



THE KEYS BREEZE

Issue Number 19

April/May 1986

KEYS INSURANCE PROBLEMS

By John Sugden, VKA President

Some homeowners have called asking about the insurance problems of the Association. I understood that at one time the Association may have had insurance. This information comes from previous Board members, but nothing can be found in the records.

In the past few years, the Association has had a policy that covers the Keys Barbeque. This policy expired in September of '85, and the company said they would not write a renewal.

Since then, continuing efforts (thanks to Will Hoag, Past President) have been made to locate a carrier. Mr. Monte Widders, VKA Attorney, specializing in Condominium and Association problems, has written a 20-page memorandum as to how our Association should proceed. This memorandum has been closely followed by the 1985 and the beginning 1986 Boards.

The Board's primary reason for raising dues was the need to have funds available if insurance was found. You may have read about other organizations in areas around us and their problems have been the same as ours. Insurance is not available! Hopefully some upcoming laws may help.

The beaches are owned by the Association, which means all of the property owners. Each owner has an easement to both beaches, and each has it so stated in their respective deeds. Payment or nonpayment of dues does not change a property owner's easement or his deed. I guess to be safe, sell out! Withholding dues does not help the property owner.

If we did have a claim, a strong case could be made with the following reasons: the beaches are a part of everyone's deed, your home owner's policy may cover you, the association is incorporated and any damage claim would be equally distributed.

KEYS INSURANCE PROBLEMS (continued)

I hope each property owner (and renter) will see the awkward situation we are in... We need your dues and help to draw our "Keys" area together. Yes, we need to have insurance to protect us all, but that may not come until laws are changed or developed. Until then, we need to act together as a group. It's our only HOPE!

PROGRESS TOWARDS MANDATORY DUES

The Board met Thursday evening, April 17, 1986, at Mori and Connie Lewis's home. Most of the meeting was spent listening to attorney, Monte Widders. Mr. Widders had been asked to discuss with us the procedures needed to bring the CC & R's and By-Laws together so that dues would become mandatory, and the CC & R's could be better enforced.

Mr. Widders answered many questions and made suggestions. The Board will again address this problem at the May meeting.

COULD WE GET RID OF THE PARKS?

We could contract out the control of the parks to someone--say the city, if they were willing. Pacesetter, the builder, could take them back, if we don't use them and if they wanted them. We could sell the parks, providing 100% of the landowners were willing and someone would buy them just for recreational use.

The park land can only be used for recreation. We, of course, would lose control, and whomever took over, could schedule events and maintain them as they saw fit. All off-water houses would lose their "private" access to the Keys waterways. Do we wish to lose a part of our exclusiveness?

Yes, we could get rid of the parks, but is that what we want?

NEIGHBORHOOD COMMENTS

A new purchaser on Seaside Court would like to have all cul-de-sac owners of cars park parallel to the curb. Some cul-de-sac owners have gotten together and decided to park as such and the effect makes their street look "lovely, quiet, clean and orderly."

Monte Widders, VKA Attorney, has suggested that if owners are interested, we could put bids out for the cheapest price to cut palm trees. Perhaps those owners of un-cut palms could let us know if they are interested. Send enclosed coupon to the "Breeze" address.

#, s April May 86

STOP BUSING OUR KIDS!

School children have been bussed since 1972! We are the only in the Ventura Unified School District that is bussed and the from an old obsolete law. Let's make Pierpont School a through fifth grade again. Start now by sending in the to let the Superintendent know how we feel.

1 Board
ed School District
Clara Street
3001

----- (cut out & send) -----

Ventura Keys Association

Gyves and Ventura School Board:

to see Pierpont School a kindergarten through fifth grade school. You have bussed our children since 1972! STOP! I dren to go to our own neighborhood school--Pierpont. Thank

ADDRESS

CITY STATE ZIP

----- cut here -----

BIDDING TO HAVE PALM TREES CUT

Please let us know if you are interested in looking for the cheapest bid to get our palm trees cut as suggested by Monte Widders, VKA Attorney.

We will call and get bids when we have an adequate response and then call you back with the price of trimming.

Send the coupon below to the "Breeze" address.

----- cut here -----

I'm interested in being a part of the bid to have my palm trees cut.

NAME

ADDRESS

CITY

STATE

ZIP

PHONE

NEIGHBORHOOD COMMENTS (continued)

May 3 to June 1: The Keys is honored with a "Designer's Showcase House" at 3094 Seahorse Avenue. It is sponsored by the Ventura County Symphony League. Times are: Wednesday through Saturday from 10:00 a.m.-4:00 p.m. and Sunday from noon-4:00 p.m. Admission is \$7.00.

All suggestions turned in with membership dues will be taken to the Keys Board for deliberation.

Our new Special Events Chairman, John MacIntyre (644-6676) would like to know who is interested in a Fishing Derby to be held before our Annual Barbeque. Sounds like fun!

Other activity ideas received from members were: a group garage sale with 10% of proceeds to go to VKA; a raffle sale; summer block parties; a work day to help those unable (due to health reasons) to clean up their yards; an offer to help with a wine and cheese gathering; and some way to know and greet new property owners.

Board member, Tom Carmody, is now our Waterways Chairman. Waterways problems should be directed to Tom.

MEMBERSHIP

As of April 4, 1986, we have 207 paid memberships! And to those of you who haven't paid yet, we've received memberships from New Jersey, Washington and Alaska. We are proud that many feel our \$30.00 dues are in line and are needed.

Members enrolled as of printing date are: Carmody, Ehret, Rieger, Liserani, Lewis, Walker, Loughlin, Hanson, Goodenough, Powers, Keating, Cunningham, Howard, Kessel, Murray, McCoig, MacIntyre, Gray, Sugden, Morgan, Carroll, Mantague, McMahon, Lawhon, Baker, Price, O'Neil, Stonelake...

THE KEYS BREEZE is the bimonthly newsletter of the Ventura Keys Association. Direct news items, comments, and questions to: Newsletter, Ventura Keys Association, Box 1086, Ventura, CA 93002. Editor: Luanne Sugden (644-4597)

... Burke, Greenstein, McCord, Adams, Chester, Shikes, Ajeman, Calvin, >
Welsh, Freie, Maxwell, Harper, Evenson, Graves, Hektner, Keenan,
Whitehead, Meister, Anderson, Modugno, Ledner, Lambie, Hanson, Cannon,
Pinkston, Dierck, Laudis, Bloss, Standring, Koerner, Waldman, Schwarze,
Eliker, O'Flaherty, Kogan, Holanov, Amstutz, Slayback, Johnson, Rosdorff,
White, Ellison, McCleery, Duke, Hoffman, Chambers, Reynolds, Carr, Lasell,
Dalzell, Rasmussen, Buchan, Nething, Gelso, Evans, Ratner, Keegan,
Sakharoff, Ditomaso/Curtis, Lopiano, Klinger, Davidson, Silver, Milligan,
McCoig, Shearer, Garrett, Watson, Denniston, Johnson, Ducharme, Aldrich,
Elliott, Moore, Fickerson, Vitt, Russele, Cote, Adelman, Jaffe, Calvelli,
O'Brien, Grady, Soter, Matzdorff, Haskins, Binder, Friedman, Steele,
Shideler, Miller, Mitru, Laby, Brittain, Styes, Beaupain, Johnson, Bayer,
Whiteman, Hambleton, O'Neill, Enriques, Shaw, Belew, Sessa, Goodwin,
McBroom, Crew, O'Brien, Brandt, Chapman, Starr, Gillen, Conklin, Ahlfeldt,
Polland, Cavaglieri, Hereford, Richards, Stead, Jolley, Gaines, St. Clair,
Fields/Alkin/Rain, Riepen, St. Clair, Mihail, Loehr, Graves, Sullivan,
Parry, Wehmeyer, Hutchison, Hanson, Block, Marinos, Evans, Meyer, Stark,
Fischer, Jones, Lawler, Dick, Culbertson, Majewski, McDannel, Helbling,
Ingwers, Backman, Horton, Cummings, Wilcox, Bolson, Russum, Norton, Cordy,
Hieronymus, Sherry, Wilson, Johnson, Alaga, Olsen, Silvers, Hoffberg,
Ferraro, Greiner, Westbrook, Stockton, Harvey, Loder, Rosenberg, Welsh,
Hawk, Isbell, Donaldson, Comer, Fonzo and Virtue.

Newsletter
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