

GOLF OWNERS' NEWS HAMMOCK

*Articles Due
The 5th of Each
Month*

Published by Golf Hammock Owners' Association

October 2015

The GHOA Board and Committees changes are as follows:

President: George Kibe Vice President: Mark Walczak Treasurer: Victor Divietro Secretary: Rose Chupka Cookman

Committees:

Common Ground (includes fences, roads, signs, culverts, ditches, lighting, electrical, tree trimming, landscaping entrances, east/west common areas including irrigation)

Co-Chairs: Mark Walczak and J.P. Fane

Committee: Bob Schroeder, Pete Broksch, Cindy Bowser

Violations/Complaints: Millie Anderson

Lakes/Ponds: Chair: Nancy Beatty

Committee: Lake Marlene

Bob Matovich, Stu Green

Lake Judy

Nancy Beatty

Lake Elaine

Barb Akus, Cindy Bowser

Lake Clara

Andy Provence

Mills Pond

Jim Wilhite

Cormorant Pond

Nancy Porcari, Gary Fivecoat, Wendy Hardy

Architecture: Chair: Shirley Kuznarik

Clubhouse: Chair: Shirley Kuznarik

Committee: Lois Worthington, Kay Woodard, Wendy Hardy, Bonnie Nigh and Millie Grime

Newsletter: Chair: Rose Chupka Cookman

Committee: Millie Anderson

Database/Directory/Website/Street Captains/Shout Out: Connie Wilhite

Welcoming Committee: Chair: Joyce Rowe

Committee: Kathy Hill

Neighborhood Watch: Chair: Ivan Shapow

Committee: Bill Anderson

*******IMPORTANT NOTICE *******

GOLF HAMMOCK (GHOA) NEW MEETING SCHEDULE EFFECTIVE NOVEMBER 2015

(The GHOA Board voted on October 7, 2015 to change the day of general meetings to the second Monday of the month and adjusted the workshop time, beginning November 2015. Below is the meeting schedule for the remainder of 2015 and 2016. Please mark your calendars!)

SECOND MONDAY OF THE MONTH Workshop: 6:00 P.M. Meeting: 7:00 P.M.

2015

November 9 December 14

2016

**January - no regular meeting
(Annual Meeting -- Jan. 16 at
Sebring Christian Church
4514 Hammock Road
2:00 P. M.; Saturday)
February 8
March 14
April 11
May 9**

**June 13 (may be cancelled)
July 11 (may be cancelled)
Aug 8 (may be cancelled)
September 12
October 10
November 14
December 12**

BOARD MEMBERS NEEDED

THREE BOARD TERMS end at the January 16, 2016 annual meeting. We will need **THREE** volunteers to fill those positions. Please contact me if you are interested by **NOVEMBER 15, 2015**.

Rose Chupka Cookman, roseghao@yahoo.com or 863-385-2402.

Thank you to those who have already volunteered:

Nancy Beatty: Nancy was recently elected to fill the GH Board position formerly held by Judy Trier. Unfortunately, the term ends at the 2016 meeting. The good news, Nancy has graciously decided to run for the new term, ending at the annual meeting in January 2019. Nancy has been living in GH for 14 years, full time. She has been in charge and on several athletic boards in PA., as well as property manager, and co-chair of hospitality at Emmanuel United Church of Christ. Nancy serves on the Board of Cormorant Point, as treasurer since 2009. Nancy is a sports enthusiast. She played sports in high school, officiated Division One field hockey, lacrosse, and basketball. She loves both Florida and Philadelphia sports teams. Nancy volunteered because she wants Cormorant Point to be represented and have a voice on the GH Board. Nancy wants to help improve all areas of the GH community and have everyone be proud of where we live.

Robert (Bob) Schroeder: Bob and his wife, Linda, are year round residents and homeowners in GH since October 2013. Bob is a Navy veteran of 24 years with 26 years in DOD contracting, DEA aircraft maintenance management, CIA facility management, and self-employed business owner. Bob's pastime is his grandchildren and whatever it takes to help them and his children to be happy. Bob volunteered because his desire is to help maintain GH as the most desirable place to own a home while guarding the interests of the homeowners.

NEWSLETTER'S FUTURE

I am still taking email comments through **Friday, October 23, 2015** whether homeowners are for, against, or neutral for the continuation of a monthly newsletter in 2016. The Board will vote on its future at the November 9 general meeting.

I request written email for record keeping purposes. Phone calls will not be considered. Please send your comments to roseghao@yahoo.com

I have enjoyed my tenure drafting and seeing to the publication of the GH newsletter. However, December 2015 will be my last one. Volunteers will be needed to take on this task if the newsletter continues publication in 2016.

Submitted by: Rose Chupka Cookman

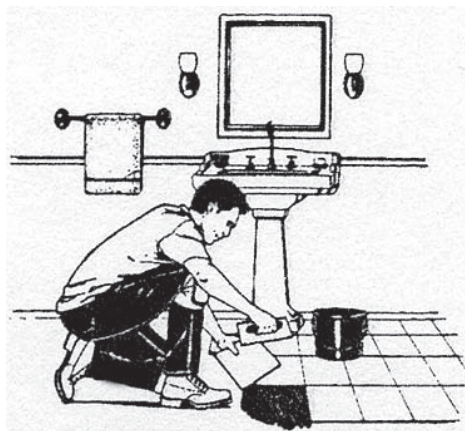


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Golf Hammock Owners' Association Meeting
October 7, 2015

(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

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) | | |

Savings

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

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.jp@fane.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 McAngus. (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@stratomail.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
#7 Cormorant Pond

Andy Provence
Jim Wilhite
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 / H C S O

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 N N W S S.

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

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 \$1,948 in 2015 to \$500 in 2016. Statements will be sent directly from the 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 | \$1,570.00 | \$0.00 | \$0.00 | \$0.00 |
| Garage Sale | \$660.00 | \$650.00 | \$650.00 | \$650.00 |
| Interest Income | \$110.00 | \$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 | \$1,405.50 | \$1,405.50 | \$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 | \$43.00 | \$50.00 | \$50.00 | \$50.00 |
| Bank Service Charges | \$70.00 | \$36.00 | \$36.00 | \$36.00 |
| 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 | \$9,100.00 | \$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 |
| Newletter -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 | \$50.00 | \$50.00 | \$50.00 |
| 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 Lawncare | \$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

CLUBHOUSE NEWS

NEW GAME NIGHT ADDED

Bunco is being added to the list of game nights that are already in place at the clubhouse. It's a very simple game that people will catch on to immediately. Bunco will be held on the third Thursday of the month. Contact Wendy at gdhardy54@centurylink.net or call 414-3727 for more information.

SCHEDULE OF GAME NIGHTS

2nd and 4th Tuesday—Card night

Third Thursday—Bunco

Fourth Thursday—Game night

Contact Wendy at gdhardy54@centurylink.net or call 414-3727 if you have any questions.

GOLF HAMMOCK BOOK CLUB

The GH Book Club meets the second Monday of each month at the clubhouse at 7:00 P.M. Each month the group decides on a book they would like to read and selects a person to lead the discussion the following month. Contact Millie at 471-9979 for more information.

GOLF HAMMOCK MAGAZINE EXCHANGE

If you have any current magazines that you are done with, bring them to the clubhouse and put them on the counter by the window. See a magazine that you don't subscribe to—take it home and read it and return it to the counter. There are a variety of magazines such as Bon Appetit, Woman's Day, People etc. already in place. Check it out.

PURSES WITH A PURPOSE

The clubhouse committee is sponsoring a "Purses with a Purpose". Residents are asked to take a gently used purse and fill it with items that a woman might need if she had to go to a women's shelter because of domestic violence. It could be personal items, soap, shampoo, Kleenex, comb, toothbrush, toothpaste, items for children, diapers. Dec. 20 will be the cutoff date so that the purses can be given to the women's shelter before Christmas.

COUPONS, COUPONS, COUPONS

Wendy Hardy is collecting manufacturer's coupons to be sent to our troops overseas. Generally, these coupons are found in booklets in the Sunday paper. Wendy cuts them out, sorts the coupons into categories, then mails them to our troops. It would help if the coupons could be cut out of the page.

MEDICINE BOTTLES HELP PEOPLE IN FOREIGN COUNTRIES

Residents are encouraged to save medicine bottles to be sent to people overseas in developing countries. Many times

people have nothing to take their pills home in and so they may wrap them in a leaf or just hold them in their hands. Please remove labels and make sure the bottles are clean and have caps. Only medicine bottles with removable labels will be accepted. A box is in the clubhouse to hold any items of this nature. If you have any questions, please call Pauline Price at 863-451-2143.

SAVE THOSE PLASTIC BOTTLE CAPS

Residents of GH are asked to save hard, plastic bottle caps that will be sent to Alan Jay for collection. The caps will be made into artificial limbs for children who have experienced traumatic body injury. There is a box in the clubhouse for the caps.

SAVE THE DATE

Monday, November 23, 2015 at 7:00 P.M. we will have a class and create our holiday centerpieces. There will be no charge for the class. Supplies, including container, oasis, greenery, candle and more at a cost of 20.00. A sign-up sheet will be available in the clubhouse, or you can call Barbara Akus at 314-0255 or 385-4412.

SANTA CLAUS IS COMING

We will again help him fill his bag with unwrapped toys that will be distributed by the Salvation Army. We will soon set a date for our holiday get together and toy drop off. For more information call Shirley Kuznarik at 382-3656 or kuzfla@yahoo.com.

IMPORTANT NUMBERS

Emergency: 911

Non-emergency (Sheriff): 402-7200

Florida Fish and Wildlife Conservation (Southwest Region): 863-648-3200 (**Lakeland**) (Report Bear/Wildlife Sightings)

WATERING SCHEDULE

Watering restrictions still apply. If your address ends:

EVEN NUMBER:

Water on Thursdays and/or Sundays

ODD NUMBER:

Water on Wednesdays and/or Saturdays

WELCOME COMMITTEE

Joyce Rowe has 5 pending visits as these residents were not yet in the area. She is doing a great job and has included additional items of interest for those not familiar with our area. Thank you, Joyce for all your hard work, you are so very appreciated!

VOLUNTEERS NEEDED

We are looking for volunteers for some of the GH committees. Can you lend a hand approximately one hour per month? If one sounds interesting to you, please contact Rose Chupka Cookman at 863-385-2402 or roseghao@yahoo.com Thank you.

COMMON GROUND: May be asked to call and obtain bids or check common areas for problems and report to committee.

DIRECTORY/DATABASE:

Maintain and update the GHOA database and Directory. Prepare newsletter address labels as needed. Prepare the GHOA Directory for printing. Verify current advertisers and seek new ones for the Directory. Coordinate distribution of the Directory to owners/residents. Forward new resident information to Welcome Committee. Volunteer needed beginning January 2016.

WELCOMING/STREET CAPTAINS:

These two groups work with Directory/Database person to assure new residents are welcomed. Verify names, address, telephone, e-mail, etc. for Directory Database.

NEIGHBORHOOD WATCH: Drive or walk around the community and report to chair.

VIOLATIONS/COMPLAINTS:

Follow up written complaints from residents/homeowners re: properties not in compliance with Covenants, Restrictions & Standing Rules. This does not include complaints about lakes/ponds/culverts/canals/lighting and roads. Following GH Covenants, contact owner/renter of said property by a visit, phone call, letter or email. Revisit if necessary, emphasizing action can be taken by GHOA. Keep copies of all written complaints received. Keep a dated, written record of the follow-up & outcome. Volunteer needed beginning January 2016.

NEWSLETTER:

Compile articles, meeting minutes, announcements & other items. Proofread & coordinate proof with printing company prior to final publication. Distribute. (3rd week of month) All articles due 5th of the month. Volunteer needed January 2016, if continued after this year.

WEBSITE INFORMATION

Technical difficulties, out of the Webmaster's control, has pushed the date of going "Live" back slightly. Ruthie is working diligently to fix the problem and has created a "preview" page of the website. You can still access the current website during this time.

If you have problems, please contact Ruthie O'Neill at her email address: ghoaonline@gmail.com or telephone 267-885-4043. Thank you.

SUBSCRIBE FOR WEBSITE UPDATES:

Sign up using the **SUBSCRIBE NOW BUTTON** on the current website home page and be alerted when the new site goes "live" and when changes are made to the website. These are sent by the GH Webmaster.

REMINDER**ARTICLES OF INCORPORATION****ARTICLE III - MEMBERSHIP**

Every person or entity who is a record owner of a fee or undivided fee interest in any lot which is subject by covenants of record to assessment by the Association, including contract sellers, **shall be a member of the Association.** The foregoing is not intended to include persons or entities who hold an interest merely as security for the performance of an obligation. **No owner shall have more than one membership.** Membership shall be appurtenant to and may not be separated from ownership of any lot which is subject to assessment by the Association. **Ownership of such lot shall be the sole qualification for membership.**

(If you wish to volunteer for a Board position, you must be a homeowner in order to qualify for membership of the Association. However, any resident can chair or volunteer for a committee.)

2016 DIRECTORY PUBLICATION

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 the newsletter. It is not possible to have the printed directory up to date as there will always be sales/purchases of homes in our community. Also, volunteers will be needed to distribute. Please advise if you are able to help by emailing me willhite1530@comcast.net, dropping a note in the lockbox or when you attend the Nov or Dec meeting.

Thank you, Connie Wilhite

TRASH AND LAWN PICK UP SCHEDULE

Tel: 655-0005

Trash: Every Monday and Thursday

Oct: 1, 5, 8, 12, 15, 19, 22, 26, 29

Nov: 2, 5, 9, 12, 16, 19, 23, 27

(26 is holiday), and 30

Dec: 3, 7, 10, 14, 17, 21, 24, 28, 31

Lawn Waste: First and Third Wednesday

Oct: 7, 21

Nov: 4, 18

Dec: 1, 15

Holidays: New Year, 4th of July, Thanksgiving, Christmas

GOLF HAMMOCK OWNERS ASSOCIATION

2200 Golf Hammock Drive
Sebring, Florida 33872-1209

A COMPLETE LISTING OF ALL BOARD MEMBERS AND PHONE NUMBERS

GHOA

President

George Kibe
863-402-8203
gwkibe@embarqmail.com

Vice President/

Common Grounds

Mark Walczak
863-658-1658
markcsu@comcast.net

Treasurer

Victor Divietro
863-381-4264
vdivietro@embarqmail.com

Secretary/Newsletter

Rose Chupka Cookman
863-385-2402
roseghao@yahoo.com

Violations/Complaints

Millie Anderson
(Phone unlisted)
millierichmond@gmail.com

Lakes/Ponds

Nancy Beatty
863-382-6707
nancyab@stratomain.net

Common Grounds,

Co-Chair

J. P. Fane
863-386-4809
jpfane@gmail.com

Clubhouse/Architecture

Shirley Kuznarik
863-382-3656
kuzfla@yahoo.com

Board Member

Data Base/Directory/ Website/Shout Out

Connie Wilhite
863-658-1854
wilhite1530@comcast.net

Welcoming Committee

Joyce Rowe
863-385-4382
Jannrowe65@gmail.com

Neighborhood Watch

Ivan Shapow
908-896-0580
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GHOA Webmaster

Ruthie O'Neill
267-885-4043
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CPHO

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Vice President

Keith Coultas
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Treasurer

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Architectural/Landscaping

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eddoneworking1@yahoo.com

Violations

Bob Henderson
863-385-8192

Welcoming

Lillian Kachelries
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GOLF PATIOS VILLAS ASSOCIATION

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Vice President

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Secretary/Treasurer

Lynne White
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Director

Judy Lang
863-314-9793
judylang11@aol.com

Director

Peggy Grant
828-699-7977
peggygrant7@yahoo.com

Hammock Falls HOA

Please refer to
www.ghoaonline.com
for listings