nursing homes and other events for several years. Lynn still has the travel bug. She has visited more than 45 countries and currently focuses on snorkeling around the world. She has been to Indonesia three times and has snorkeled in Sardinia, many places in the Caribbean, and is heading to Cuba in February. She invites you to see some pictures of her travels and promises not to torture you with a lengthy session.

Lynn has been here for three years at 7420 Cedar Creek, and we are glad to have this spirited, enthusiastic and active woman in our community.

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Tamarack Trails Ice Melt Order Form

Please submit this form along with your payment to the Tamarack office.

The ice melt will be delivered to your doorstep the following day.

Address _____

Qty _____ 20 lb. Bag(s) @ \$6.00 = \$_____