

The Villas Newsletter

The Newsletter by and for the residents of the Villas at Apple Creek

Production Editor - Gary Krueger



a message from
 THE BOARD OF DIRECTORS

Hello Neighbors!

We are pleased to announce that our Villas' condo association insurance policies have been replaced, effective August 31st, by Cincinnati Insurance Company. This is a national, highly respected (A.M. Best financial rating of A+ Superior) casualty and property insurer. They are represented by Ansay & Associates, an insurance broker who will service our Villas account here in Appleton.

Continued on page 2.

In This Issue

Condo News	1-5
Hats Off	5
Scam Alert	6
Upcoming Events	7-9
Social Committee Events	8
Previous Events	10
Condo Info	12-13

Villas Websites
www.acvillas.com

[Pfefferlemaangement.appfolio.com/
connect](http://Pfefferlemaangement.appfolio.com/connect)

CONDO NEWS

"a message from", continued from page 1.

A huge thank you and measure of gratitude to the assigned Insurance Committee – John Lundquist, Gretchen Davis, Tom Okray and Lee Leininger – for putting in months of work, providing information and negotiating with insurance agencies and brokers to secure this coverage. John in particular drew upon his many years of insurance experience to ensure the Villas obtained the best available coverage package.

If you recall our July newsletter message and the past couple of board meetings, I've mentioned the significant insurance cost and availability issues impacting condo associations – especially those of our size. Across the nation, severe storms and high replacement costs have driven many insurance companies out of the marketplace.

As a result, the cost of our Villas insurance **premium will increase by \$115,000** over what we paid for the prior policy period. Contributing to this steep rise were the overall valuation of all our buildings and the tremendously difficult conditions in the market.

We will also see an **increase in our property deductibles**. The deductible for **Wind & Hail damage will average \$36,000 for each fourplex; \$21,000 for each duplex**. The deductible for all other insured perils will be \$10,000 per occurrence.

As also mentioned in the July newsletter, you are highly encouraged to **obtain at least \$10,000 of Loss Assessment coverage on your homeowner's policy**. In the event of damaging winds or hail, having such coverage would help offset deductible payments that may require a unit owners' assessment.

The Insurance Committee evaluated alternative insurance proposals that involved a complex layering of surplus insurance lines, with premium and deductible costs far in excess of Cincinnati's proposal.

We recognize that this is a significant increase in our association insurance coverage. However, we are now covered through August of 2025 by a standard insurance carrier with an excellent reputation and local service support.

The Board will be taking the new insurance program and method to best handle the increased cost into our upcoming budget discussions. Details will be shared at the October Annual meeting.



Board
of Directors
MEETING NOTICE

Next Meeting
September 19, 2024
4:00PM Clubhouse

**ANNUAL GENERAL MEETING
&
BOARD OF DIRECTORS ELECTION!**
Clubhouse
October 17, 2024



**Villas Condo Questions? Need Help?
Contact Pfefferle Management**

Log into

<https://pfefferle.com/appfolio> and click on Maintenance tab anytime you wish to submit a maintenance request.

During Office Hours of 8:00 am - 4:30 pm

Contact Gretchen Davis, Pfefferle Manager for The Villas at Apple Creek
Direct: (920) 560-5030
Email: grdavis@pfefferle.biz

Summer Clubhouse Office Hours

Now through October 24, 2024, Gretchen will usually be at the Clubhouse Thursdays from noon until 4:00PM.

To insure that Gretchen is in the office and not working somewhere else on our campus on Thursdays, **please use the sign-up sheet** in the meeting room to reserve time with Gretchen.

After Hours & Emergency Requests

(920) 730-4284 - messages will be picked up and forwarded to Pfefferle Manager and/or Maintenance staff.

Hello!

Below are a couple of quick points regarding your condo landscaping.

Weeding - Remember to weed the 1 ft. mulch section next to your residence. This 1 ft. section is the responsibility of the resident.

A Gentle Reminder

Please do not interrupt Lowney's crew to instruct them on how to do their job.

Workers on our property are using loud machinery and sharp cutting tools. SAFETY is paramount!

Please allow them to do their jobs uninterrupted.

Please continue to use the Preliminary-Work Request Form for landscape issues. These forms are available on AppFolio and paper forms are located in the clubhouse library. Once completed, place paperforms into the drop box outside Gretchen Davis' (Pfefferle Management) office.

Thank you,

Your Landscape Committee



William and Rosemarie Hesser
2304 E. Tuscany Way



Well here we go again...this is the "**SECOND CALL**" for candidates to run for election to the Villas' HOA Board of Directors.

The Board consists of six members. Each year two members will be elected to serve a three-year term to replace those whose terms are expiring.

The election will take place during our fall general meeting scheduled for October.

The two members whose terms are expiring are Gary Krueger and Keith Uhlenbrauck.

Open meetings are held monthly. The Board's primary duty is to be good stewards of the community's finances, which includes budget preparation and expenditure authorization. Further duties are responsibility for possible changes to our Rules and Regulations, review of homeowner change requests, complaint and problem solving, and oversight of our various committees.

General qualifications:

- 1.) Full-time residents are preferred to make meetings easier, but with various electronic means of communication available, "snow birds" can become candidates.
- 2.) Incumbent members are eligible to run for successive terms.
- 3.) Each homeowner unit will vote for up to two candidates. Over-voting will void that ballot.
- 4.) As in the past, proxies can be assigned. There are no provisions for absentee ballots.
- 5.) Additional nominations can be made at the meeting and ballots will be provided for that and/or write-ins.

This is your opportunity to join the board and make a difference.

The next step is to write a one hundred word (approx.) bio of yourself, describing why you have interest in becoming a Board member and your pertinent capabilities. Send the bio to Gary Krueger by September 27, 2024. This is to provide adequate time for ballot preparation and the October newsletter posting.

Half-Staff Dates for August

Our flag was flown at half-staff for the month of July on the following dates.

Bill Eggleston & Mike Sele

1. In accordance with Governor Evers' Executive Order #231, the flags of the United States and the State of Wisconsin were flown at half-staff from sunrise to sunset Saturday, August 3, 2024, the day of the celebration of life for Corey P. Proulx, a dedicated member of the Wisconsin Department of Corrections, who tragically lost his life after an attack that occurred while on duty at Lincoln Hills School in Irma, Wisconsin, at the age of 49.

2. On Monday, August 26, 2024, in honor of U.S. Army Air Forces Sergeant Jack Hohlfeld, who lost his life in World War II and whose remains have been identified and returned to Wisconsin for burial.

Jerry and Collete Huske thank everyone for the kind support and good cheer that they received for their granddaughter, Torry, in the Paris Olympics.



This is where we recognize good deeds!!! If you have the opportunity to witness any "good deeds", please send your observations to Gary Krueger or John Dregler.



Hats Off to our condo association **POOL CREW**. We owe a debt of gratitude to these fine people who diligently kept our pool clean and maintained the correct chemical levels to be in compliance with Appleton city rules. One hundred days of keeping everyone of those who use the pool, happy. By the way, Romeo the pool vacuum cleaner device, worked great!

The Waterboy (Larry) would also like to thank all of the pool volunteers for a job well done.

POOL CREW LIST

- Bob Barlament
- Hank&Noreen Boselie
- Georgianne Bravick
- Wayne Bulin
- Larry Ciriacks
- Della Davey
- Daryn Dregler
- Bill Harvey
- Dennis Inde
- Ken Jaeger
- Marla Jensen
- Merlin & Karen Kneisler
- Dick Ohme
- Dennis Van Eperen.



Hats Off to Greg & Judy Tate for the fantastic **Celebrate Summer BBQ!** Close to 60 residents attended the fun celebration. Join us next time.

Actually... WHO DIDN'T LOCK THE CLUBHOUSE?!

On multiple occasions last month the Clubhouse was left unlocked! If you enter the clubhouse, YOU are responsible to make sure the clubhouse is **LOCKED** when you leave. If you notice that someone else is in the clubhouse, please check with them to see if they want it locked or unlocked before leaving.

Locking the Clubhouse is easy! Just press the button at the top of the keypad and turn the knob until the door is locked.

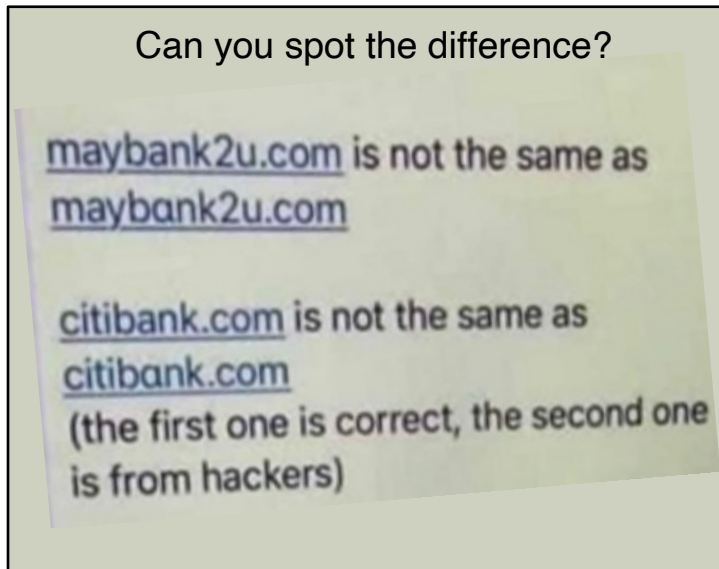
Please make sure **YOUR** clubhouse is secure.



-SCAM ALERT-

The hacking and phishing folks are getting more and more creative. The following "Heads up" was sent to us from a Villas resident.

It is a warning about a phishing approach that we have not seen before.



Look closely at the letter "a" in the address. It is different. The "a" in the later address is from a cyrillic alphabet and will take you to a scammers website and they would be more than happy to steal your identity.

-Plastic Card Scam-

This scam is aimed directly at the us, the older population.

Don't divulge any of your ID numbers when a stranger calls!

If you get a call asking you if you have received your plastic social security card or plastic medicare card, just HANG UP! It's a scam to get your social security or medicare number and other information to steal your ID.

Instead of clicking on a link or giving out information on a phone call that you did not initiate, contact the bank or company from your contact information and ask if they actually sent you a link or called you for some reason.

Be a Smart Consumer!

Don't be a Victim!



The best way to get back on your feet is to miss two car payments.

Driver: "What am I supposed to do with this speeding ticket?"

Officer, "Keep it. When you collect four of them, you get a bicycle."

Women's Breakfast

Plan to join us for our next monthly
Breakfast Outing
Monday, September 9, 2024 9:00am



427 S. Washington St.
Combined Locks

Need a ride? 8:45am sharp at the Clubhouse
RSVP Kathryn at 920-843-4112
(Text or call)
Consider inviting someone new!

Happy HOUR

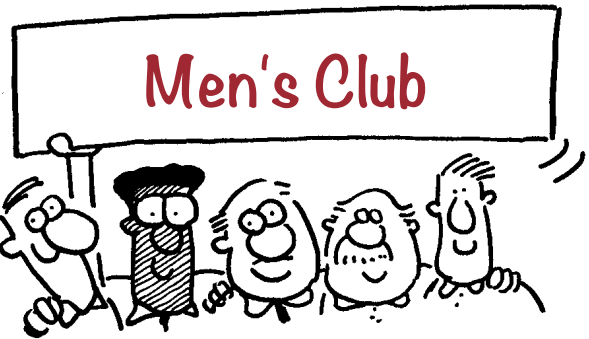
At the Clubhouse
5:30 Socializing
6:00 Dinner

Bring a SMILE, a dish to share and your own
beverage to the Clubhouse.

September 12 Happy Hour

September 26 Happy Hour

Upcoming Events



Tuesdays
9:00 AM
Clubhouse



Donut Schedule

- September 3 - Ray Allar
- September 10 - Greg Tate
- September 17 - Bill Harvey
- September 24 - Eat Out



Let's Get Together in 2024/2025

We are looking for hosts for 2024 and 2025 events. If you have an idea, let us know. Plans may include events at the regularly scheduled happy hour or other dates of your choosing. Include ideas at the Villas and in the surrounding Greater Fox Valley.

Currently scheduled

Friday, September 20- **SWAP-Host** Kathryn Weyenberg

Monday, September 23-**Golf Jamboree**-Reid Golf Course/Pullmans At Trolley square-host John and Bonnie Lundquist and Jim and Sue Knapstein

Thursday, October 24-**Halloween Party**-host Carol Van Zeeland

Sunday, November 17-**Packer/Bears Rivalry Game** host Judy and Greg Tate

Saturday, December 14-**Christmas Party** host Judy and Greg Tate and Bonnie Clow

Thursday, February 13-**Valentine Party** host Janet and Ken Jaeger

Looking for a host for a **Fall Dinner Outing**.

Looking for a host for a **Chili Dump Party**.

Other ideas welcome, just let us know
Contact Greg and Judy Tate,



SWAP!

SWAP?

Yes, let's SWAP.

Here is how it works . . .

On September 20th

*between the hours of **8-10am BRING** any household, kitchen, decor, or garage items to the clubhouse. Items are things that you no longer want or need (Spouses not included) that others might make use of.

*between the hours of 10-12 return to the clubhouse and **TAKE** anything you want. No money involved.

*bring as much as you want, take as much as you want. **NO LIMITS**

*any items not claimed will be donated to Able Light a non-profit charity.

Hosted by Kathryn Weyenberg 920-843-4112



PACKER/BEARSPARTY

Sunday, November 17, 2024

NOON

Clubhouse

BYOB and a snack to share

(Time subject to NFL change)



Monday, September 23, 2024.

Villas Couples Golf Outing

Sign-up is now open!

We need you!

The first tee time will be around 2:00pm... dependent on the number of golfers in our group.

Our outing in 2023 had 27 golfers for 9 holes. Great turn out!!! Please join us this year!

We will be going to Pullmans for dinner after golf. Exact time will also depend on number of golfers.

Costs:

Walking - 9 holes \$17

Riding - 9 holes \$27

Dinner - order off the menu

We will be playing "best ball format". To reserve your spot for golf and/or dinner, call Jim/Sue Knapstein (920-733-2766) or John/Bonnie Lundquist (920-364-9542). Please let us know if you are coming just for dinner or both dinner and golf.

RSVP by NOON

Sunday, September 15, 2024!

Anyone can join the group for dinner!!!

Don't delay, sign up now!

Some call it multi-tasking.

I call it doing something else while I try to remember what I was doing in the first place.

To everyone who received a book from me for Christmas:

They're due back at the library on Friday. Thank You.

Vegetarians live up to nine years longer than meat-eaters.

Nine horrible, worthless, baconless years

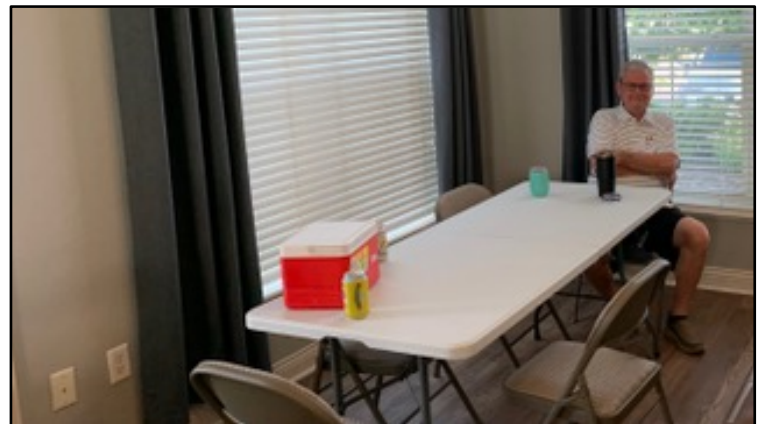
Anyone else reached that age where you gain weight if you breathe?

Previous Events

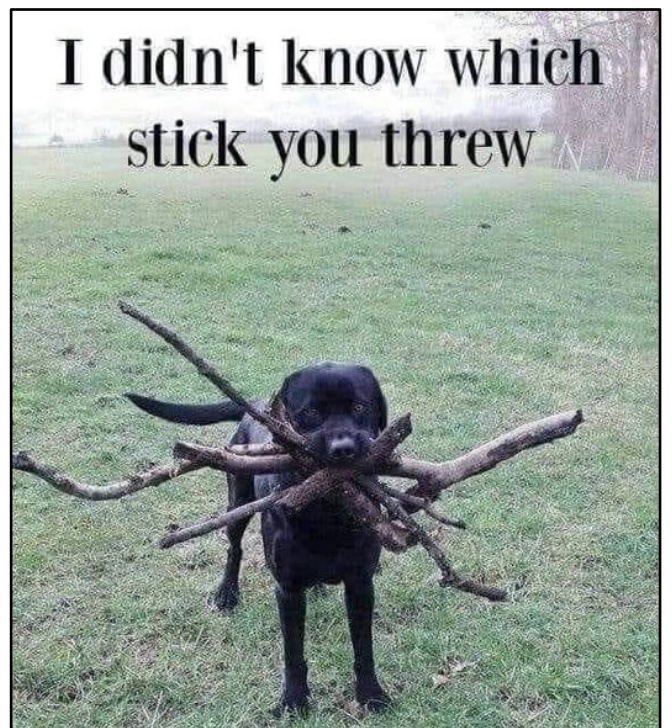
Let's Celebrate Summer!

With a BBQ!

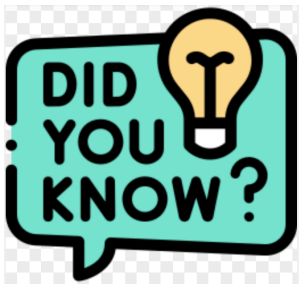
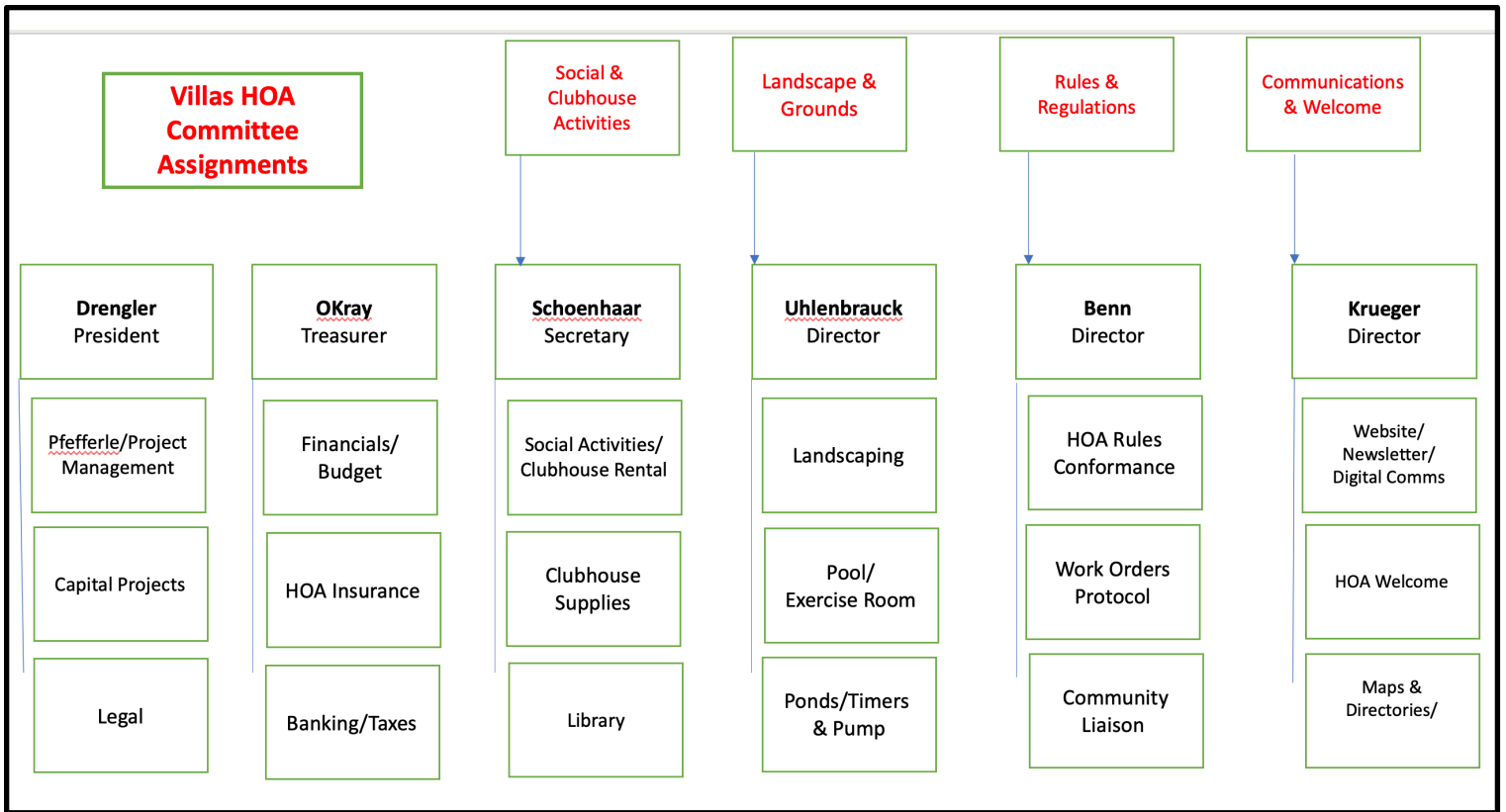
Thursday, August 22, 2024



Some people just seem to not to get along with others.



Just A Reminder...



Every day more money is printed for Monopoly than the U.S. Treasury.

The average number of people airborne over the U.S. In any given hour: 61,000

It is impossible to lick your elbow.

Each king in a deck of playing cards represents a great king from history:

The State with the highest percentage of people who walk to work: Alaska

- Spades - King David
- Hearts - Charlemagne
- Clubs - Alexander, the Great
- Diamonds - Julius Caesar

The percentage of Africa that is wilderness: 28% (now get this...) The percentage of North America that is wilderness: 38%.

$$111,111,111 \times 111,111,111 = 12,345,678,987,654,321$$

The cost of raising a medium-size dog to the age of eleven: \$16,400

In Shakespeare's time, mattresses were secured on bed frames by ropes. When you pulled on the ropes, the mattress tightened, making the bed firmer to sleep on. Hence the phrase... 'Goodnight, sleep tight'

Condo Info

HOA Board of Directors

John Dregler (3) - President
267-244-3139

David Schoenhaar (2) Secretary
920-840-5605

Tom Okray (2) - Treasurer
920-666-4209

Gary Krueger (1)
920-731-2728

Keith Uhlenbrauck (1)
920-366-4815

Bill Benn (3)
715-572-0407

() = Years remaining on Board

Pfefferle Management

Gretchen Davis
Pfefferle Condo Manager
grdavis@pfefferle.biz
920-560-5030

Lee Leininger-Project Manager
leiningerspm@gmail.com
920-442-1970

Clubhouse Gatherings

- Game Day - Every Monday
12:30 PM
- Sheepshead - Every
Monday 12:30 PM
- Men's Club - Every
Tuesday 9:00 AM
- Texas Hold'em - Every
Tuesday 1:00 PM
- Bunco - Every 3rd Tuesday
6:30 PM
- The Book Club - Every 2nd
Tuesday 1:00 PM
- Women's Group - Every
Wednesday 9:00 AM
- Sienna Book Club - Every
Third Thursday 1:00 PM
- Happy Hour - Every 2nd &
4th Thursday 5:30 PM
- Mah Jongg - Every Friday
1:00 PM
- Dominos - Every Sunday
1:00 PM

Committees

Project Manager

Lee Leininger
leiningerspm@gmail.com
920-442-1970

Communications, Newsletter, Website & Directories:

Gary Krueger

Landscape Committee

Daryn Dregler

Rules Conformance:

Bill Benn

Pool Crew:

Larry Ciriacks-Chair

Social Committee:

Greg and Judy Tate

Welcoming Committee:

Rosie Forsythe & Helen Hendricks

Library Committee:

Carla Krueger

Clubhouse After-Party Checking:

Sue Trams-Chair

Ponds, Fountain Timers:

Roy Weyenberg, Bill Harvey, Gary
Krueger

Calendar Reservation Procedures

THE OFFICIAL CALENDAR can be viewed on Pfefferle's AppFolio App. All condo events and private party/event rental reservations are listed on the Official Calendar.

Event Registration Procedures - Private Party or Condo Events

A "Clubhouse Reservation Form" is required for all rentals. The form is conveniently located on Pfefferle Management's AppFolio App and also on our ACVillas.com website under "Management". No Fee is required as once your event has been completed your rental fee of \$75.00 will be added to your ledger. If you have any additional charges for cleaning, damages, etc, that will also be charged to your ledger and a statement will be sent to you. The form needs to be emailed to grdavis@pfefferle.biz. If necessary, Pfefferle management can mail you a form.

To have "condo events" listed, please contact grdavis@pfefferle.biz.

Photo Directory

Please consider sending in your picture for the Photo Directory. Help keep our directory up to date. It's a great way to get acquainted with your community neighbors. You can do it!

Gary@ACVillas.com

Directory available on the AppFolio App.

Password for the Clubhouse WiFi

WeLoveCondo\$