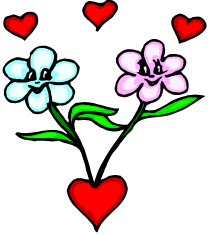


**Sterling Ridge
Home Owners Association
Banning Management Inc
6015 Morrow Street E., Suite 107
Jacksonville, Florida 32217**

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We are on the web: www.sterlingridge.org - check us out!

Sterling Ridge News

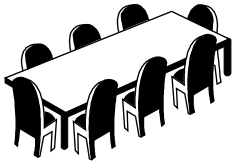
January through March 2005

Volume I, Issue I



Open Immediately – Time Sensitive Information Inside!

Board Members for 2004/2005



<u>Officers</u>	<u>Email Address</u>
President	Mary Lou Leist marylou_24136@msn.com
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2 nd Vice President.....	Harley Rockhill H-D.rock@worldnet.att.net
Treasurer	Debbie Stiffler d.stiffler@comcast.net
Secretary	Summer Howell Andrew@applebox.net
Tuttie West	Williamewest@bellsouth.net
Tina Arterburn.....	arterburn_jax@msn.com
Bill Dukes	librabev@aol.com
Fernando Castaneda	Fernando.Castaneda@navy.mil
Mike Palmer.....	Mpalmer423@aol.com
Eddie Yell	eyell1@earthlink.net

Committee Chairman for 2004/2005

Architectural Control Director.....	Harley Rockhill
Neighborhood Watch Director.....	Fernando Castaneda
Landscaping Director.....	Tuttie West
Lake Management Director.....	Tina Arterburn
C&R/Code Enforcement Hearing (CEHC) Director.....	Cindy Sobelman
Documentation Research Director.....	Eddie Yell
Newsletter Editor.....	Mary Lou Leist
Staff Member.....	Eddie Yell
Staff Member.....	Mike Palmer

Newsletter Policy:

We reserve the right to edit all submissions for content, accuracy and applicability. All submissions must contain your name, street address and telephone number. This information is for verification purposes only and will not be printed, unless you request it. Please submit articles to the editor's email or call 646-9525 by the 10th of each month preceding the issue.

Newsletter Publishing Dates = January, April, July, October

Managing Company:

Banning Management, Inc. 6015 Morrow Street E., Suite 107, Jacksonville, FL 32217
 Terry Banning (904) 730-7071; FAX: (904) 730-3647; Email: bmiinc@aol.com



The President's Message

We begin the year 2005 with a Board of Directors consisting of 11 members. Six of the members elected previously served on the 2004 board and the other 5 are new to the board. The information for all board members appears elsewhere in this newsletter.

The number of residents who attended the annual meeting was great. With this turnout and the number of proxy votes, we were able to obtain during our door-to-door canvassing, we were able to raise our dues to allow for full coverage of Banning Management and also have the necessary funds to make much-needed repairs to our common areas. Many new residents came forward to run for elections and 7 volunteers were placed on our volunteer list. Coastal Baptist Church was a great place to hold the meeting – not only

was it within walking distance, but we had the luxury of using a podium and microphone system. We are very grateful for the use of the building.

Questions were asked by residents during open forum and answered successfully.

Unfortunately, we were not able to get our proposed amendment changes approved due to not receiving the required 66% of votes. The documents will remain as written and amended in previous years. Keeping this in mind, please be sure to download the Architectural Control application from our website PRIOR to beginning your project for improvements and obtain the approval of the ACC committee by following their guidelines.

While the votes were received to increase our dues, the percentage of residents casting their votes was very disappointing. Since the residents in attendance requested we meet again semi-annually, the board will hold a special meeting (known as a board meeting) in June of 2005, which will permit all residents to attend. The exact date, time and place will be placed in the next newsletter and on the bulletin board as well.

I would like to welcome all new residents to our community and ask that all residents read and follow our Covenants. If you do not have a copy, one can be downloaded

from our website, or you may contact Banning Management to make arrangements to receive a copy.

I look forward to serving as your President for 2005 and join our entire board in thanking you for your continued support. More volunteers are needed and very much appreciated. If you can spare even just a few hours a month to help with our projects and committees, please let one of our board members or management hear from you. Thank you.

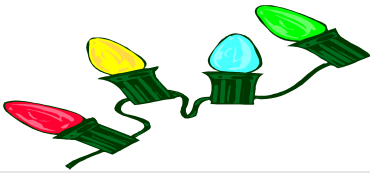
Mary Lou



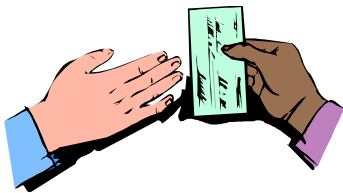
I am sure you all had wonderful holidays and are somewhat glad they're over, but still a bit remorseful that the beautiful glitter around the house is gone! For many, the decorating, gift buying and wrapping, baking, cooking, etc. becomes a sad memory, especially when it comes to an end so quickly after so many weeks of preparation and planning. The board and I want to wish you and your family a wonderfully Happy, Healthy and Prosperous New Year.

Mary Lou

Special Thanks ...



Special thanks to all residents (Harley, Bill & Shirley, Andrew & Summer, Shannon & Karen and Craig & Dulcey) who helped make our Sterling Ridge Entrance areas festive for the holiday season by putting up lights, wreaths, etc.



A Friendly Reminder that Assessments Are Due by January 10, 2005

A majority vote was obtained in FAVOR of raising our annual assessments to \$100.00. Residents are reminded that the Sterling Ridge Home Owner's Association assessments are due on January 10th and considered late on January 25th. Interest to the extent allowed by law will be added to assessments, unless you have requested a 3-month payment plan (payments are then due on January 10, February 10 and March 10 and will include a 10% surcharge for this service).

Residents will be considered 'delinquent' if they become 120 days past due with their assessment fees and issued a letter from our managing company, stating that the amount due must be paid by the 16th of that month. If payment is not received by that date, the resident's account will be given to our collection agency for collection.

COMMUNITY GARAGE SALE DATES

Many residents at the annual meeting requested that our community garage sales be held more frequently. The schedule for 2005 will be as follows:

April 19th - 7 a.m. – 2 p.m.

October 20th - 7 a.m. – 2 p.m.

FREE ADVERTISING for your sales online for 30-60 days in advance:

www.firstcoastgaragesales.net

Retraction of Newsletter Article

The September, 2004 issue of the Sterling Ridge News incorrectly stated that 66% of our member votes, (either in person or by proxy) was necessary to reach a quorum, change our Covenants and Restrictions and increase the home owner dues from \$70.00 to

\$100.00. The correct information is as follows:

The 66% figure to reach a quorum for the 'annual meeting' was reduced to 30% by the Florida State Statutes years ago, therefore, 30% of person or proxy votes constituted a quorum. The 66% holds true to change the Covenants and Restrictions, as is indicated in our documents, on page 16. Article IV – Covenant for Maintenance Assessments, #3 b) on page 5 states the following regarding the assessment:

"From and after January 1 of the year immediately following the conveyance of the first lot to an owner, the maximum assessment may be increased more than 5% by a vote of a majority of the members who are voting in person or by proxy, at a meeting duly called for such purpose."

THE MAJORITY OF VOTES CAST FROM MEMBERS VOTING IN PERSON OR BY PROXY AT THE ANNUAL MEETING WERE IN 'FAVOR' OF RAISING THE DUES TO \$100.00

Take time out from your busy day to enjoy the holidays that begin our 2005 new year!



Valentine's Day

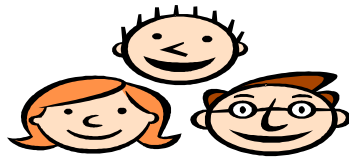
A happy Valentine's Day to all! Remember this special day (February 14th) and make it a point to show that special someone how much you care. This is a day to emphasize your CARE and CONCERN for all humanity. A little gesture, a kind word, even a nod of approval, all mean a great deal to someone needing that confirmation that things are fine or ok. In this day of rushing here and there and much stress in our lives at times, these little acts can do a world of good!



Saint Patrick's Day

Even those of us that are not Irish like to darn the green wear and celebrate this festive, relaxing holiday. I'd like to share a few 'Tater People' descriptions with you and wish you all the 'luck of the Irish' on this grand ole holiday!

TATER PEOPLE



Some people never seem motivated to participate, but are just content to watch while others do the work.

They are called "Speck Taters".

Some people never do anything to help, but are gifted at finding fault with the way others do the work.

They are called "Comment Taters".

Some people are very bossy and like to tell others what to do, but don't want to soil their own hands.

They are called "Dick Taters".

Some people are always looking to cause problems by asking others to agree with them. It is too hot or too cold, too sour or too sweet.

They are called "Agie Taters".

There are those who say they will help, but somehow just never get around to actually doing the promised help.

They are called "Hezzie Taters".

Some people can put up a front and pretend to be someone they are not.

They are called "Emma Taters".

Then there are those who love others and do what they say they will. They are always prepared to stop whatever they are doing and

lend a helping hand. They bring real sunshine into the lives of others.

They are called "Sweet Taters".



Happy Easter, Passover.....

Whether you celebrate Easter, Passover, or other special Holidays that enable us to search our hearts and different ways of 'worshipping', may you all share in the special 'blessings' of the season.

Sterling Ridge Website News:
www.sterlingridge.org

If you have a computer or have use of one at your place of employment, you can go online to visit our community website. All information pertaining to our community, board of directors, and our Association documents can be downloaded. Residents who wish to download and print the current Sterling Ridge newsletter can receive it earlier than the 'mail' and print the graphics in 'color'. We welcome your feedback about our website.

Ask The President, Board or Editor.....

Question: Why is the board 'badgering' us and 'cramming' covenants down our throats; using a collection agency; imposing fines??

One or two owners have raised this question. I assume it is because they have little experience in Home Owner Associations or simply just are not taking the time to rationally think of what is so obvious to many. This is a common occurrence in other Associations when residents choose to ignore Covenants and Rules & Regulations. It is the board's responsibility to serve the entire community and in doing so, make sure that our documents, rules and regulations are followed to keep and maintain good property values, which benefit all of us. As I have previously stated in past newsletter articles, the most important thing to remember is that Board members are all volunteering to serve for the 'betterment of the community'. What they suggest or 'impose' is for that purpose only.

As residents of a Home Owner's Association you agreed to abide by the Covenants and rules and regulations when you signed your papers at the closing. When you move into a community that is governed by a 'HOA' if you are a 'renter', you still will be held responsible if you do not follow the

C&Rs – the only difference here is that the 'owner' of the property will be notified of the fine, lien, etc. and in essence, will come after you for curing the violation or worse, could even terminate your lease.

Cramming Covenants, etc. Our documents will continue to be discussed in hopes of enabling residents to fully understand what is expected of them, thereby aiming to reduce infractions. Documents and literature can be confusing for some and hard to absorb – repetitive reference oftentimes makes the process of learning simpler and thus benefits all of us.

Use of a Collection Agency: For the past few years, a large number of homeowners have chosen to ignore their obligations of paying their annual assessments (dues). What started out as a very small amount due of \$63.50 now escalated to several hundreds or thousands of dollars. In short – our association is owed \$16,000+ in back dues. These annual assessments are necessary to maintain our community common grounds, lakes, utilities, management, etc. Those of us who are responsible enough to send in the fee have carried these expenses but the time has finally arrived whereby this is no longer working, which has led to our increase. Is it fair that those meeting their obligations carry those who choose to "not pay" – absolutely NOT – thus the 'Collection Agency' system was implemented. Now if you owe the assessment and are past due by 120 days, you will be turned over to

the agency, who in turn will add on their fees of 45% and also refer you for liens or foreclosure and report you to the credit bureau if warranted. We realize this is harsh, but necessary.

Use of Fines: While the board implemented this policy in September of 2004, we have not fined anyone yet. As to why we went to this system: hundreds of letters are being sent out to at least ½ of our homeowners who continually violate our Covenants or rules and regulations. Many even ignore liens and feel so long as they remain here in their homes, the lien cannot matter. For the most part, those ignoring the warning letters just don't care. This makes our neighborhood lose property values and deteriorate quickly – something we cannot accept as an association governed by State recorded guidelines. Hence the 'fine system' was put in place. At \$25.00 per day per infraction, the warning letter usually causes offenders to cure it very quickly – most do not want to part with their hard-earned money.

The Board of Directors is not 'heartless' and will work with you if you need help and have had difficulty due to extreme situations. Communication is the key. We all need to do our parts to help keep our most expensive possession (our home) values up and our community a great place in which to live and raise our family.

Mary Lou

Something New... Let Us Hear From You...

We now have a special "Mail Box" put up at our Sterling Ridge entrance for the residents use. It is for your comments, questions, suggestions ONLY – NOT FOR U.S. POSTAL MAIL! Please feel free to use this means of communicating with our board. The letters are confidential and kept under lock and key.

Code Enforcement Hearing Committee (CEHC)

Property owners who receive notice from management and fail to make corrections on their property can be fined a monetary amount. The CEHC invites the owners to meet with them to discuss and identify the problem and the plans for correction. Please contact our Management Company, BMI, at 730-7071 for more information.

A Note Regarding Banning Management Company (BMI): Banning Management Inc. is now our full-time managing agent. All questions concerning our Homeowner's Association should be directed to Management at 730-7071. The managing agent, Terry Banning, will keep the Sterling Ridge President and the Board of Directors informed of all inquiries, decisions and actions.

Useful JAX Telephone Numbers

Got a problem or need something taken care of??? Check the numbers below to see if your direct dialing can save time and effort in getting the job done in a timely fashion and be sure to keep this list by your phone for easy reference!

(KEEP THIS LIST HANDY BY
YOUR PHONE)

Code Enforcement	630-4957
Animal Control	630-4957
Nuisance & Abatement	630-4957
Weed Control	630-4957
Fish & Wildlife	270-2500
Police Non-Emergency	630-0500
Regency Substation	726-5100
City Call Center	630-2489
School Information	390-2126
School Bus Info	381-3800
Electric & Water Service	665-6000
Garbage Collection	387-8920
Cable TV	630-3445
Mayor's Office	630-1776
Neighborhood Services	630-7898

City Laws

Trash: Keep your home free from debris/trash/liter. Violators can be cited by Code Enforcement and given 15 days to clean it up. Failing to do so can lead to the city hiring a contractor to do the work and placing a lien on your property.

Pets: There is nothing worse than a pack of stray dogs to add that rundown ambiance to the neighborhood. The city of JAX

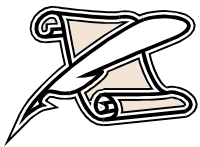
ethanizes about 10,000 strays a year and the Humane Society euthanizes another 16,000. Pets running loose (this now applies to DOGS & CATS) are a violation against the Ordinance Code requiring all dogs and cats to be leashed at all times. They are also to be licensed and have rabies vaccinations annually. Owners face a \$50-250 fine for the first offense and subsequent fines of \$200-250 if the pet is impounded!

Noise: Keep your pet quiet! Ordinance Code prohibits allowing an animal to make objectionable noise for an hour or more. Animal Care and Control can issue a nuisance citation to a noisy pet's owner on the strength of a sworn affidavit from an adult witness. The first offense is a \$40 fine!

Noise Ordinance: Running your lawn mower at 7 a.m. or blasting your stereo late at night can lead to the violation of the restrictions on noise from power tools, lawn mowers, engines and music between 10 p.m. and 7 a.m. The penalty is \$50 per day of violation. Repeated violations can lead to a police officer at your door and even a trip to jail!

Vehicles: Drive it, sell it or tow it away! Not many people want to live in a neighborhood that looks like a junkyard. Please note: all cars, boats or trucks parked outside your home MUST have current tags; otherwise it has to be parked in an enclosed area. Since our documents prohibit boats and oversized/commercial trucks, in addition to TAGS, they must be

parked off the street, behind a fenced-in yard or be considered in violation of our covenants. Those vehicles found in violation or deemed as 'junkyard' material will be ticketed and then ordered towed away by the city.



FROM THE EDITOR'S DESK

Since our former Secretary, Lloyd Kanter has resigned and no longer is doing our newsletter, I have volunteered to undertake this important communication link between our Sterling Ridge residents and our board. Residents are encouraged to contribute articles or photos and also special requests. This is your newsletter and covers your community. Please feel free to participate in its' publication.

Several new sections will be included in our newsletter: Letters to the Editor or our Classified Ads section are just two of these sections. Perhaps you feel you have a situation involving our community that would be beneficial to all residents and would like to ask the editor or board a question and receive your reply in the newsletter for all to view. You may remain 'nameless' or use a 'fictitious name' if you prefer.

All articles, ads or inquiries to the editor may be submitted to Management or you may contact me directly by email at: Marylou.24136@msn.com. All ads or articles for printing are subject to the approval of the editorial staff and printed as space permits.

IMPORTANT MESSAGE:

Lake and All Property Owners

Did you know that if you do not maintain your property at your lake area or edge of your property street line, you may receive a fine from JAX City officials! This is a steep fine of \$500.00 per day until the violation is cured. The City has taken this action on it's own without even waiting for neighborhood complaints. They perform unannounced inspections frequently, therefore, we recommend that you keep your property areas groomed to avoid this.

Serious Lake Problem



As a resident of Sterling Ridge, part of your 'Association' dues goes for the maintenance of our lakes to keep them maintained, stocked with fish who perform natural maintenance measures and balancing systems. When

residents purchased their homes, they paid premium prices for this 'lake front property' and expect to enjoy their lake views fully.

We here in our community have a serious problem with our children (both youngsters and teenagers) who continually throw trash and junk into the lakes. This is not only harmful to the water fowl but trashes our neighborhood as well. More importantly, it is against the rules governing the lakes as stated by the St. John's River Water District.

All parents and residents of our community are asked to instruct your children and their friends that this action is a serious offense and will be treated accordingly with steep fines. Please help keep our lakes and community beautiful and clean! Thank you for your cooperation and the cooperation of your family members!

YARD OF THE MONTH

The 'Williams' at 1213 Dorwinion



Congratulations to the "Williams" family for taking such pride in their home and property. As a result of their hard work and great looking property, we are proud to honor them as our Yard of the Month recipient!

Residents are reminded of the Covenants governing our Association properties and that Management will now be driving around weekly to inspect our community and will report all infractions against the documents, as well as compliment those who are in compliance for recognition in our Yard of the Month or honorable mentions programs.

PARKING ISSUES

The newsletter staff repeatedly reports on a serious issue concerning all residents here in Sterling Ridge, Treavor Green and also our neighboring Grogan's Bluff areas. While we understand that

most families have more than one vehicle – sometimes 3 or 4 if their family is large, we need to remind all to be mindful of their 'parking'. Night-time vision is hindered by parking on both sides of 'Wilderland' as you are trying to drive on that curvy street and many times accidents are too close for comfort since you must drive in the middle of the street in order to avoid hitting a parked car. Residents who reside on this dangerous street should try to park all vehicles in their driveways if at all possible. Thank you for your cooperation.

Classified Section

Advertise in the newsletter and reach 524 homes for a very nominal fee. Fee rates for ads are as follows:

Residents:

- Between 1 to 4 lines - \$10.00
- Business Card Size - \$29.00

Non-Residents:

- Between 1 to 4 lines - \$20.00
- Business Card Size - \$49.00

Ads may be renewed quarterly as space permits for additional fees (as stated above). Please submit your ad to Banning Management with the appropriate fee required, checks made payable to Sterling Ridge Association. Contact information must be included so that the editor can contact you if necessary. Please also notify the

editor by email, marylou.24136@msn.com, or phone, 646-9525 that you have submitted the ad so that space is reserved in the newsletter.



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221-1148; 221-1338; 220-4052
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#4213
JAX, FL 32215

The Roving Reporter's Section...



The Best Offense is a Good Defense By Staff Writer, Mike

Neighborhood Watch lecturers will tell you that if someone is bound and determined to get into your house, they will, no matter what you do. The idea of home

protection is to make your home so unappealing to them, for one reason or another, that they change their minds and go next door. Not good for your next-door neighbor, but very good for you.

Home Security systems are a first line of defense. Their primary function is deterrent. The Sheriff's sign in the window, the prominently displayed yard sign, says to the would-be burglar "hey, you can get in, but you're on borrowed time" ... hopefully. It should make them think twice but there's no guarantee it will stop them. A friend of mine was recently burglarized and after the fact as he's toting up the bill and trying to find "proof(s) of ownership" for his insurance carrier, I asked him if he was going to install a security system. He told me he already had one; he just didn't have it turned on! So much for the signs. Once they're in, it's just a race against time. Whether they're caught or not, the calculator is up and running against your deductible. And hey! ... maybe it's just a bunch of kids hell bent on seeing how much havoc they can cause before the cops arrive. You've seen the videos on the 6 o'clock news I'm sure. How much destruction to your home and possessions do you think a couple of evil-minded adolescents could cause in say 5 minutes? And what kind of punishment do you think they'll get? Meanwhile you're left dealing with a situation that looks like a tornado came out of the sky and zapped your home like a locker room rats-tail.

So, the second line of defense is prevention. Again, the Neighborhood Watch lecturer will tell you that if you can delay a burglar for 30 seconds from gaining easy entry, they will probably give up and move on. 30 seconds doesn't sound very long but I was once shown how easy it is to open a sash style window that IS latched, on a brand new home, my brand new home that I was closing on the following day! 2 paint scrapers and the window was open in 5 seconds! On my way back to my packing I stopped at the Ace hardware store and learned about door and window locks.

For the windows you can buy key locks that are inexpensive, easy to install, and provided you have the key, very easy to remove when you want the window open. If you don't have the key, forget it. A favorite for patio doors has always been the broomstick in the runner, but they'll break the window and remove the stick, same goes for the drop down burglar bar. The one I like again is the key lock. It fastens easily to the back of the sliding door at the very top and has a 4" long 3/8" diameter steel pin that drives right up into the frame of the door. You're not getting that door open without a key. All these locks are clearly visible from the outside. You can see them, but you can't get past them, not unless he has oxy-acetylene cutting equipment or the "jaws of life" in his back pocket. For the front door and garage access door don't even think about those little twist knobs on the door handle. They are for bathrooms! If that's all that's keeping your front

door secure think again. Even I could get past that with a simple credit card and I'm not a professional. What you need are double cylinder deadbolts that lock with a key from both sides. If they have gotten in, why let them walk out the front door like they're just visiting. Make them go back the way they came, maybe someone will see them. Additionally a lot of homes have windows next to the front door. If your deadbolts are single cylinder with the easy turn knob on the inside, they can break the window, reach in and unbolt the door. As an additional measure, once installed I drill out the screw heads. What's the point of installing the lock if it can be dismantled with a Phillips head screwdriver!

Now none of this prevents Mr. Burglar from breaking a window or patio door, clearing out the shards of glass, removing the decorative lattice frame etc. etc., but that's noisy and takes time. And have you ever tried to carry a TV out through a window? His newly stolen Levis could get torn on the glass, he might cut himself, and it does look a little suspicious crawling in and out of the window to get the loot into the rust painted Gremlin...

"Maybe I'll just go next door!"

The Recipe Corner



Cassata Napolitana Rich Dessert Cake)

One 9 or 10-inch sponge cake or 2 sponge layers
1-1/2 pounds ricotta cheese
1/3 cup sugar
1/2 cup light cream
1 teaspoon vanilla extract
1/4 teaspoon almond extract
1 ounce (1 square) semisweet chocolate or 1/4 cup semisweet chocolate pieces, chopped
1/4 cup chopped toasted almonds
2/3 cup finely diced mixed candied fruit
1/4 cup rum
Frosting
Candied Cherries

If a whole cake is used, cut into 2 layers. Chill. Combine ricotta, sugar, light cream, and flavorings and mix well. Rub through a sieve or whip until smooth. Add chocolate, almonds, and fruit. Chill. Place 1 cake layer on serving plate and spread with filling. Top with remaining layer. Sprinkle with rum. Chill until shortly before serving time; then frost top. Reserve some of the Frosting to tint pink and use it for decorative swirls on cake. Decorate with cherries.

Frosting

1 egg white
2 cups confectioners' sugar
1 teaspoon almond extract
1 tablespoon fresh lemon juice

Mix all ingredients until smooth. If necessary, add a little water, 1/2 teaspoon at a time to achieve right spreading consistency.

Grostoli (Crisp Cookies)

3 eggs, lightly beaten
5 cups sifted all-purpose flour
1/2 cup granulated sugar
1 teaspoon baking powder
1 cup milk
1 teaspoon salt
1 grated lemon rind (optional)
1 ounce of brandy (2 tablespoons)
Lard
Confectioners' sugar

Mix first 8 ingredients into smooth noodle dough and roll thin as a dime. With pastry cutter, form rectangles 2 by 3 inches. Deep fry in pure lard. Drain, and dust with confectioners' sugar. Makes about 8 dozen.

Apricot and Nut Glazed Ham

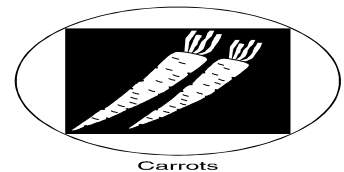
1 (3-4 pound) boneless 'fully cooked' smoked ham half
1/2 cup plus 1 teaspoon water
1 teaspoon dry mustard
1/2 cup apricot preserves
1/4 cup chopped pecans
1/4 teaspoon ground cloves
Canned apricot halves and Boston lettuce leaves for garnish

Do not preheat oven. Place smoked ham half (straight from refrigerator) on rack in shallow roasting pan. Add 1/2 cup water. Insert meat thermometer into thickest part of ham. Cover pan tightly with aluminum foil, leaving thermometer dial exposed. Roast in 325 degrees Fahrenheit oven until thermometer registers 135 degrees Fahrenheit, about 19-23 minutes per pound.

Meanwhile stir mustard into 1 teaspoon water; combine with apricot preserves, pecans and cloves. Remove aluminum foil and spread glaze over ham 15 minutes before end of roasting time. When finished roasting, allow ham to stand, covered, about 10 minutes or until thermometer registers 140 F. Garnish with apricot halves and lettuce leaves, if desired.

Prep time: 10 minutes

Cook time: 1 to 1-1/2 hours



Carrots

Orange-Glazed Carrots

1 pound fresh or thawed frozen baby carrots
1/3 cup orange marmalade
2 tablespoons butter
2 teaspoons Dijon-style mustard
1/2 teaspoon grated fresh ginger

To cook carrots, heat 1 inch lightly salted water in 2-quart saucepan over high heat to a boil;

immediately add carrots. Return to a boil. Reduce heat to low. Cover and simmer 10 to 12 minutes for fresh carrots (8 to 10 minutes for frozen carrots) or until crisp-tender. Drain well; return carrots to pan. Stir in marmalade, butter, mustard and ginger. Simmer, uncovered, over medium heat 3 minutes until carrots are glazed, stirring occasionally.

At this point, carrots may be transferred to a microwavable casserole dish with lid. Cover and refrigerate up to 8 hours before serving. To reheat, microwave at HIGH (100% power) 4 to 5 minutes or until hot.

Note: Recipe may be doubled to serve 10 to 12.

firm, about 15 minutes. Let cool in liquid. Drain and serve.



Cinnamon Apple Rings

Makes 4 servings

3 large cooking apples
¼ cup lemon juice
1 cup water
½ cup sugar
¼ cup red hot cinnamon candies

Peel and core apples and cut crosswise into ½-inch-thick rings. Toss with lemon juice to prevent discoloration. Combine water, sugar and red hots in a saucepan and bring to a boil, stirring until dissolved. Add apple rings and simmer until just tender but still