

September 2015

Letter from the President

By Julian Pacheco

Hello Everyone,

I hope you were all able to get out and enjoy the summer, whether that was here in town or elsewhere enjoying a small reprieve from the Tucson sun. Now that we are in the full swing of school and have the beautiful fall weather ahead, it's time to enjoy our wonderful neighborhood.

There have been a few concerns brought to my attention that I would like to share with you. Over the past several months, there have been a few dog attacks. Luckily no one was harmed but two dogs that were being walked by their owners (separate incidents) on a leash had to be taken to an emergency vet. In both cases, the attacking dogs had escaped their enclosures. I would like to ask all dog owners to please double check their pet's

enclosures and to be responsible with the training all pets receive to ensure they are safe to live in our community. As it cools off a bit, there are sure to be more neighbors out enjoying the weather. Let's prevent more attacks and keep our kids and pets safe.

The next issue involves minors driving golf carts on the streets. We live in a great neighborhood that affords us many liberties for outdoor enjoyment. Please stress to all family members the importance of following traffic laws.

I look forward to seeing many of you at the upcoming HOA and Social Committee events.

Have a Great Fall!
Julian Pacheco



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Have a photo or article you'd like to include in the newsletter?
Please email it to Maggie at mhammarstrom@cox.net

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Business Minded.
Community Focused.

Social Committee Update



Second Annual Neighborhood Oktoberfest!

Join us for family fun on Saturday, October 3rd, 5-8pm, in the cul-de-sac on north Soldier Trail. Featuring live music by The Bouncing Czechs, food trucks with authentic German cuisine, jumping castle and face painting! BYOB!
Special thanks to our sponsors Nova Home Loans and Williams & Associates!



The neighborhood Halloween Party is back!

Eat, drink and be scary! Announcing the **Cirque du Scary** creepy carnival and costume party on Friday, October 30th at 7pm. This year's event will take place in the Forty Niner Country Club outdoor pavilion, featuring a DJ and costume contests. Must be 21 years or older. Tickets are \$20 per person and will be available for sale from any Social Committee member and at the Rincon Grill after September 20th. Tickets will also be for sale at the Oktoberfest event.

You're Invited!

Are you a local business owner or a professional with services to offer your neighbors? You're invited to meet and greet other business people at the Tanque Verde Valley Business Mixers held quarterly at Forty Niner CC. With a focus on local, the driving force behind these mixers is to keep business right here in the Tanque Verde Valley! Join us to exchange and access referrals to a wide variety of services right here in our area. For more information, contact Heather Tyler with Nova Home Loans at (520) 904-5495 or Heather.Tyler@NovaHomeLoans.com

MEET GREET & Repeat
 WITH A FOCUS ON LOCAL
 Join us for an evening of drinks, appetizers, raffles and networking with Tanque Verde area businesses
MONDAY, SEPTEMBER 28, 2015
5:30 PM - 7:30 PM
 Catalina Room
 49ers Country Club
 Rincon Mountain Grill

Bring your business promo items to display!

Welcome New Neighbors!

Please join us in welcoming these new neighbors to 49er! Let's show them why we think this is the best neighborhood in town!

- The Greeno Family on Donner
- The Fuss Family on Barbary Coast
- The West Family on Cape Horn
- The Booth Family on Wagon Trail
- The Ogg Family on Wagon Trail
- The Brown Family on Fennimore
- The Regan Family on Dry Gulch

New to the neighborhood, or have a new email address? Send your email address to:
KristieAltherr@live.com

News from The Club

Hello from the Club!

We hope you are enjoying these nice cool, cloudy days...a good break from the 2nd hottest August on record in Tucson!

Our annual golf course overseeding is right around the corner! We will close the golf course, driving range, and practice areas on Monday September 28th, 2015, with plans to re-open on Saturday October 17th, 2015. We will most likely be CART PATH ONLY for 7-10 days after re-opening, depending on weather conditions.

Our plan is to overseed tee tops, fairways, greens and green surrounds. We are planning to NOT overseed many of the roughs, especially areas that have seen good Bermuda growth and fill in. In areas that have not seen good Bermuda fill in this summer, we will overseed them to give good winter playability.

The areas that are not overseeded will be the first ones we go after early next summer to promote Bermuda growth. We are planning an extensive sprigging program, which saw very positive results this summer.

This, in addition to all of the irrigation relocation projects we have completed and have planned for next year, should help us continue to improve our summertime conditions.

We had a good overseed last year, and it will be even better this year!

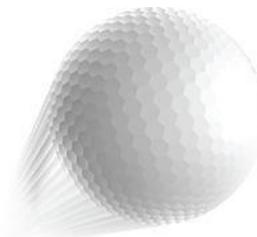
The Golf Shop will be open daily, 8:30am-2:30pm. The Fitness Center and Pool will remain open regular hours, 5am to 9:30pm. The Rincon Mountain Grill will remain open daily from 6:30am to 9:00pm, serving breakfast, lunch, and dinner!

We are excited for this time of year, as it's always a chance for us to re-charge our batteries and be ready to provide you with the highest level of customer service around!

Keep your eyes peeled for our list of upcoming events for Fall and Winter here at the Club!!

Casey Polivchak

Director of Golf and Sales
Forty Niner Country Club
Office: (520)749-4925 ext. 212
Cell Phone: (520)904-2987



The Club would like to ask all residents to **stay completely off of the grass during overseeding**, September 28th through October 16th. The newly planted winter rye grass is very sensitive and even foot traffic can have a negative effect.

Thanks for your understanding!

Please report any water issues during this time – i.e. broken sprinklers, stuck irrigation heads, flooding, etc. – to the Club right away. You can call...

**Josh (Golf Course Superintendent) at 310-9891 or
Wendy Cross (General Manager) at 237-7371**

Join us! 15th Annual Miracle on 31st Toys for Tots Golf Tournament



Bring your friends, family and co-workers out for this day of FUN! This 4-Person scramble is designed to bring us together as a community to support families in need during this holiday season.

Your entry includes golf, a \$10 gift certificate, prizes, dinner, and live entertainment!

Where: Forty Niner Country Club

When: December 12th, 2015

9:30 Registration

11:00 Shotgun Start

Cost is \$90 and one unwrapped toy per player

**Please contact Casey at
the Club for more information!**

Neighborhood Business

STREET SAFETY

It is important to slow down and watch out for our children, walkers, joggers, bicyclists, and others when driving on our streets. Please remember these friendly reminders when using our streets:

1. Walk against traffic
2. Jog against traffic
3. Bicycle with traffic
4. Observe the 25 MPH speed limit
5. When driving a golf cart, drive with traffic
6. At night wear colorful or reflective clothing and use a flashlight!
7. Do not walk in the middle of the street or three or four abreast
8. Have your dog(s) on a leash
9. Pull trashcans off the street in a reasonable time.
10. Save your texting for a later time.

Thanks for being considerate of others!

REMINDER...

As stated in our CC&Rs, all trailers, no matter how great you think they look, must be stored OUT OF SIGHT in either your garage or in your backyard so as not to be seen from the street, your neighbors' house, or from the golf course! If you are unable to store your trailer in the above manner, you must store it OFFSITE.

DO YOU LOOK GOOD FROM BEHIND?

Have you ever walked behind your home and looked at it from a fresh and more critical perspective? What do you *really* see? Remember that if you have a home along the golf course, your yard obligations don't end at just your front yard! Your obligations ALSO include the back of your home that abuts the golf course! The golf course owner has spent a tremendous amount of money making the golf course look good for you and its players - and YOU need to return the favor by having your property look good from their point of view too! Please be a good neighbor and give the portion of your landscape that is visible from the golf course proper attention. Thank you for helping to keep ALL of our property values up!



A NOTE FROM THE ARCHITECTURAL REVIEW COMMITTEE...

Please remember enforcement of our CC&Rs is necessary to help protect our home values. Your HOA Board has been working extremely hard to make sure our CC&Rs are upheld and in the process has spent many dollars in legal fees. This expenditure is frustrating as we have such SIMPLE rules to follow and EASY ways for everyone to get information and approval for their projects (see www.49ersHOA.com). By purchasing our homes here in 49ers, we all agreed to abide by our deed restrictions and governing documents. Of course we all can make mistakes, so if you ever get a letter indicating such a mistake, we ask that you quickly contact us and help rectify the situation.

**This simple act will avoid unnecessary legal costs and preserve our HOA funds.
Thank you for helping to make 49ers a great place to live.**



SOLVING THE MYSTERY OF FLOOD INSURANCE

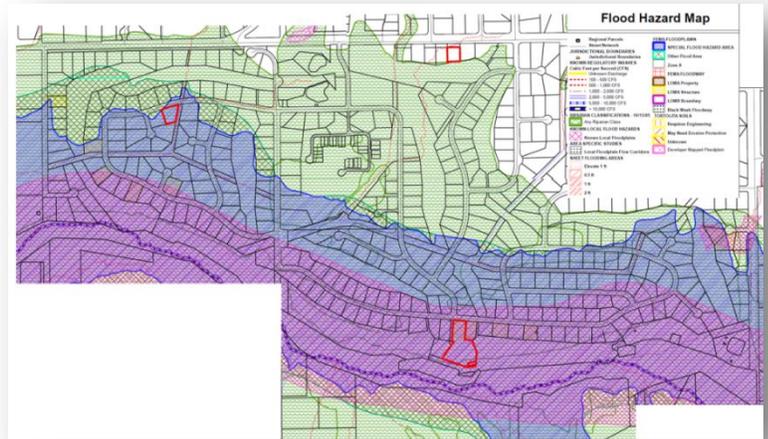
Forty Niner residents are well aware of flooding hazards in the desert. Many of us have personally seen the area's normally dry creek beds become suddenly transformed into raging rivers during storm events. When flooding occurs, desert watercourses can overflow their banks and inundate surrounding areas. Major flows in area watercourses can also severely erode unprotected channel banks causing significant damage.

Pima County regulates all unincorporated areas lying within the 100-year floodplain. The 100-year floodplain is defined as the area adjoining a watercourse that would be covered by water during a flood event having a 1 out of 100 chance (1%) of occurring in any given year. Of course, floods of differing magnitudes – smaller or larger – could also occur, each with its own probability of occurring during any year. An important first step in evaluating the risk of possible flood damages is to determine whether a property lies within the 100-year floodplain. Floodplains and channels can change significantly over time, whether due to large flooding events or human alteration of the landscape.

Here's what our neighborhood looks like on a floodplain map...

So...how is my flood insurance premium calculated?

A number of factors are considered when determining your flood insurance premium. These factors include: the amount and type of coverage being purchased, location and flood zone, and the design and age of your structure. Your insurance agent is NOT responsible for determining the flood insurance premiums on your home. For homes in high-risk areas (e.g., Special Flood Hazard Areas or AE, VE Zones) built after the first Flood Insurance Rate Maps were drawn, the elevation of the building in relation to the base flood elevation is also required.



Arrow Land Surveying is discounting elevation certificates for 49er homeowners. Certificates cost \$375, and could save you a significant amount in flood insurance premiums. You can call them at 881-2155.

Why are my premiums so high???

According to a recent article in the New York Times, new rates took effect April 1 under the National Flood Insurance Program, increasing policy premiums for homeowners in high-risk areas by as much as 25 percent. Plus, policyholders will see new surcharges: \$25 for owner-occupied primary homes and \$250 for second homes. You'll likely be receiving a notice from your insurer asking you to prove that your house is your primary residence, or be subject to the \$250 second-home surcharge. Be sure to provide that documentation within 30 days!

The new rates are part of a plan to put the flood insurance program on sounder financial footing. Over the last decade — in part because of disastrous hurricanes like Katrina and Sandy — the program has fallen billions of dollars into debt. In 2012, Congress passed legislation to phase out federal discounts for policies in high-risk areas. And the article in the Times implied that homeowners who have already made claims under their policies — their example was Katrina and Sandy victims — would see larger premium increases.

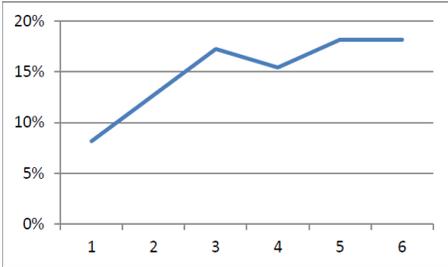
49er Homeowner Flood Insurance Survey

In response to our neighbors' stories of skyrocketing flood insurance premiums, our neighbor Chris Bubany is surveying 49er residents to find out just what the impact of these increases has been. Once she's collected the results, and tabulated the percentages and frequency of increases, she'll communicate our concerns to Congresswoman McSally's office. Please respond directly to Chris with your answers to these questions: #1 Do you have flood insurance? #2 Has your rate gone up or down? #3 What have your premiums been for the last three years? You can reach Chris by phone at 749-0716 or email her at ChrisBubany@aol.com

NEIGHBORHOOD SURVEY

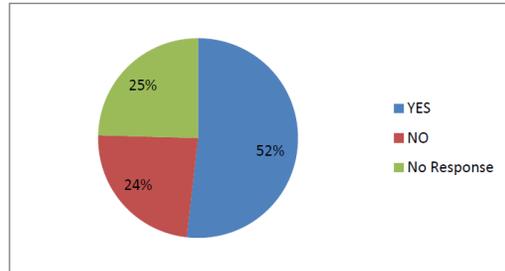
110 of you (out of 326 homeowners) responded to our neighborhood survey, and we thought you'd like to see the results. With a 1 ranking being the highest priority, and 6 being the lowest, here's how you responded to our survey questions:

CC& R Enforcement

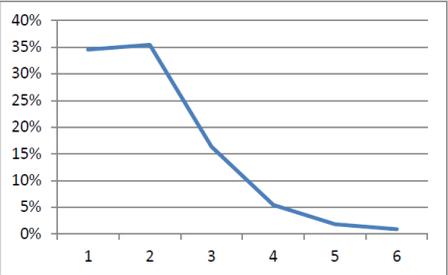


Priority Ranking	Percentage
1	8%
2	13%
3	17%
4	15%
5	18%
6	18%

Do you feel CCR's should be updated to better address today's lifestyles?

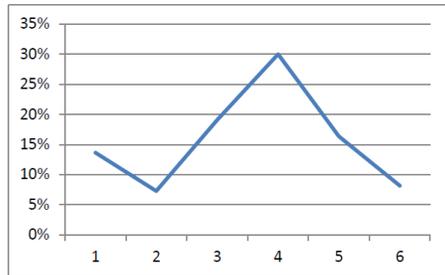


Neighborhood Appearance



Priority Ranking	Percentage
1	35%
2	35%
3	16%
4	5%
5	2%
6	1%

Traffic Control



Priority Ranking	Percentage
1	14%
2	7%
3	19%
4	30%
5	16%
6	8%

What your HOA is doing:

We're in the process of creating amendments to our CC&Rs to make them **more effective, relevant and enforceable**. The appearance of our neighborhood is directly related to adherence to our CC&Rs. Check your mailbox soon for these important amendments!



Remember...**neighborly courtesy goes a long way!** Make sure you pick up after your pets and keep your property tidy.

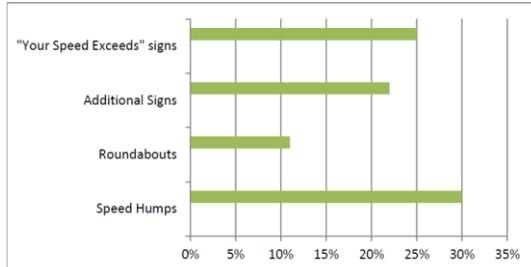


While Forty Niner Country Club remains one of the **lowest-crime neighborhoods** in the Tucson area, we are all still concerned about things that happen in our community. **If you or someone you know is interested in coordinating the neighborhood watch committee**, please contact any HOA Board member via email.

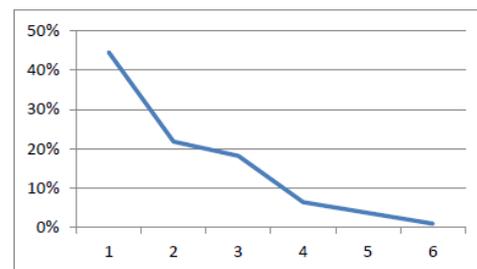


We're currently evaluating the possibility of additional "slow down" signage. In the meantime, please remember

What do you feel is the best way to control speeding in our neighborhood?



Vandalism & Crime



Priority Ranking	Percentage
1	45%
2	22%
3	18%
4	6%
5	4%
6	1%



Sincere thanks to our neighbors who support the 49er HOA through their membership!

Your support helps make our neighborhood a wonderful place to live! Your dues ensure continued services such as security patrols, weed control and landscaping along Tanque Verde, monthly utilities for entrance lighting, legal counsel, insurance, post office box rental, social activities, the www.49ersHOA.com website and postage.

Alfred & Lynda Adams
Mr. & Mrs. Alexander
Lance & Kristie Alther
Frank Arlotti
Philip & Marie Baca
Bret & Mary Batchelor
Mary Clark Beggs
Paul & Janet Bennett
Richard & Beverly Berger
Orren & Diane Biesterfeld
Mark & Nancy Bishop
Paul & Maria Bistline
Pamela Black
Dr. Thomas & Deborah Blase
Richard & Robbie Bourguet
Patrick & Catharine Boyle
Robert & Dawn Briggs
Bruce & Mary Broughton
Douglas Bruce
George & Chris Bubany
Barry & Paula Burdett
John & Lori Casadei
Mildred Cassidy
Gilbert & Joanne Castillo
Matt & Kelly Cernyar
Evan & Audrey Cione
Doug & Frances Cochran
Anthony & Jacqueline Coulson
Lawrence & Jenny Condit
William & Nancy Cressler
James & Kathleen Cullinan
Larry & Judy Daggert
Steve Daly
David & Julia Ann Dalby
Alma Dausinger
Mr. & Mrs. Dean
Randall & Laurel Decker
Mike & Diana Dessy
William & Barbara Dietrich
Teri DiMaggio
Brandon & Jean Di Maria
Daniel Duperre
Mr. & Mrs. Drake
William & Judith Dunn
Dave & Judy Efnor
John & Patricia Eger
Gilbert & Candance Egan
Keith Ellis
Ferroll & Jody Elmer
Fred & Suzanne Emrie
Darrell & Tracy Epps
Paul & Sandy Fahrung
Michael & Barbara Farkas
Tom Finch
John & Tonya Fiske
Kenneth & Carrie Flower
Paul & Renee Frangoulis
Michael & Jocelyn Gajewski
Dick & Patricia Goehrig
Mr. & Mrs. Goebel
Jonathon & Liza Granoff
Martin Greenlee
Chris & Alesha Grimes
Paul & Kristine Grimshaw
James & Joanne Grove
Michael & Maggie Hammarstrom
Scott & Betsy Harden
Robert & Olivia Hastings
Brian Harpel
Mr & Mrs Harrison
Ryan & Kristine Harwell
Steve & Sandy Herron
Darrell & Linda Higman
Mark & Mary Hill
John & Margaret Holcombe
Mark Holliday
Gary Howell
Scott & Jennifer Hutchinson
Mark & Sheree Ilamas
Darryl & Saundra Jones
Gordon & Betty Jones
Glen & Shirley Johnson
Larry & Suzanne Johnson
John & Suzy Johnston
Rick Kaneen
Matthew & Erica Kehret
James & Bernadette Knox
Scott & Becky Kopiec
Robert & Molly Lamb
Jim LaRue
Adam & Kate Lawson
Bradner Lawrence
John & Agatha Lewis
Harold & Pamela Leavitt
Michael & Kathleen Lindsay
Dr. Alan & Linda Levene
JoAnn Long
John & Connie Lowy
Scott & Holly Longeran
Carleen Lundquist
Rebecca Maher
Dick & Alexandra Maher
Greg & Kristen Mammana
Nicholas & Despina Makris
Gregory & Jill Maciulla
Dan & Anne Manka
Stephan & Joseph Mariani
Lisa Mariani
Jim & Jen Marner
Anthony & Heather Mastrangelo
Richard & Judy Maxwell
Harold & Joanne Mayo
Dr. John & Lynne McGregor
Ron & Cheryl McKenzie
Ross & Ann Mellencamp
Gibran & Courtney Merry
Bruce & Michelle Minkus
Gregg & Deirdre Montijo
Chris Montoya
Tim & Lisa Moore
Tony & Phyllis Morgan
Patrick & Shannon Murphy
Laurence & Karen Norak
Stephan & Nancy Nottingham
Mr. & Mrs. Nue
Daniel & Gretchan Olszewski
Robert & Kathleen Olivarez
Brian & Ana Ostrum
John & Jacqueline Owen
Allen Ozdemir
Julian & Shannon Pacheco
Ronald & Kathleen Parker
Bill & Maria Patterson
Paul & Amanda Pena
Jun & Minjue Jiang Peng
John Peterson
Larry & Glenda Phipps
Oscar Pintor
Scott & Claire Place
Craig & Kris Post
Dennis & LuAnn Posey
Carla Prinster
Jon Pyle
Dennigton & Cathy Rankin
David & Lee Reed
David & Carol Reed
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Richard & Vicki Rieck
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Thomas & Eileen Rotkis
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Barbara Schaffer
Mr. & Mrs. Schweitzer
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Edith Shields
Virginia Singleton
James & Pamela Simkins
David & Brenda Singer
Wayne & Petrina Smith
Stephen & Ilewlyn Smyth
Robert & Emily Spackman
Gwen Spooner
Scott & Leigh Stanton
Curtis & Kimberly Swanberg
Abbott & Martha Taylor
Bill & Sarah Thomas
Maria Thayer
Roderic & Velda Tizzard
William & Sharon Treuman
Shane Traugott
Chip & Joanne Travers
Mr. & Mrs. Unruh
David & Tommyee Vanderpot
Jim & Kathy Varin

What's Up in the 49?

Tanque Verde Valley News

This summer has been one for major personnel changes for key organizations in our valley. Chris Nanos has replaced long-time Pima County Sheriff Clarence Dupnik. Chris is a highly experienced officer familiar with the issues affecting our neighborhoods. Kerwin Dewberry is the new

Coronado National Forest Superior who will oversee five Ranger districts in Southeastern Arizona and Southwestern New Mexico. Within these districts are twelve "Sky Islands," or management areas such Sabino Canyon, Mount Lemmon, the Rincon Mountains and Redington pass.

The Friends of Redington Pass will continue to develop the Collaborative Area Management Plan (CAMP) to assist the Forest Service in finalizing the long term plans for Redington Pass. The Forest Service has extended the shooting area closure between mile posts 5 and 7 for additional clean up. The contractor has already removed over 1000 tons of contaminated material. As temperatures start to cool off and hunting season approaches, expect increased motor vehicle traffic in the area as activity in Redington pass typically increases. Arizona Game and Fish recently obtained convictions, fines and jail time for two people poaching in the pass and charged one individual with animal cruelty.

After a long delay, Pima County is fixing the turn lane into La Mariposa. Motorists are urged to use caution as the changes will affect both directions of traffic as well as the bike lane.



Your Ad Here!

Interested in advertising in the Forty Niner Flyer?

Business card size ads are
\$25 for 49er Residents
\$30 for non-residents

Email Maggie at mhammarstrom@cox.net to place your ad!

Your HOA Board

President	Julian Pacheco	julianpacheco16@gmail.com
Vice President / Golf Course Liaison	John Puiia	jepuiia@gmail.com
Secretary	Kristie Altherr	kristiealtherr@live.com
Treasurer	Kristen Mammana	kristen_mammana@yahoo.com
Traffic Safety & Roads	Evan Cione George Bubany	evancione@hotmail.com gbubany@aol.com
Architectural Review	Anthony Mastrangelo	anthony@mastrangeloplace.com
Tanque Verde Valley Liaison	Gregg Montijo	gmontijobay@cox.net
New Neighbor Welcome / Historian	Parralee Schneider	pmstucson@aol.com
Trees & Washes	Bob Hastings	hastings.bob@gmail.com
Neighborhood Security	Mark Holliday	msierralandscape@aim.com
Social Committee Liaison	Diana Dessy	azdessy@gmail.com
Newsletter & Advertising	Maggie Hammarstrom	mhammarstrom@cox.net
HOA Member Addresses & Email Updates	Kristie Altherr	kristiealtherr@live.com
Director	Barye Herndon	herndon@mmsi.com

We encourage anyone who might be interested in serving on the 49er HOA Board to contact us. This is a rewarding experience and an excellent way to get involved, to meet your neighbors and to help ensure 49er's neighborhood remains THE BEST in Tucson! Contact Julian Pacheco if you're interested in serving on the Board!