



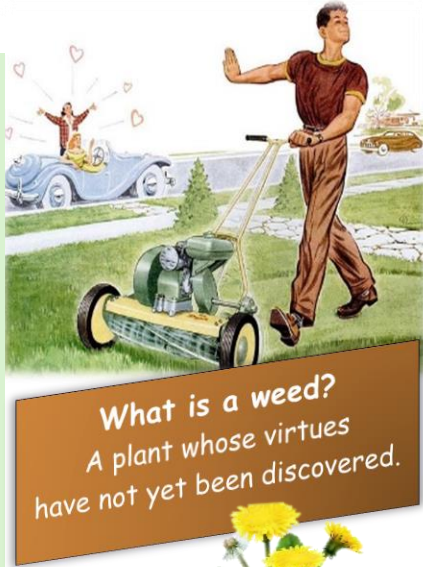
KENSINGTON



## Owner's Responsibility

### Section 5.1 CC&R

All maintenance of the lot and all structures, landscaping, and other improvements thereon shall be the sole responsibility of the Owner thereof, who shall maintain such Lot in a manner consistent with the Community-Wide Standard. Such maintenance obligation shall include prompt removal



*What is a weed?  
A plant whose virtues  
have not yet been discovered.*



- ❖ How do I retire?
- ❖ How much money do I need to retire?
- ❖ Should I retire early?
- ❖ When should I take Social Security?
- ❖ How do I apply for Social Security benefits?
- ❖ Should I take my pension as an annuity or a lump sum?
- ❖ How will I afford medical expenses in retirement?
- ❖ Should I pay off my mortgage before retirement?



<https://money.usnews.com/money/retirement/articles/most-frequently-asked-retirement-questions>



## Slip on A Shirt

Tightly woven long sleeves and long pants are really the best type of protective clothing to wear when out are going to be in the sun for long hours. However, most of us either choose not to wear or would be uncomfortable in such garb on the beach, by the lake, or anywhere outside on a mid-summer's day.

## Slop on Sunscreen

Don't be shy, slather and slop on a high-quality sunscreen with at least SPF 15 before you go out into the sun. Sunscreen should even be used on cloudy or overcast days.

## Slap on A Hat

The best advice here is to choose a tightly woven fabric, such as canvas, for your hat, with a brim that goes all the way around to protect not only your face, but your ears and back of your neck as well.



[https://www.kensingtonowners.com/\\_files/ugd/0945b7\\_67d4e5d58be54aa69f95fe11fd72bfa3.pdf](https://www.kensingtonowners.com/_files/ugd/0945b7_67d4e5d58be54aa69f95fe11fd72bfa3.pdf)

HOA covenant is a legal document that outlines the rules and restrictions governing our Kensington community.

**5.2 Your Responsibility.** All owners shall maintain such lot in a manner consistent with the Community-Wide Standard to include the following: prompt removal of all litter, trash, refuse, and waste; **lawn mowing regularly; tree and shrub pruning;** watering landscaped areas; keeping improvements, and exterior lighting in good repair and working order, keeping lawn and garden areas alive, free of weeds, and attractive; keeping driveways in good repair. *Suppose any Owner does not comply with the provisions hereof. In that case, the Association may provide any such maintenance, repair, or replacement and **all costs shall be assessed against the Owner and the Lot as a specific assessment.*** The Owner shall have ten days after receipt of such notice within which to complete such maintenance, repair, or replacement, or, if such maintenance, repair, or replacement is not capable of completion within ten days, to commence such work must be completed within a reasonable time. The board will turn this over to Lazega & Johanson LLC if legal collection actions are necessary.

**7.4 Vehicles: Parking.** Vehicles shall be parked only in appropriate parking spaces serving the lot or other designated areas, if any. No on-street parking, other than in connection with special events as approved by the Board of Directors, shall be permitted within the Community. All parking shall be subject to rules and regulations the Board may adopt. The term "vehicles," as used herein, shall include, without limitation, motor homes, boats, trailers, motorcycles, mini-bikes, scooters, go-carts, golf carts, trucks, campers, buses, vans, and automobiles.

**7.8 Unsightly or Unkempt Conditions.** The pursuit of hobbies or other activities, including specifically, without limiting the generality of the foregoing, the assembly and assembly of motor vehicles and other mechanical devices, which might tend to cause disorderly, unsightly, or **unkempt conditions**, shall not be pursued or undertaken in any part of the Community.

***Copy the link to print off the Kensington ARC form...***

[https://www.kensingtonowners.com/\\_files/ugd/0945b7\\_6fc37b89e4ef40d8a57c70cd319a15ec.pdf](https://www.kensingtonowners.com/_files/ugd/0945b7_6fc37b89e4ef40d8a57c70cd319a15ec.pdf)

## **ROOFING**

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DON'T COMMIT CREPE **MURDER**

[https://www.kensingtonowners.com/\\_files/ugd/0945b7\\_2f3185c61a4e43fc9b6fc26bfc017dc5.pdf](https://www.kensingtonowners.com/_files/ugd/0945b7_2f3185c61a4e43fc9b6fc26bfc017dc5.pdf)

## **SHEDS**

[https://www.kensingtonowners.com/\\_files/ugd/0945b7\\_19ba9f2258a340ac8cd55fe4a1fb6081.pdf](https://www.kensingtonowners.com/_files/ugd/0945b7_19ba9f2258a340ac8cd55fe4a1fb6081.pdf)

## Why Am I Always So Tired?

*If you're getting plenty of sleep at night but still seem to drag through the day, it may be time to take a look for reasons why you're feeling so exhausted. First and foremost, it's important to talk with your doctor to find out if a medical condition or medication may be causing your fatigue.*

*Although there are some serious concerns that may cause fatigue as we get older, a medical condition is not always to blame. Sometimes the problem has to do with habits, lifestyle, or the events going on in your life. It could easily be something that's controllable, and preventable that's stealing your energy and leaving you feeling tired or sluggish most of the time.*

### A few common energy sappers...

#### **BOREDOM**

For many people, having something to do or look forward to is motivating and exhilarating. Sitting around doing nothing may sound relaxing, but that may not be true for everyone. Find things to occupy your time and mind and you might find you feel revitalized. Do something different. Find a new hobby, skill, or activity you might enjoy.

#### **POOR DIET**

You may be consuming plenty of food, but what you're eating may not be fueling your body with enough nutrition to keep you energized and wide awake. Make sure to eat a well-balanced diet. According to the USDA, vegetables and fruits should make up  $\frac{1}{2}$  of your meal plate while whole grains make up  $\frac{1}{4}$  of the plate and protein makes up  $\frac{1}{4}$  of the plate. Speak with your doctor about your personal nutrition needs.

#### **SKIPPING BREAKFAST**

You have heard it many times... "Breakfast is the most important meal of the day." As you sleep at night, the food you ate the previous day continues to support your body's functions. It would be best if you refuel each morning to prepare your body for the day ahead.

#### **DEHYDRATION**

Research shows that even mild dehydration can cause feelings of fatigue, as well as moodiness, headaches, and other issues. Dehydration happens when your body is losing more water than it is taking in. Make sure to drink plenty of water and other fluids. Many tasty foods also provide plenty of fluid, such as fruits, vegetables, juices, gelatins, yogurt, and sorbet.

#### **MEDICATIONS**

Fatigue can be a side effect of many medications, including some prescription drugs that are vital to our health. Talk with your doctor about all the medications you are taking, including over-the-counter and prescription medications. Sometimes, replacing a medication or simply changing a dosage can have a significant impact of your energy levels.

**Why do they call it rush hour when nothing moves?**





What is the best flower to attract hummingbirds?

**Brightly-Colored** flowers that are tubular hold the most nectar, and are particularly attractive to hummingbirds. **These include.**

**PERENNIALS**

- 🌸 bee balms
- 🌸 columbines
- 🌸 daylilies
- 🌸 lupines

**BIENNIALS**

- 🌸 foxgloves
- 🌸 hollyhocks

**ANNUALS**



**Have Fun  
But Obey Our Pool Rules**

 <b>NO!</b> <small>DIVING IN SHALLOW END</small>	 <b>NO!</b> <small>RUNNING, PUSHING, SHOIVING</small>	 <b>NO!</b> <small>SWIMMING ALONE</small>
 <b>NO!</b> <small>PEEING IN POOL (Use Bathroom)</small>	 <b>NO!</b> <small>YELLING OR SCREAMING</small>	 <b>NO!</b> <small>GLASSWARE IN POOL AREA</small>

**And, you are not allowed to do anything that begins with, "Hey, Y'all - Watch This!"**

"hmm?"

The more you take away the bigger it gets; the more you add the smaller it becomes.  
**What is it?**



**Did You Know?**



- ⌘ 11% of people are left-handed
- ⌘ August has the highest percentage of births
- ⌘ A bear has 42 teeth
- ⌘ Rabbits like licorice
- ⌘ The most commonly used letter in the alphabet is E
- ⌘ A cat has 32 muscles in each ear
- ⌘ Honey is the only natural food which never spoils

**There is no poop fairy**



Please clean up after your pet

All dogs must be on a leash **at all times!**



**Please roll your umbrella down at the pool!**



Hello  
my name is

Remind Me

## Try These Helpful Suggestions

Use people's names. The old adage "use it or lose it" applies pretty accurately when it comes to remembering people's names. Repeating someone's name during a conversation helps the brain connect the name with the person. Of course, you don't want to overdo it. Greet a person with their name, say the name a couple of times while talking with the individual, and then use it again with your goodbye.

- **Get in the habit of making introductions.** When you introduce people to each other, you are forced to use their names and often to come up with some information about them as well. The more times you introduce an individual, the easier it may be to come up with that person's name.
- **Associate visual images with people and their names.** If you can find something to visualize that reminds you of the person, it may make it easier to recall the name when you need it.
- **Come up with a word that rhymes with a name.** Rhymes stick in our minds. Think of all those nursery rhymes we learned as children and still remember to this day.
- Link a name to **something unique about a person.** If there is something interesting, distinctive, or unusual about someone, associate that specific aspect about the person with his or her name.
- **Find reasons to write names.** The very act of writing something down tends to help us remember it. If you send emails or texts to people, include their names with the messages.
- **Clear your mind and focus on the person.** If you are having trouble remembering names, be present in the moment and concentrate on the person in front of you. You may be having trouble thinking of a name because your mind is distracted with too many other things.

## Quick Read Kensington (KOA) Covenant - CC&Rs

### Article 6 Architectural Standards

**6.1 General.** No exterior construction, alteration or addition of any improvements of any nature whatsoever (including, without limitation, staking, clearing, excavation, grading, filling, construction of impervious surface, building, exterior alteration of existing improvements, change in the exterior color of any existing improvement and planting and removal of landscaping materials), shall be commenced or placed upon any part of the Community unless installed by the Declarant or an affiliate of the Declarant, approved in accordance with this Article, or otherwise expressly permitted under this Declaration. Any Owner may remodel, paint or redecorate the interior of structures on the lot without approval hereunder. However, modifications to (the interior of porches, patios and similar portions of a structure visible from outside the Lot shall be subject to approval. No approval shall be required to repaint the exterior of a structure in accordance with the originally approved color scheme or to rebuild in accordance with originally approved plans and specifications. This Article shall not apply to the activities of the Declarant, affiliates of the Declarant, nor to improvements to the Common Property by or on behalf of the Association. This Article may not be amended without the written consent of the Declarant until (a) the Declarant no longer has the right to unilaterally annex additional property to the Community, and (b) each Lot has been improved with a dwelling for which a certificate of occupancy has been issued.

