



**BEAR BRAND RANCH REPORTER**  
**BEAR BRAND RANCH COMMUNITY ASSOCIATION**

*Board of Directors*

**Ed Zalta, President**  
**Michael Berumen, Vice President**  
**Fred Burbank, Secretary**  
**Wayne Mertes, Treasurer**  
**Bill Schenck, Director**

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**NEXT MEETINGS**

All residents are invited to attend

**Wednesday, October 22, 2008**  
**6:00 P.M. - Annual Meeting/Election & Board Meeting**  
**Future Meeting Dates**  
**To be determined at Annual Meeting**

**Fratello's Restaurant**  
**31370 Niguel Road**  
**Laguna Niguel, CA**

**Meeting Agenda posted on bulletin board**  
**4 days prior to meeting date**

Board Meetings are held quarterly.  
2008 Remaining Board Meeting Dates:  
October 22 (Annual)

Your participation matters!!!

Client Services

Carol Griffin, Maintenance Requests  
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Glenda Reid, Community Manager  
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*President's Report*  
**ASSOCIATION HIGHLIGHTS**

**SECURITY:** We have not received reports of any inconveniences being experienced by residents with the new license plate recognition system. If you confront a problem or notice that the security guard is activating the system as you approach, please inform Progressive of the time, date, and gate as we want to make certain that the system works for every resident without the need of guard assistance. Financial pressure may require altering the hours that the gates are manned. .

**STREET REPLACEMENT:** The Board is holding a special work session on Friday, October 17 at 9am (Progressive Office) to discuss our financial condition and what if anything we can do to repair the streets since a) we did not increase dues for 2007-8 to make repairs (as dues tend to have a life all their own) and b) the failure of the assessment needed to replace the streets. We are aware of the distressing economic conditions and will act accordingly.

**BOARD ELECTION:** There are two Board vacancies that hopefully will have been filled by the time you receive this. Wayne Mertes and Fred Burbank, present Board members, are the only two members offering their services. They were endorsed by the nominating committee. I hope we will have a sufficient number of ballots returned to meet the quorum requirement.

**SECURITY OF INVESTED FUNDS:** Several HOAs are facing financial problems as their investments in stocks have been devalued. One I know of has converted the paper losses into actual losses due to stop loss clauses. BBRCA does not invest in stocks. Our investment policies limit any deposit in any single institution (not branch) to no more than \$98,500. We have no funds at risk.

I truly hope to meet you at the annual meeting. Please make an attempt to attend.

Ed Zalta, MD  
President



**DAYLIGHT SAVINGS TIME**

Just a reminder to turn your clocks back one hour beginning Sunday, November 2, 2008. This is also an excellent time to check the filters on your heaters and batteries for smoke detectors to be sure all is working properly for the winter months.



*Architectural Review Procedures*

The Architectural Committee meets monthly on the **First Wednesday of each month at 10:00 A.M.** at the Progressive offices. **You must submit your plans prior to the meeting to be placed on the agenda.**

**Upcoming Architectural Meetings:**

*November 5 – Submittal deadline October 22<sup>nd</sup>*

*December 3 – Submittal deadline November 19<sup>th</sup>*

For additional information on the architectural review process and the application and Design Guidelines, log on to the association's website at [www.progressivecm.com/bearbrand](http://www.progressivecm.com/bearbrand) and click on Forms-Architectural. As a reminder, contractor hours are 8:00 a.m. to 5:00 p.m. Monday through Friday and 8:00 a.m. to 1:00 p.m. on Saturday and no admittance on Sunday.



**HOLIDAY SCHEDULE**

Progressive Community Management will be closed on Tuesday, November 11, 2008 in observance of Veterans Day and at Noon, Wednesday, November 26, 2008 through Friday, November 28, 2008, in observance of Thanksgiving. 24 hour emergency service is always available by calling our regular business line at (949) 582-7770 and following the emergency paging instructions.

**Please come join us at the Third Semi-Annual  
Progressive Community Management  
"Shred and Breakfast"**

Just in time for pre-holiday cleaning and year-end organization, bring your boxes of old documents that need to be shredded that you haven't quite gotten around to yet. Also this time, you will also be able to bring your old electronics that you haven't been able to dispose of...such as computer monitors, fax machines, old computers, televisions, etc...

We will have a professional Shredding Service on-site in our parking lot to destroy your documents while you watch and enjoy a continental breakfast with your neighbors. The Electronic Recycling firm will be dismantling the equipment for scrap metal recycling.

Date: Saturday, November 1<sup>st</sup>  
Time: 9:00 a.m. to Noon  
Location: Progressive Community Management, 27405 Puerta Real, Mission Viejo  
For: All Homeowners/Residents of your community managed by Progressive  
Cost: Absolutely Free

If you have any questions, please feel free to contact Sherry Garces at Progressive Community Management by phone at (949) 582-7770 or e-mail at [sherryg@progressivecm.com](mailto:sherryg@progressivecm.com).

Directions to Progressive:

From 5 Freeway north, exit Crown Valley Parkway and turn right. Turn left on Puerta Real, turn right on La Alameda, left into first driveway.

We look forward to seeing you here!