The FYI

A Private Residential Community

Newsletter for the Edgewood Townehouse Association

MESSAGE FROM THE BOARD

Preserve • Restore • Maintain Dan Goodlett President, Edgewood Townehouse Association president@etaboard.org

t the last board meeting your Board of Directors decided to open the pool earlier and has set the opening date for the Memorial Day weekend. Our goal is to have everything ready for opening the pool at 9 AM on Friday, May 26, 2023.

All pool users must complete and return a Pool User Form (PUF) before being issued a code to enter the pool door. Pool User Forms are now available at the pool entry door in the Information Box. Please pick up a PUF, complete it, and return it to the Depository (mailbox) at the front door of the Clubhouse.

Also at our last board meeting, the board unanimously voted to change insurance carriers from our current two policy holders, Farmers and Motus, to one, American Family, who we were with the year before. Our new premium will be \$43,836 which includes earthquake and full replacement (no fixed per square foot constraint). If we were to continue with our previous policies we would be looking at costs in excess of \$60,000 this year.

Finally, Dan Goodlett will meet soon to discuss implementation of the motion that was passed on the landscape contract earlier this year.

Ladies and Gentlemen and children, prepare to have a wonderful summer.

SPECIAL NOTICE

Homeowner Dues are due on the first of each month. If using US Mail send to Edgewood Townehouse Association 95 Westbrook Way Eugene, OR 97405

Clubhouse WiFi Password: ww95ww95@E

UPCOMING EVENTS

ETA Board of Directors Monthly Business Meeting: Tuesday, June 13, 2023, 6:30 PM by Video Conference.

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Sharon Kimble, Editor Email: fyi.editor@etaboard.org

CORRECTED COPY

Saturday, May 27, 2023

EDGEWOOD TOWNEHOUSE ASSOCIATION QUARTERLY MEETING

Preserve • Restore • Maintain Tuesday, April 25, 2023

The meeting was held both in the Clubhouse and by videoconference. Four Board members, the ETA Director of Facilities and Operations, and 16 homeowners attended inperson at the Clubhouse. Four Board members and nine homeowners attended on Zoom.

Board President Dan Goodlett opened the meeting at 7:00 PM. Dan began the meeting by welcoming everyone and explaining that the Quarterly meetings are an opportunity for homeowners to comment or ask questions. The topics covered are summarized below.

Opening Statement from the Landscape Committee

Committee member Jan Connell made an opening statement on behalf of the Landscape Committee which currently consists of two Board members, Jan and Patricia Mullen, and homeowner Ruth Kenney. Jan said that the committee is looking into slowly implementing a more sustainable and healthier environment by applying the most recent findings about better, more conscious practices in preserving and protecting our beautiful surroundings. This includes using fewer chemicals, better cultivation practices, and mowing and blowing less frequently. She continued that committee members have begun experimenting with alternate plantings for some of the small patches of grass that are unattractive and hard to mow. Finally, the committee would like bids from three landscape companies to help reduce maintenance expenditures. The committee's recommended practices should also help save money. Jan closed by encouraging anyone interested in joining the Landscape Committee to contact one of its current members.

Landscape Committee Recommendations

- A homeowner commented that the committee's recommendations contain some interesting ideas. He suggested using a map to specify which problems in which places it will be targeting and what is projected to happen each year. He continued that it sounds like a major, complex plan but with lots of room for us to think about it. Finally, he suggested that written guides be developed what would the approved landscape recommendations mean here. He added that doing so could generate more widespread support.
 - Landscape Committee member Ruth Kenney said that she liked his ideas and stated that the committee "doesn't have an over-arching plan yet for what we're going to do here." She went on to say that it would require some money, so for now they are taking baby steps and experimenting. Jan added that everything the Landscape Committee is currently doing is with volunteer labor and homeowner donations.

ETA's Finances: The Big Picture

- Board President Dan Goodlett said that he had just finished updating the Reserve Study but he still wanted to go over it with Frank Gaddini, ETA Director of Facilities and Operations, to fine-tune it.
- Former Board President (2021) Paul Turpin, who was instrumental in putting ETA's finances on sounder footing going into the future, offered some key things to be aware of. Contrary to what some believe, ETA is not "flush" because of the 2021 Special Assessment of \$5,000 and the five-year (FYs 2022-2026) raise in monthly dues to \$600. While we do have a lot of money in the bank, every dollar represents-for now-work that has been deferred. And because of inflation, we have a tough management situation that requires us to figure out what really has to be done. As for our Operations budget, we are over budget and need to find places to reduce it. He noted that the plans for landscaping changes, for example, were motivated in part by an effort to reduce our Operations costs. Although the CC&Rs do allow for borrowing from Reserves in an emergency, the money has to be repaid. It's helpful to think of Operations like a checking account for recurring expenses and Reserves more like a college fund that's dedicated to a certain purpose. Reserves are not general funds but dedicated to capital improvements. They are not for unexpected events. The only way to raise more money until 2027 is a special assessment and that is a hard sell.
- A homeowner asked if all of the monthly dues go into Operations. *Answer*: The Board determines the percentages that go to Operations and Reserves on an annual basis. Currently, 46% of the monthly dues is allocated to the Operating Expense Budget and the remaining 54% to Reserve Funds.
- One homeowner commented that the \$600 dues affect buyers' interest in purchasing here. Our dues are much higher than for other associations. *Answer*: ETA is over 50 years old and has lots of deferred maintenance to correct. As a consequence, homeowners approved a special assessment in October 2021 and a five-year increase in our dues to \$600.

Ideas: How to Cut Spending or Bring in Money

- A homeowner asked about whether there was a need to restore the sprinklers that were covered during the recent sidewalk project in front of her townhouse and suggested instead that homeowners could be asked to water there and save money. *Answer*: Landscape Committee member Patricia Mullen said that not every homeowner has access to a water faucet and that the committee was looking at groundcover that would require less water.
- One homeowner asked which major expense categories in the Operations budget has the Board considered cutting in addition to landscaping. *Answer*: Dan replied earthquake insurance.
- Several homeowners brought up <u>rat abatement</u>—could we save there and does the baiting pose a threat to other animals? *Answer*: Frank said that the problem we have is with roof rats, not brown rats. Currently, 14 of Edgewood's 22 buildings are "under management" for rats with a total of

about 100 rat traps. They are baited with a product targeted to kill rats only and the trap itself cannot be opened or tampered with. We recently had an entire building that was infested with rats going directly inside the one-story unit. Despite diligent snap-trapping by an affected homeowner, the problem could not be solved until the professional came in. Frank said rat abatement is the "new normal" in Eugene and the best we can do is change the living practices that encourage rats. Garages can be problematic and we're trying to seal cracks in them. Storing pet food or anything in the garage that can be used to build nests such as cardboard can contribute to the problem. Declutter your homes.

 One homeowner asked if the Board is looking at ways to bring money in and suggested, as an example, that we rent the Clubhouse for such events as wedding receptions.
Answer: Frank said that the Clubhouse is not ADA compliant. A number of remodeling and ADA compliant changes would be required to make the building accessible to the general public. Emergency evacuation routes and restroom accessibility would all have to be changed to meet public building codes. Also there would be impacts on parking and increased costs for garbage, cleaning, and sanitation. A homeowner said that this is her home and she didn't want it rented out to strangers.

Other Homeowner Comments and Concerns

- <u>Dog Owner Responsibilities</u>. A homeowner reminded dog owners that it is their responsibility to clean up after their dogs and not let them run around off leash. She added there is a City of Eugene ordinance requiring dogs to be leashed when in public.
- <u>Earthquake Insurance</u>, A homeowner requested the Board to ask Motus Insurance if they would still make homeowners' part of earthquake coverage available to us should the Board decide to not renew the current policy. Speaking to all homeowners, she said that their own earthquake insurance would not cover the pool or clubhouse and very little of any loss assessment.
- <u>Sugar Ants</u>, One homeowner said that many years of experience with sugar ants showed her that the usual remedies don't work. She experimented with the old-time solution of pouring boiling water over the ground where the ants are emerging and found it effective. Another homeowner suggested using rubbing alcohol indoors.

Adjournment: With a thank you to everyone for the fruitful conversation, Dan adjourned the meeting at 8:30 PM.

JoAnn Wilson, ETA Secretary, Email: secretary@etaboard.org

EDGEWOOD TOWNEHOUSE ASSOCIATION VIDEOCONFERENCE: BOARD OF DIRECTORS SPECIAL MEETING

Preserve • Restore • Maintain April 26, 2023

Call to Order: Board President Dan Goodlett called the special meeting to order at 6:36 PM. The purpose of the meeting was to

discuss insurance. The meeting was held by videoconference. Board members present were: Dan Goodlett, Jan Connell, Sheila Dorsey, Merryn Gregory, Connie Hirsch, Patricia Mullen, Wayne Russell, and JoAnn Wilson. Board member Ray Czerwinski was excused. Also present was Frank Gaddini, ETA Director of Facilities and Operations. Eleven homeowners attended.

Frank Gaddini reported that he was pursuing conversations with Farmers, our current carrier, as well as with American Family and State Farm. He said that some recent changes in the industry have impacted us. Chief among them is that insurance companies have begun requiring inspections of buildings 40 years and older. Insurers are interested in verifying that the plumbing and electrical systems are in good condition and up to current building codes. Edgewood Townehouses are 53 years old and therefore typically would be subject to this requirement. Frank contacted Rogue Inspection Services, a contractor we have previously utilized, and the cost to inspect the electric and plumbing systems of all 90 townehomes would be approximately \$16,600.

Because Farmers is our current carrier, it would not require inspections. However, Farmers has advised us that the cost of our current policy will increase 23% due to industry increases in our region, the Holiday Farm Fire is a factor — and because ETA continues to have an open claim against it. Farmers does not offer earthquake coverage.

American Family was our insurance carrier before Farmers. Because it covered ETA so recently, it also would not apply the new inspection requirement. The standard insurance package offered by American Family includes earthquake coverage.

State Farm, which insured ETA prior to American Family, is the third company that Frank contacted. It is likely that it would require inspections. Frank was told that its underwriters have not been waiving the inspection requirement lately. State Farm's proposal includes earthquake coverage, but we could purchase a less costly policy without it.

We currently have separate earthquake insurance with Motus. It is very expensive, and we've been told there will be a cost increase of 12-20%. In an earlier consultation with ETA's attorney, we were advised that the *CC&Rs* do not *require* earthquake coverage. They do require us to make a prudent business decision in securing insurance and to thoroughly document our decision process. It seems prudent to consider some level of earthquake coverage and there is some homeowner interest in our doing so. But we cannot afford to continue purchasing a "Cadillac" earthquake policy.

Overall, Frank said the basic insurance coverages are fairly comparable among the three companies. Looking at the premiums, American Family is the lowest and State Farm the highest. Farmers lies in the middle of the range but doesn't include earthquake coverage. Without earthquake insurance, State Farm comes in lowest but since it's likely the company would require inspections, total costs would go up. Board members asked a number of questions about the premiums and specific coverages of the three proposals. (Homeowners interested in the details may contact Dan at <u>president@etaboard.org</u>.) There was interest in knowing if our current earthquake insurance carrier, Motus, would be willing to sell to individual homeowners even if we no longer had a blanket policy with the company. Frank said he would follow up with Motus. Several Board members asked whether Farmers would still represent us in the current claim should we select another carrier. Again, Frank said he would follow up. Finally, there were several questions about our experiences working with the three companies in the past. Frank said that all the carriers have worked well with us.

Frank offered to send copies of the proposals to the Board members and said that he would put together something more comprehensive to help Board members compare the proposals. He also noted that the agents were all willing to come to the Clubhouse and answer questions. Dan said that the decision will be made at the regular Board Business Meeting in May.

The meeting adjourned at 7:50 PM.

JoAnn Wilson, ETA Secretary. Email: secretary@etaboard.org

EDGEWOOD TOWNEHOUSE ASSOCIATION VIDEOCONFERENCE: BOARD OF DIRECTORS MONTHLY BUSINESS MEETING

Preserve • Restore • Maintain Monday, May 15, 2023

Call to Order: Board President Dan Goodlett called the meeting to order at 6:40 PM. The meeting was originally scheduled for May 9 but had to be rescheduled due to a utility-announced electrical outage. It was held by videoconference. Board members present were: Dan Goodlett, Jan Connell, Ray Czerwinski, Sheila Dorsey, Connie Hirsch, Patricia Mullen, Wayne Russell, and JoAnn Wilson. Merryn Gregory was excused. Also present was Frank Gaddini, ETA Director of Facilities and Operations. Eight homeowners attended.

Approval of Minutes: The minutes of April 11, 2023, were approved.

Financial Reports:

• **Treasurer:** Submitted. Ray Czerwinski commented that with three full months of data now, the Operations budget is "over spent" by \$9,000 and we are currently spending more than we're bringing in. Ray cautioned that we must be very conscious of the dollars we're spending. Connie Hirsch noted that at the end of the first quarter, we'd already spent about 25% of the amount budgeted for grounds. Her assumption was that grounds spending during the winter would be comparatively low. However, Frank Gaddini said it isn't true that we do less in winter. There are a lot of cleanup activities during that period and there isn't really any slow time when it comes to grounds maintenance. Reserve Study Coordinator: Dan Goodlett said that an updated Reserve Study was distributed at the Quarterly meeting held on April 25, 2023. He went on to say that he is finding that the Reserve Study changes constantly. During the first year, FY 2022, we spent approximately \$600,000 but we had the \$5,000 special assessment during that year. Dan decided to rerun the Reserve Study figures assuming a 10% inflation rate for FY 2023, not 4%, and to gradually reduce the rate of inflation thereafter. For FY 2023, we will have to update the study monthly, even weekly, as we carefully watch the balance. If we do that, Dan said we're going to be all right. Sheila Dorsey asked Dan if that meant that projects would all fall back a year, like dominos. Dan replied that wasn't necessarily the case. Wayne Russell asked how many more years our 30-year plan would be stretching out. Dan reiterated that we will have to maintain a diligent watch and pointed out that we won't have to do everything at the same pace we started off with because of deferred maintenance. Dan said the Reserve Study total for FY 2023 will be \$369,741 and as of March 31, 2023, we had already spent about \$105,000. Ray expressed concern that pushing things off means we're not finishing what we committed to-roofs, siding, painting—when we asked homeowners for their vote in October 2021. Ray concluded by saying that we need to talk about what new assessment will be needed to fulfill our commitments.

After this sobering conversation, Frank reminded everyone that we are really okay. "We are doing work. We are managers. We need to manage." He repeated Dan's approach—to look monthly at what's coming in and what we're going to accomplish. Speaking to Ray's concern that certain projects may be delayed, Frank said that we always have to do a lot of logistics and sometimes the order of work performed has to be moved around. In short, Frank said that the Board "needs to accept that it's doing well. Yes, track monthly, but put it in a positive light."

Coordinator Reports:

- Technology Coordinator: No report submitted.
- Swimming Pool: Frank reported that our pool is in good condition, and we are on target to open it when we want. We only need to let our contractor know that date in advance. Given the recent hot weather, Frank suggested opening it on Memorial Day instead of the usual mid-June opening. Patricia asked if it could be opened on May 26, the Friday before Memorial Day. The Board agreed to Patricia's proposal and Frank said he would get the pool contracts ready. Sheila volunteered to coordinate that process as she did last year. The Board did not select a closing date. Typically, the pool is open for about 100 days but we can be flexible depending upon weather conditions.
- Clubhouse Coordinator: No report submitted.
- Welcome Coordinator: Dan reported that the coordinator visited one new homeowner.

Landscape Committee: Dan said that he and committee members will be meeting with Frank in the following week to talk about implementation of the Landscape Committee Recommendations approved by the Board at its March business meeting. Committee chair Patricia Mullen said that the committee is doing some experimental planting in selected areas, moving "volunteer" plants where appropriate, and making use of donations from committee members and other homeowners.

Facility Report: Submitted

Old Business:

- 1. Insurance Update. Frank reviewed the various insurance options: continuing with our current carrier(s)-Farmers for liability insurance and/or Motus for earthquake coverageor accepting the proposal of either American Family or State Farm. Frank said that that the current claim with Farmers will be fulfilled regardless of whether we continue to insure with them or choose another company. Frank also explained that insurance companies calculate full replacement values based upon internal methodologies specific to each region of the country, not upon our stipulation as to cost per square foot to replace. Hence, whether we were to choose Farmers, American Family, or State Farm, we would be insured for full replacement on a loss. The Board reviewed each of the options in a chart Frank created. The chart included coverages, replacement valuation, whether electric/plumbing inspections would be required as a condition of insurance, and premium cost. The Board agreed that having some earthquake insurance was prudent but that the Motus stand-alone earthquake policy was too costly, and Farmers does not include earthquake coverage. Dan polled each Board member as to which company was the best choice and why. Board members unanimously agreed that American Family was the best product for the money and meets our responsibilities all around. Its policy insures for full replacement value, includes some earthquake coverage, requires no inspections, and the total premium is the least costly. American Family was our previous carrier and we received good service.
- 2. Gate at Westbrook Way and Brookside. Frank recently had the gate re-plumbed by an expert welder. The gate can now be easily opened and closed manually by setting or retracting a ground pin and there are wheels to facilitate movement. The total cost was \$1,900.
- 3. Common Ground Projects: Update. After a walking tour conducted by Frank in early March, Board members identified four key common ground projects: Groundwater Drainage at 121 WW through 137 WW; Foundation Stabilization at 71WW and 147 WW; and Groundwater Drainage in Driveway #3. The groundwater project at 121-137 WW was recently completed and the foundation projects will begin in June. Frank said we've managed the groundwater problem in Driveway #3 for several years by having a Vactor truck come twice annually (November and March) to remove the tree roots clogging the line. The cost is about \$2,000 per year while a permanent solution will be \$30,000 to \$50,000. Frank said if we stay on our root removal schedule, we can delay the costly solution for a few more years.

New Business:

1. 2023 Swimming Pool Season Review. Please see the preceding discussion under "Coordinator Reports."

Announcements:

- 1. The Pool will open on Friday, May 26, 2023, at 9:00 AM. There are a number of moving parts to coordinate to open the pool. There are labor needs, chemistry needs for the water, sanitation to the deck, Oregon State sanitation requirements, updates to all pool regulation notices, pool user contract to be updated, and many other preparation activities.
- 2. The next regularly scheduled Board of Directors Business Meeting: Tuesday, June 13, 2023, at 6:30 PM. By videoconference.
- 3. Barbecue Season Reminder: To prevent fires, the use of charcoal or lump charcoal for outdoor cooking is prohibited. Please use gas or electric grills. Fire pits are also prohibited.

Adjournment: The meeting was adjourned at 8:34 PM.

Executive Session

JoAnn Wilson, ETA Secretary. Email: secretary@etaboard.org

Looking Back Over April 2023 Facilities and Operations Report

Frank L. Gaddini, etadirector@email. com

April, the fourth month of the year, is often considered the second month of spring in the northern hemisphere. The name *April* is rooted in the Latin *Aprilis* which is derived from the Latin *aperire* meaning "to open" which could be a reference to the opening or blossoming of flowers and trees, a common occurrence throughout the month of April and especially at Edgewood Townehouses.

At Edgewood Townehouses looking back over the month of April can be described as "wet;" and, on a positive note, the month was also dripping with color as most of our trees and shrubs bloomed in beautiful shades of greens, reds, yellows and whites throughout our rhododendrons and azaleas.

Rainfall did not slow down our maintenance though. We recorded and completed seventy (70) maintenance and repair jobs in April. Interestingly, 43 percent (43%) of our work was engaged in Reserve Study Repairs of carpentry, painting, and re-roofing. During April we continued to push ahead on prepaint carpentry on building 70 through 110 Brae Burn Drive. Our focus was on preparing the west elevation of the building (garage side) and the garage gable walls for paint. We also addressed some of the building's body gable walls. As these carpentry jobs concluded, we followed up with paint. We also painted the entire Clubhouse and Pool Complex. Roofing was our other focus during April 2023. We removed and disposed of the existing roof membrane at 140, 150, and 160 Westbrook Way. The roofs' wood substrates were in good condition, and the new vapor barrier and black laminate shingles were installed. We also installed all new attic vents and pipe jacks. Our new roof systems should perform very well for the next 30 years, or well into 2050s.

In our routine operation maintenance, we addressed an emergency repair to two of our domestic water supply systems. A slow water leak developed in the water supply line to 8 Westbrook Way. We excavated through concrete and softscape to prepare for the plumber's replacement of the broken line. As we worked on 8 Westbrook Way's water line, we also exposed 2 Westbrook Way's water line because it was in the same ditch. We examined both supply lines and replaced both lines. EWEB assisted us and gave us two new shut-off valves, a \$600 value, for each of these townhomes.

The remainder of our work was routine maintenance throughout the site. A large part of our time was engaged in draining the pool of excess water that accumulated during the heavy rains at the beginning of the month. Interestingly, the pool collected nearly 400 gallons of rain water during those rain storms.

We will be well into the month of May when this newsletter is published, and I wish you a happy and prosperous Spring.

ALL ABOUT SUGAR ANTS

ALL ADOUT SUGAR ANTS From How Things Work https://home.howstuffworks.com/home-improvement/household-hintstips/insect-control/types-of-ants.htm

Ants may not be the creepiest bugs found in nature, but they are the most highly invasive insects. Ants are truly uninvited guests, as they can find their way into each and every room in your home. There are estimated to be more than 12,000 different species of ants worldwide. In some environments, ants are thought to make up more than half of the insect population!

With so many ants ambling around, it's no coincidence that ants are found in most American households. Ants are found in kitchens and baths, and can enter through small cracks from the outside, including windows, vents and under doorframes. Ants are attracted to everything from water and sugar to grease and other food traces.

Sugar ants are a common name for tiny pharaoh ants or Argentine ants that like warm climates. (The actual "sugar ant" is found in Australia.) They love sweets but will eat anything, and they'll swarm a treat left out in the open. Sugar ants are considered hazardous as they can contaminate food and spread salmonella.

Some ants have even learned to adapt their nests in certain weather. Pharaoh ants are a tropical species and can't survive cold months outside. Over time these ants have migrated all over the United States, even to cold areas where they build nests inside wall voids and behind kitchen baseboards and cabinets to keep warm.

Ants can nest and develop colonies both within your home as well as outside, depending on the ant species. In theory, ants

can be easy to track -- just follow their traveling path -- but in truth, it's difficult to actually find ant nests, since they're usually deeply buried within structures or underground.

Most ant nests are located outside the home. Who didn't kick in a couple of anthills found in the grass or sidewalk cracks when they were kids? But if you thought you were destroying an entire ant colony, you were mistaken. Ant nests develop very far underground, so disrupting what you see aboveground will not do much damage.

Ants need food for fuel just like humans, and require a diet of proteins, carbs and fats in varying quantities. They're kind of like mammals in that way. Take your pets, for instance: Your dog requires about 30 percent protein in its diet, but your cat requires around 90 percent protein to stay healthy. Sugar ants are after that sugar rush, where big-headed ants go for protein and fats if they're available.

Ants leave scent signatures made up of pheromones as they forage for food. It's like leaving a trail of breadcrumbs -- ant style -- that will lead them back home to the nest. If they find a food source, they head back to the nest to alert others, who follow the "good eats" pheromones right to your discarded PB & J sandwich.

So wondering how to get rid of ants?

1) Keep things clean -- A little spilled soda or dab of peanut butter may seem harmless, but if an ant stumbles on it and thinks it has potential, that dribble could result in an ant infestation. Clean up spills as soon as they occur. This will help keep ants outdoors where they belong. It will reduce the chance of your countertops and other surfaces becoming a breeding ground for dangerous bacteria, too. You can wipe countertops with vinegar, which eliminates the ant trails.

2) Use bait -- Ant baits are an ingenious way to eliminate ant colonies on your property. Here's how it works: Ants eat the slow-acting poisoned bait and introduce it to the colony. The queen dies, and the nest soon disperses. One nice thing about being proactive about putting down bait traps is that you can eliminate ant troubles long before they become problems. 3) Use home remedies -- If you like the DIY approach to keeping ants out of your cupboards, try sprinkling cinnamon or cayenne pepper on your cabinet shelves. Ants avoid both of these strong-smelling spices. They also steer clear of bay leaf. 4) Employ deterrents -- If you know ants are getting in through a specific location but have been unsuccessful in your efforts to block their access, try putting down food-grade diatomaceous earth. Diatomaceous earth is a powdered substance made of fossilized remains from phytoplankton. Diatomaceous earth contains microscopic shells and is like razorblades to ants, so they won't cross it. You can also track ants back to their nest and try soaking them out with a water hose. Just insert the hose into the nest as far as it will go and turn on the water. A few treatments should flood the nest and convince the ants to move to a new location.

So, now you have some remedies to prevent ant invasions. Best wishes with your efforts!

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