

GOLF HAMMOCK OWNERS' ASSOCIATION
OCTOBER 7, 2015 GENERAL MEETING MINUTES

(DRAFT – MINUTES WILL BE APPROVED AT THE NOVEMBER 9, 2015 MEETING)

President George Kibe brought the meeting to order at 7:02 P.M. George welcomed homeowners and explained he would follow Robert Rules of Order when conducting meetings. George explained he is a facilitator and will make sure all voices are heard. If an item is not on the agenda, it will not be discussed. George asked that no one interrupts the person who has the floor; all debatable motions require a 2/3 vote to pass. George also explained that the president can vote to break a tie, force a tie, or affirm or negate a vote.

Roll Call:

Members present: George Kibe, Mark Walczak, Victor Divietro, Rose Chupka Cookman, Shirley Kuznarik, Nancy Beatty, J.P. Fane, Connie Wilhite.

Absent: Millie Anderson.

Proof of Notice of Meeting: Rose announced that the meeting notice was listed on the website and in the clubhouse display case. Meeting signs were posted at the front and west entrances. Draft meeting agenda was posted on the website and in the clubhouse display case on September 23, 2015.

Meeting Minutes:

September 2, 2015 Special Meeting minutes were distributed to Board members via email. There were no questions for debate. Victor made the motion to accept the minutes and Shirley seconded it. Rose, Connie, Mark, J.P., Nancy, Shirley and Victor approved them.

September 2, 2015 General Meeting minutes were distributed to Board members via email. There were no questions for debate. Victor made the

motion to accept the minutes and J.P. seconded it. Rose, Connie, Mark, Shirley, Nancy, J.P. and Victor approved them.

September 17, 2015 Special Meeting minutes were distributed to Board members via email. There were no questions for debate. Victor made the motion to accept the minutes and J.P. seconded it. Rose, Connie, Mark, Shirley, Nancy, J.P. and Victor approved them.

(Note: A homeowner had an objection to the August 19 special meeting minutes (which were approved on September 2) because of an error in posting the date of the meeting in the clubhouse display case. The meeting was August 19 and it was posted as August 17. Board response: Board took responsibility for its typo at the September 2 general meeting and explained again that it was a mistake, human error. Rose then went on record to explain she was out of the country for that particular meeting and the interim secretary posted them on her behalf but she also accepted responsibility for the typo and stated that fact at the September 2 meeting herself. Rose asked why the homeowners who discovered the error on August 17 did not inform a Board member so the date could have been corrected in time for the August 19 special meeting, two days later. No response was given.

A homeowner questioned the accuracy of the September 2 general meeting minutes which mentioned some homeowners were in favor of increasing the assessment fees to cover the cost of the clubhouse. (Board responded that homeowners did state they were in favor of increasing assessment fees, so the statement stands as written).

Report of officers:

President—George Kibe, gwkibe@embarqmail.com, tel:863-402-8203

President's report:

“Owners Quick Reference Guide to: Property Responsibilities....” (Color Green). After some research on the “Owners Quick Reference Guide to: Property Responsibilities....” (Color Green). I found that in the minutes of the September 5, 2013 Board meeting, under “Old Business”, the Board unanimously voted to accept the document in its entirety. This quick

reference guide was also distributed with the September 2013 newsletter. Article VIII Section 7 gives the Association the responsibility to make these rules. With this information I believe the standing rules identified in the document are valid and enforceable as written.

Malwai Project

On 21 September, I talked with Sandi Eidenberger, from Lake Placid High School (she and Husband Tom actually live on Duffer Road) and Pauline Price, about the Prescription bottle drop off. As you know my concern was on the bottles that contained toxic medications, that may find their way into the drop-off box. Sandi is the Lake Placid facility sponsor for the Key club and told me no one has ever asked this question. She said that the students wash the bottles with alcohol to remove labels and label residue and ship them to the Malawi project in Indianapolis.

Speaking to Pauline, she mentioned that certain toxic medications come with very specific disposal instructions for their containers and she expected that donors would follow those instructions and not deposit any toxic containers in the drop-off bin. Pauline mentioned to me that she was generating a "RED" sign to remind donors not to deposit containers previously containing toxic materials.

This seems like a very worthy project. In fact the Malwai Project reports that it has collected 500,000 bottles to date.

Clubhouse

Linda Fisher and Millie Grime delivered an updated petition to me on 3 October. The update provides additional names and fixes to the signers that could be verified.

Violations

Nancy Beatty referred a member to me on a complaint that her next door neighbor, who just purchased the house, was doing some major work. I called the member 2 times and left messages for her to return my call to establish the nature of the complaint. The member has not returned my calls.

**Vice President–Mark Walczak, markcsu@comcast.net, tel:
863-385-1658**

I have begun reviewing organizational documents for administering our HOA, and am proceeding under the observation and guidance of the President.

**Treasurer-Victor Divietro, vdivietro@embarqmail.com, tel:
863-381-4264**

**Secretary–Rose Chupka Cookman, roseghao@yahoo.com, tel:
863-385-2402**

We are looking for volunteers to fill the three vacant Board positions ending at the Annual Meeting on January 16, 2016. Please contact me by November 15, 2015 if you are interested in running for a Board position. (You must be a homeowner to be on the Board. However, any resident can be a committee chairperson or on a committee). We are requesting volunteers for GHOA committees as well. We have set up a table at this meeting for you to sign up if you are interested. And, we have a handout explaining the various committees.

George Kibe, J.P. Fane and Nancy Beatty certified that they read the GHOA declaration of covenants, articles of incorporation, by-laws and current written rules and policies required under Florida Statute 720.3033(1)(a). This certification remains valid throughout their tenure on the Board. Mark Walczak is still reviewing the by-laws and covenants as mentioned in his report.

Reports by Committees:

Vacant Lots and Common Grounds (includes fences, roads, signs, culverts, ditches, lighting, electrical, tree trimming, landscaping entrance, east/west, common areas, including irrigation):

Chairperson: Mark Walczak, markcsu@comcast.net, tel:863-658-1658
Co-Chairperson: J.P.Fane, jpfane@gmail.com, tel:863-386-4809

(Committee Members: Bob Schroeder, Pete Broksch, Cindy Bowser)

Mark met with Committee volunteer Cindy Bowser to learn about the responsibilities of the committee, and develop a scope of work document for the open project to trim palm trees at the main entrance and along Golf Hammock Drive. Cindy is an extraordinary and knowledgeable resource for the committee. The front entrance palm tree trimming project has been re-bid under a common scope of work document, and three bidders have participated. The three bidders were Cutting Edge, Over the Top Tree Service, and B.J. Tree Service. Bids ranged from \$1,080-\$1,600. The lowest bid came from Cutting Edge at \$1,080.

Mark made a motion to accept the bid from Cutting Edge in the amount of \$1,080. Connie seconded it. Mark, Connie, Rose, Victor, Nancy, J.P. and Shirley approved the bid (See Old Business).

Common Grounds Committee received a member complaint regarding an undeveloped lot on Golf Hammock Drive. This undeveloped lot may be in violation of our standing rule for grass cutting. The complaint has been forwarded to the Violation/Complaints Committee for action.

The above complaint created an interest in understanding how the HOA deals with undeveloped lots and how we might improve our process to minimize the need for members to complain about lot upkeep. In order to facilitate a discussion at the October meeting, an updated list of undeveloped lots and map has been developed and will be shared at the meeting. Lawn care activities for the common grounds continue under agreements that precede the current committee. No incidents have been reported.

No reported activity related to fencing.

Submitted: Mark Walczak and J.P. Fane

CULVERT: A leaking culvert occurred in June 2015 near 3805 Divot Road. During the Special meeting held on June 3, 2015, former president Hardric McMillon discussed the culvert with Board members, Rose Chupka Cookman, Victor Divietro, Judy Trier, Wendy Hardy, Shirley Kuznarik and

John McAngusm (Connie Wilhite absent). Those present agreed it was an emergency that warranted immediate action. Hardric received one bid to fix the problem as follows:

Excavation Point Inc. – proposal for \$8,885.00.

Remove and replace existing storm drain utilizing 24” elliptical reinforced concrete pipe. Install concrete mitered end sections on each side of pipe. Replace concrete flume and section of driveway as needed. Install new road base and asphalt. Clean washed out soil from drainage ditch to allow positive drainage. Dewatering, restoration of sod and irrigation included. (Price excludes all permitting, surveying, testing or any existing drainage conflicts).

The culvert was degraded, corrugated metal pipe that was leaking for some time. It was patched within the last ten years. The proposal was for a permanent solution that will ensure proper drainage in the future. The work was completed at the quoted price in July.

Because this culvert was repaired at the same time of the other culverts, J.P. will have the status of all the culverts checked.

Submitted for the record and on behalf of Hardric McMillon by Rose Chupka Cookman.

(Several homeowners had common ground questions as follows: One saw a truck using the wrong entrance and wanted to know what could be done. Board responded that signs are posted but there is no way to enforce it.

Another asked why some homeowners in Cormorant Point were getting free shrub/hedge trimming while others did not. Board responded that the homeowner needs to address this to the Board of Cormorant Point.

Another asked about tree branches overlapping common roads and whether the Board can ask homeowners to cut them or have GHOA cut them. The Board responded that it can suggest to homeowners to cut and trim their branches. If GHOA cuts the branches and the tree dies after cutting, per FL statute, GHOA would have to pay the owner three times the

amount of the dead tree. Also, the power company will cut trees that are affecting their lines).

Violations/Complaints:

Millie Anderson, millierichmond@gmail.com, tel: unlisted

Complaint of cars parked on lawn; I spoke with owner— She thanked me for letting her know and assured me she'd be in touch with the renters and have this stopped. I notified the person who complained and told him to let me know if cars continued to park on lawn.

Vacant lot needs mowing. After driving by the lot, I contacted owner. She assured me she'd get someone out to mow as soon as possible. I let the person who complained know and told him to get in touch with me if he saw it wasn't done in a timely manner. Respectfully submitted, Millie Anderson

(Please note: I will be away October 1-16 and will not be able to receive any complaints during that time).

Lakes/Ponds:

Nancy Beatty, nancyab@stratemail.net, tel:863-382-6707

Since taking over, I have met with Joe Vasquez to take a tour of all the lakes. Joe informed me what is wrong with each lake and how he is taking care of the situation of each one. He sprays each lake according to their problem. He also wants us to know that sometimes after he sprays, it will get worse before it gets better.

I have e-mailed Kathryn Minard and Les Stephens of Aquatic Weed Control, Inc to inform them I am now the contact for Lakes & Ponds. They will let me know the day Joe will be spraying, I, in turn, will let my committee know this information.

My committee is: #1 Lake Marlene
#2 Lake Judy
#3 Lake Elaine

Bob Matovich, Stu Green
Nancy Beatty
Barb Akus, Cindy Bowser

#5 Lake Clara
#6 Mills Pond

Andy Provence
Jim Wilhite

#7 Cormorant Pond Nancy Porcari, Gary Fivecoat,
Wendy Hardy

When Joe came Sept 24, 2015 to spray the ditch, he told me that near the bend of the ditch there were branches and pineapple plants thrown in the ditch, needless to say this is unacceptable. If anyone has questions I cannot answer, Joe would be happy to talk to us at a meeting. Submitted: Nancy Beatty

(A homeowner asked why Aquatic Weed no longer walks the area when spraying, but sprays from the roadside. Nancy said the wind affects the spraying when walking and Aquatic Weed is using an expensive sonar spray that is effective from the roadside.

Another homeowner asked why #12 lake was not being sprayed. Answer is that it belongs to the golf course.

Another asked why the ditch between Cormorant Point and Sebring Hills was no longer being sprayed. Answer is that it is still being sprayed).

Architecture: Shirley Kuznarik, kuzfla@yahoo.com, tel:863-382-3656
New swimming pool, five foot fence, patio and pool alarm.

Respectfully submitted to the Board and Homeowners Oct. 7, 2015
Shirley Kuznarik

Clubhouse: Shirley Kuznarik, kuzfla@yahoo.com, tel:863-382-3656
The clubhouse reorganization meeting took place on Tuesday, Sept 29th at 3:30 P.M. in the clubhouse.

Committee members present: Shirley Kuznarik (chair), Lois Worthington, Kay Woodard, Wendy Hardy, Bonnie Nigh and Millie Grime.

We discussed existing projects and some that might be promising next year. Purses with a Purpose is a worthy cause where residents fill a purse with items a woman might need if she goes to a woman's shelter. A toy drive at Christmas will be held. And, Wendy Hardy is collecting

manufacturer coupons and sending them to Daytona Beach to be sent to military bases both domestically and overseas. Wendy collected \$25,000 in coupons this month. Coupons must be a manufacturer coupon with up to a six month expiration date. Coupons are for food, non-food, baby and pets.

The group also discussed the revitalization of the Golf Hammock Women's Club; it was very active for many years.

Discontinuing dues paid by our Maj players as the Clubhouse is used by many groups other than the Maj players.
(This item was put on hold at this time).

Bunco is being added and will be played on the third Tuesday of the month.

Respectfully submitted by Shirl Kuznarik, Clubhouse

**Newsletter: Rose Chupka Cookman, roseghao@yahoo.com, tel:
863-385-2402**

(Committee: Millie Anderson)

The next newsletter will be published circa October 20.

The Board is asking for your input whether we should continue the newsletter after December 2015. I am asking homeowners to send me an email stating if you are for, against, or neutral in continuing the newsletter. I request written email for record keeping purposes. Phone calls will not be considered.

Please send your comments to roseghao@yahoo.com. Emails are due Friday, October 23, 2015. The Board will vote on the newsletter's future at the November 9 General Meeting.

To date, I have received 10 comments. Comments as follows:
6-want hard copy; 3-want email of newsletter; 1-neutral. (To clarify, if the hard copy of the newsletter goes away, there will not be an email version of it. All information will be posted on the website only).

(A homeowner wanted to know how to receive a newsletter. Rose took her name and suggested she check the website).

Data Base/Directory/Website/Welcoming/Street Captains/Shout Out:
Connie Wilhite, wilhite1530@comcast.net, tel:863-658-1854

Welcoming Committee: Joyce Rowe, jannrowe65@gmail.com, tel:
863-385-4382
(Committee Member: Kathy Hill)

5 Pending Visits – Initial contact has been made...they are not in area.

(Homeowner asked why we no longer publish the name of the people moving out, but only list new homeowners. She said it would be easier to keep the directory up to date if you knew the former owner and address. Board had no answer to the question).

Directory:

There have been notices placed (beginning with Jan/Feb) in all 2015 newsletters as well as a “permanent” notice on the website homepage about the printing of the directory 2016. All updated information for the database needs to be submitted to me by November 27, 2015 to be included in the 2016 Directory printing. Any requested changes after that date will be published in monthly newsletters. Phone calls will also be accepted since the deadline is near. The directory will be distributed in January.

As homes are constantly being sold and purchased and the directory is printed every two years, it will never include all new homeowner information or changes made by current residents.

Shout Out:

A Shout Out was issued announcing the problem and another was issued announcing the date of the Mulligan Road repair (and it was completed the same day).

Website:

Exciting and phenomenal changes are happening to the GHOA website!

Technical difficulties which are out of our Webmaster's control have pushed the date of going "Live" back slightly. As we all have been anxiously awaiting our new website, our Webmaster Ruthie O'Neill is working diligently on this and has created a "preview" of how the website will look. She has developed the website preview using screen shots to represent the new website pages. For those of you who are not familiar with this term: A screen shot put simply is a "photo" taken of your computer page, then copied and pasted to the site being created. Do not be concerned that these are not crisp and clean as it is a screen shot, the actual website will be perfect! This is simply a preview of the final.

You will be advised when the website goes LIVE...by the webmaster, Shout Out, newsletter and simply by visiting the GHOA website.

- Go to the existing website www.ghoaonline.com
- You will see Preview! With an explanation underneath.
- Do not Click here to enter current website,
- Beneath this is the slideshow which previews the design of the pages when finalized. Remember, it is not crisp and clean like the final as these are "photos".
- To go back to the current website, simply use the link [Click here to enter current website](#)

(A homeowner asked if a counter can be placed on the website, preferably on a monthly basis. Connie will check on it and report back at the next meeting).

Neighborhood Watch: Ivan Shapow, ivanpupsky@yahoo.com

Committee Member: Bill Anderson

24 Sept. 2015 Meeting at HCSO ref. Neighborhood Watch

Attending: Nell Hays - Public Communications Officer / HCSO

Ivan Shapow of Cormorant Point, Bill Anderson of Golf Hammock

Items Discussed:

1) National Neighborhood Watch Security System: There is presently NO availability of connection through HCSO. Possible that there could be, in the future.

2) Is this separate from ICE Black Box system? Again, HCSO has no current connectivity in place. ICE connection is contingent upon affiliation with NNWSS.

3) Membership of HCSO in National Sheriff's Association - Neighborhood Watch Program? Not necessary. All info and training which is available from the national organization, at substantial cost, is available free of charge from the HCSO.

4) Opinions on street signs and availability of same: Yes, they are a deterrence to some types of crimes. Yes, they are part of free service of HCSO.

5) Sense of neighborhood - cooperation with law enforcement: This must be encouraged at the community level first, and then continued via maintenance of SUSTAINED relationships.

6) An opportunity reduction approach to crime, i.e. involvement of residents in cooperative effort via watch schedule, and block captains for purposes of community notification systems, should be made easier by the homogeneous nature of Cormorant Point Community. Therefore, it is probably advisable to begin with that community as a basis, and then to grow the base into a fully formed program encompassing all of Golf Hammock.

7) Beginning a program:

- a) Identify problems and/or patterns
- b) Association between citizens group and law enforcement
- c) Collective effort required to determine focus of initiative
- d) Selection and training of volunteers
- e) Membership in National Neighborhood Watch Program: costs not necessarily equal to value received by community.

| Savings | | | |
|-----------|------------------|--------|--------------|
| 9/1/2015 | | | \$173,420.43 |
| 10/1/2015 | Credit Dividends | \$7.13 | |
| 10/1/2015 | | | \$173,427.56 |

GHOA Banking Activity - September 2015 - Checking

| Date | Check Number | Description | Amount | Current Balance | Memo |
|-------------|---------------------|------------------------|---------------|------------------------|---------------------------|
| 9/1/2015 | | | | \$21,220.16 | |
| 9/8/2015 | 9712 | Pella & Associates | (\$685.00) | | Accounting Services |
| 9/8/2015 | 9698 | Golf Hammock Golf & CC | (\$400.00) | | Clubhouse Rent |
| 9/9/2015 | 9714 | Ruthie O'Neill | (\$225.00) | | Website |
| 9/9/2015 | | Deposit | \$300.00 | | Directory Ads |
| 9/15/2015 | 9718 | Aquatic Weed Control | (\$901.00) | | Common Gr. - Lakes |
| 9/17/2015 | 9717 | Lawn Masters | (\$1,555.00) | | Common Grounds |
| 9/21/2015 | 9721 | Golf Hammock Golf & CC | (\$60.96) | | Clubhouse Utilities |
| 9/22/2015 | | Deposit | \$206.50 | | Outstanding Assessment |
| 9/28/2015 | 9720 | Rose Chupka Cookman | (\$106.49) | | Paper/Ink Office Supp. |
| 9/28/2015 | 9719 | Rose Chupka Cookman | (\$76.68) | | Supplies for Dir. Binders |
| 9/30/2015 | | Deposit | \$746.50 | | Directory Ads |
| 10/1/2015 | | Monthly Service Charge | (\$3.00) | | |

Conclusions: None can be determined prior to next step which would be to discuss specifics of beginning a program with GHOA and CPOA boards. After that, if there is still an interest in this initiative, a community meeting would be in order.

Thanks for facilitating the opening of dialogue. There is a long way to go, but I think we need to gauge the level of community interest vs antipathy to this endeavor. I need to stress the fact that the effectiveness of any such enterprise is determined at the outset by the feelings of the community. Positive feelings are of course a plus, but the negativity can only be changed through sustained concerted efforts and total transparency of mission. I would be happy to meet with the respective boards, together if possible, as there is value in economy of effort. Get back to me at your convenience.

Motion to accept the reports: J.P. made a motion to accept the reports. Shirley seconded it. Victor, Rose, Connie, Shirley, J.P., Nancy and Mark approved it.

Old Business:

The front entrance palm tree trimming project has been re-bid under a common scope of work document, and three bidders were Cutting Edge, Over the Top Tree Service, and B.J. Tree Service. Bids ranged from \$1,080 - \$1,600. The lowest bid came from Cutting Edge at \$1,080.

Mark made a motion to accept the bid from Cutting Edge in the amount of \$1,080. Connie seconded it. Mark, Connie, Rose, Victor, Nancy, J.P. and Shirley approved the bid.

Clubhouse – As an update, Shirley met on October 1 with Jason Laman, owner of the Golf Course and Country Club. Jason offered two options to renew the lease. First is a two year renewal; price is \$400 monthly plus half electric. The second option is for six years at the amount for four years paid up front (\$19,200 for 72 months plus half electric.) Shirley said the septic pump is working, lights are being replaced and Jason has people vacuuming the floor and emptying our trash. Jason's staff also locks and unlocks the clubhouse Monday through Friday. The current lease expires January 31, 2016. (Homeowner asked if the clubhouse is open on weekends. Shirley will check and get back on this in November).

Another homeowner is concerned of the validity of the petition and has been assured that the Board accepts that a large portion of the community wants a clubhouse. Homeowner then asked for a motion to accept option two – four years paid up front for six years. Board did not accept the motion since no draft copy of the lease agreement had been received and reviewed. The Board will address the clubhouse at the November 9 meeting as previously announced. However, Victor said that he questioned our accounting firm about the four year offer, they were comfortable with it from an accounting perspective, however, the firm cautioned us to speak with our attorney about a tight lease offering more protective for the Association in the event of a disaster.

Rose asked why the offer Jason made in September about paying upfront for five years and leasing for 10 years was dropped during this recent meeting. Answer: It was taken off the table.

(Note: A handout prepared by the Board secretary was left at the sign in table during the meeting. It listed facts and a history on the clubhouse discussion as of September 29, 2015. This handout is posted on the website for homeowner information).

2016 Budget: Will be approved at the November 9 meeting. Victor prepared a proposed budget with various alternatives for the board to review and discussed portions of the budget as follows:

Directory ads: \$1,570 projected for 2015 for the 2016 printing, the cost of which is budgeted in 2016 at approximately \$2048.00. No monies are budgeted in 2016 since the ads are collected in advance of the printing. The next printing after 2016 is scheduled for 2018.

Mah jongg dues: \$1,405.50 for projected for 2015 and under the various proposed options for 2016 a range of \$0.00 to \$1405.

Estoppels requests: Florida Statute allows us to collect a fee for preparing estoppels, should we do so we could offset the loss of the Mah Jong dues (should the board elect to eliminate). If \$50 is charged, income may be \$2,750; if \$75 is charged, income may be \$4,125. May be considered to offset mah jongg dues. Annual assessments printing may be dropped from the
dropped from \$1,948 in 2015 to \$500 in 2016. Statements will be sent directly
CPA firm cutting the cost.

Clubhouse rental: Budgeted at \$5,400 until a decision is made.

Newsletter: Budgeted at \$5,500 until a decision is made.

Emergency Allowance: GHOA should have an emergency fund and currently budgeted at \$10,000. Office equipment was discussed and suggestions of a laser printer, scanner and filing cabinets were mentioned.

(Homeowner asked what is estoppels. Victor explained that when you are in a homeowners' association, when selling your house, the selling agent needs to request estoppels to verify that the current homeowner paid their assessments for the year. GHOA is not charging for estoppels at this time. FL statutes allow Associations to charge. However, if the house does not sell, the estoppels charge needs to be returned.

Newsletter: Rose made a motion to vote on the future of the newsletter at the November general meeting. J.P. seconded the motion. It was approved by Mark, J.P., Rose, Victor, Shirley, Nancy and Connie.

Homeowner petitions: The Board validated the homeowner petitions as follows:

349 received

15 resigned from first petition (signatures or lot # not legible)

1 not eligible to sign since assessment is in arrears

64 additional signed from first petition

New Business:

Green pamphlet “quick reference guide to property responsibilities” is a valid document that was voted by the Board on September 5, 2013.

However, standing rules can be amended or changed if a motion is made.

A motion was made by Victor to postpone the discussion of this pamphlet until the November meeting. It was seconded by J.P. It was approved by Mark, J.P., Victor, Rose, Connie, Shirley. (Nancy Beatty left the meeting prior to this vote).

Change of Meeting Day: The Board discussed changing the meeting days and times to allow for the treasurer to compile the monthly report.

After a discussion, Victor made a motion to change the meeting day for the remainder of 2015 and 2016 to the second Monday of the month with the workshop being held 6:00-6:45 P.M. and general meeting at 7:00 P.M.

J.P. seconded the motion. It was approved by Victor, J.P., Rose, Connie, Shirley, Mark and Nancy.

Homeowner Comments:

Approximately 45 homeowners were present at the meeting. Sign in sheets are not required at the meetings. However, a sign in sheet is used by homeowners wishing to speak. Several signed the sheet.

A homeowner asked for the 2014 year end and current 2015 amounts held in checking and savings. Answer: The 2014 year end was \$178,993.37 and currently is around \$190,000.

A homeowner had a follow up to her earlier problem with “Cur” dogs not on leashes and chasing her dogs and others. When the first incident occurred in the spring, a violation letter was sent to the homeowner. In addition, the sheriff was called and a written report on that homeowner was made because her dogs were injured and she incurred approximately \$250 in vet charges. Per the sheriff report, the neighbor agreed to pay the vet charges.

Presently, the homeowner has not paid and has let the dogs loose again. Homeowner wants to know what follow up action can be done. George asked the homeowner to send him an email so he can research the incident. (Another homeowner suggested the homeowner can be taken to small claims court).

A homeowner commented why the former “Golf Association” did not negotiate a better lease with the current owner of the golf course. Another homeowner said it was hard to sell the golf course and that was the focus at the time.

A Cormorant Point homeowner wanted clarity on Nancy’s position on the GHOA Board. Board: Nancy is a GHOA Board member who happens to be on the CP Board as well. Nancy does not represent CP while on the GHOA Board. Also, the CP Board does not vote on GHOA matters. The homeowner said that CP homeowners are in favor of the clubhouse.

Another homeowner was concerned with golf carts ignoring one way signs around the clubhouse circle. Board: This is an ongoing problem and this past spring a homeowner suggested “all traffic one way” signs be painted on the circle after the paving project. At the time, all thought it was a good idea.

Another homeowner wanted to know what GHOA was going to do about Halloween. Board: GHOA does not control the days or times of Halloween. If homeowners want times or days changed, they need to seek action through the county or city commissioner offices.

Next Meeting: The next general meeting will be held at 7:00 P.M. on Monday, November 9, 2015. Workshop will be held at 6:00 P.M.

Motion to adjourn the meeting: J.P. made a motion to adjourn the meeting. Victor seconded the motion. It was approved by J.P., Victor, Connie, Rose, Mark, and Shirley. (Nancy had left the meeting at 8:30 P.M.) Meeting ended at 8:37 P.M.

Submitted by: Rose Chupka Cookman, Secretary

**Golf Hammock Owners Association
2016 Budget Proposals**

| | Projected 2015 | Budget-1 2016 | Budget-2 2016 | Budget-3 2016 |
|------------------------------|----------------------|---------------------|---------------------|---------------------|
| Income: | | | | |
| Assessment Write Off | (\$2,000.00) | (\$1,000.00) | (\$1,000.00) | (\$1,000.00) |
| Assessments | \$128,000.00 | \$127,050.00 | \$127,050.00 | \$127,050.00 |
| Clubhouse Use Fee | \$105.00 | \$150.00 | \$150.00 | \$150.00 |
| Directory Ads | \$1,500.00 | \$0.00 | \$0.00 | \$0.00 |
| Garage Sale | \$660.00 | \$650.00 | \$650.00 | \$650.00 |
| Interest Income | \$100.00 | \$100.00 | \$100.00 | \$100.00 |
| Finance Charges | \$200.00 | \$200.00 | \$200.00 | \$200.00 |
| Fees | \$1,115.00 | \$1,000.00 | \$1,000.00 | \$1,000.00 |
| MAHJ dues | \$1,025.50 | \$1,025.50 | \$0.00 | \$0.00 |
| Estoppel Requests | \$0.00 | \$0.00 | \$2,750.00 | \$4,125.00 |
| Misc. Income | | | | |
| Newsletter Ads / Website Ads | \$100.00 | \$0.00 | \$0.00 | \$0.00 |
| Property Owner Lawn Maint. | \$860.00 | \$1,200.00 | \$1,200.00 | \$1,200.00 |
| Returned Check Charges | \$15.00 | \$0.00 | \$0.00 | \$0.00 |
| Total Income | \$132,140.50 | \$130,755.50 | \$132,100.00 | \$133,475.00 |
| Expense: | | | | |
| Annual Assessments Printing | \$1,948.00 | \$500.00 | \$500.00 | \$500.00 |
| Annual Meeting Printing | \$45.00 | \$0.00 | \$0.00 | \$0.00 |
| Bank Service Charges | \$30.00 | \$30.00 | \$30.00 | \$30.00 |
| Clubhouse Rental | \$5,400.00 | \$5,400.00 | \$5,400.00 | \$5,400.00 |
| Common Grounds | | | | |
| General Maintenance | \$1,500.00 | \$1,500.00 | \$1,500.00 | \$1,500.00 |
| Lakes & Canals | \$11,115.00 | \$11,500.00 | \$11,500.00 | \$11,500.00 |
| Landscaping | \$9,500.00 | \$10,000.00 | \$10,000.00 | \$10,000.00 |
| Mowing | \$14,250.00 | \$14,500.00 | \$14,500.00 | \$14,500.00 |
| Pest Control | \$350.00 | \$500.00 | \$500.00 | \$500.00 |
| Road Maintenance | \$100.00 | \$100.00 | \$100.00 | \$100.00 |
| Garage Sale Rental | \$225.00 | \$225.00 | \$225.00 | \$225.00 |
| Insurance | \$6,909.00 | \$7,250.00 | \$7,250.00 | \$7,250.00 |
| Lighting | \$9,500.00 | \$9,500.00 | \$9,500.00 | \$9,500.00 |
| Miscellaneous Expense | | | | |
| Lot Maintenance | \$60.00 | \$0.00 | \$0.00 | \$0.00 |
| Newsletter / Directory | | | | |
| Printing | \$100.00 | \$100.00 | \$100.00 | \$100.00 |
| Newsletter - Other | \$5,500.00 | \$5,500.00 | \$1,500.00 | \$1,500.00 |
| Directory | \$0.00 | \$2,050.00 | \$2,050.00 | \$2,050.00 |
| Office Expense | | | | |
| Postage | \$100.00 | \$100.00 | \$100.00 | \$100.00 |
| Supplies | \$850.00 | \$650.00 | \$650.00 | \$650.00 |
| Office Expense - Other | \$35.00 | \$0.00 | \$0.00 | \$0.00 |
| Capital Purchase | \$0.00 | \$500.00 | \$500.00 | \$500.00 |
| Professional Fees | | | | |
| Legal | \$1,000.00 | \$1,000.00 | \$1,000.00 | \$1,000.00 |
| Accounting | \$8,800.00 | \$9,000.00 | \$9,000.00 | \$9,000.00 |
| Property Owner Lawnmaint | \$860.00 | \$1,200.00 | \$1,200.00 | \$1,200.00 |
| Security | \$240.00 | \$240.00 | \$240.00 | \$240.00 |
| Special Projects | | | | |
| Paving | \$60,650.00 | \$10,000.00 | \$10,000.00 | \$10,000.00 |
| Front Entrance | \$1,725.00 | \$0.00 | \$0.00 | \$0.00 |
| Taxes | \$7.00 | \$10.00 | \$10.00 | \$10.00 |
| Website Maintenance | \$2,700.00 | \$2,700.00 | \$2,700.00 | \$2,700.00 |
| Emergency Use Allowance | | \$10,000.00 | \$10,000.00 | \$10,000.00 |
| Total Expenses | \$143,137.00 | \$104,161.00 | \$100,161.00 | \$100,161.00 |
| Net Income | (\$10,996.50) | \$26,594.50 | \$31,939.00 | \$33,314.00 |

*Estoppel revenue based on 55 home sales (average over last 5 years) @ \$50 & \$75