

J U L Y**2022**

Dear Residents,

It has been a busy summer for the management staff. We changed insurance companies on July 1st to Auto-Owners Insurance which is an AM Best, A+ insurer. After 35 years with Farmers Insurance they decided to get out of the large habitation market this year, leaving numerous large customers scrambling to find new policies in a difficult market. The new policies we have with Auto-Owners follows our By-Laws to ensure our Association covers all of our insurance responsibilities. McClone (formerly Neckerman Agency) is our new insurance agency. They have 130 employees in the Madison office and have been extremely helpful handling all our certificate changes for your mortgage holders. Tony Arneson, their Risk Management Advisor from McClone was instrumental in finding us a good policy in a very difficult insurance market. We have included a note from Tony introducing us to their company. If you have specific question and or want to be sure you are covering everything you need to, feel free to reach out to McClone, they will gladly answer your questions.

Each homeowner has their own policy called a condominium HO-6 policy. You should be sure to keep your personal insurance up to date by contacting your agent of choice. Our office does not provide insurance advice so please ask your agent or McClone for advice. However, you will need to be sure your policy has a reasonable amount of "Loss Assessment" insurance. This comes into play in the event of an association wide special assessment for a major wind, hail or tornado. Most insurance companies, including Auto-Owners, have large wind hail deductibles for large associations. Having loss assessment on your policy, which is relatively cheap, insures you in the event a major assessment occurs.

One notable change to the policy is our policy does not include betterments and improvements. So any upgrades to your unit, you will need to be sure you have enough dwelling coverage to take care of your improvements in your unit. Speak to your agent or McClone and they will gladly advise you.

Now that our insurance is covered, we are ramping up roof replacements, railing replacements, retaining wall repairs, mulching and the never ending grounds work. I hope everyone gets a chance to enjoy the pool and grounds while the weather is nice!

Have a great summer!

Tom Martin, General Manager

**Garage Door Reminder**

The security of your building is everyone's responsibility. Never press the opener unless you can see the garage door. Also, be sure you do not rely on the automatic timer to close the overhead garage door. Get into the habit of closing the door behind you promptly when you enter or leave the building and be sure nobody is coming in right behind you. Thank you!



Congratulations to the following residents who (in addition to the winners at the Annual Meeting), won a gift card to Kwik Trip for turning in their annual meeting proxy on time so we could make our quorum!

Don & Mary Gaydos, Emily Prissel, Jon & Diane Friske, Dean & Shirley Baltzer,
Gavin & Vicky Grice

Upcoming Cherokee Events

July, Ladies Luncheon - Normally held on the 3rd Monday of the month at Murphy's. This group is no longer meeting. There is simply not enough participating due to the after affects of Covid, etc.

July Weekly Bridge

Join us for our weekly social bridge game held at the Cherokee Garden Condos Clubhouse each Monday at 1:00 pm. For more information contact Rosemary LaBounty at 630-8280.

Euchre Club: The Cherokee Garden group will meet the first and third Tuesdays of the month, at 7:00pm in the Clubhouse. Please contact Yvonne at ypawlow@yahoo.com or (608) 334-8062 for more information.

Interesting July Facts: The first ever rabies vaccine was administered by Louis Pasteur on July 6th, 1885. The first atomic bomb test was detonated in New Mexico on July 16th, 1945. On July 16th, 1969 the crew of the Apollo 11 launched from Kennedy Space Center in Florida. Four days later, on July 20th, 1969 Neil Armstrong was the first human to set foot on the moon. The moon landing will forever be known as one of America's greatest scientific achievements. Seven US Presidents have passed away in July. That is the most of any month. Interestingly enough, Thomas Jefferson and John Adams, the 2nd and 3rd US presidents, died on the exact same day, July 4th, 1826. It was on July 1, 1881 that the first ever international phone call was successfully made. It's no surprise that July lays claim to National Ice Cream Month, National Chocolate Month, National French Fry Month and National Hot Dog Month.

Parking Stalls for Rent: Bldg. #5, \$40.00 per month, Call Linda, 847-370-5995

IMPORTANT: If you do rent out your stall, you MUST CONTACT THE OFFICE to let us know the name, address, and phone number of your renter in case we need to contact them in an emergency situation.

Reminder: Go Paperless! Send the office your email and any other updates!

Office Phone: 244-8144
Maintenance Phone: 241-4747

 **Cherokee Garden**
CONDOMINIUM HOMES, INC.

cherokeegc@gmail.com
www.cherokeegardencondos.com