



*Articles Due  
The 5th of Each  
Month*

Published by Golf Hammock Owners' Association

*September 2015*

## **WELCOME BACK! THE BOARD RESUMES!**

On September 2, we held the first of our 2015-2016 monthly meetings. The Board diligently had announced the need for volunteers throughout the year, and several community members stepped up. We now have four new Board members, giving us a full complement of nine as we take on the big issues ahead.

Agenda items for the remaining year include, but are not limited to: 2016 clubhouse lease, newsletter's future, and another plea for VOLUNTEERS-to help assist with a variety of things – the first of which is the annual elections. There will be three open Board positions and any homeowner interested in running for one needs to let me know in writing by November 15, 2015. There also are several committees looking for a chairperson and/or general help.

Our annual meeting is set for January 16, 2016. Beginning in mid November, we will work with our printer to prepare and publish ballots for our 750-plus homeowners. And from December 15 – January 6, those annual proxy ballots and 2016 invoices for assessment fees will be mailed.

So, as we begin these busy months, we ask you to read this newsletter thoroughly or go to [www.ghoonline.com](http://www.ghoonline.com) and become informed on the various issues impacting our community.

**Sincerely, Rose Chupka Cookman, Secretary**

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### **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.**

(To clarify the above, if you wish to volunteer for a Board position, you must be a homeowner. However, any resident can chair or volunteer for a committee.)

## NEWSLETTER'S FUTURE

We have 165 residents receiving the newsletter, plus 15 copies being distributed in the newsletter box on the door of the clubhouse, for a total of 180 copies printed and distributed monthly. Eight monthly newsletters are printed per year. Each newsletter costs approximately \$500, for a total of more than \$4,000 yearly.

With the roll out of the new website, 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](mailto:roseghao@yahoo.com). **Emails are due Friday, October 23, 2015.** The Board will vote on the newsletter's future at the November 4 General Meeting.

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**



**SAVE THE DATE    SAVE THE DATE**  
**SAVE THE DATE    SAVE THE DATE**

**SATURDAY, JANUARY 16, 2016**

**2:00 P.M.**

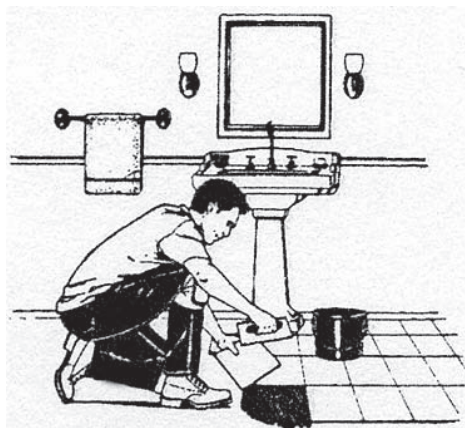
**GHOA ANNUAL MEETING**  
**SEBRING CHRISTIAN CHURCH**

## VOLUNTEERS NEEDED

**THREE BOARD TERMS** end at the January 16, 2016 annual meeting. We will need **THREE** volunteers to fill those positions along with committee chairpersons and those interested in helping on a committee. If you are interested in running for the Board, please send me an email in writing before November 15, 2015.

Volunteers are needed on the annual meeting day -- to help sign in homeowners, collect ballots and proxies, count ballots, and set up the meeting room. Please contact me if you are interested in volunteering for a few hours on January 16, 2016. Thank you. Rose Chupka Cookman at [roseghao@yahoo.com](mailto:roseghao@yahoo.com) or 863-385-2402.

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**Special Meeting of the GHOA Board  
Wednesday, June 3, 2015  
5:45 P.M. (Clubhouse)**

**Call to order:** President Hardric McMillon called a special meeting of the Board at 5:45 P.M., June 3, 2015. (Board members were notified of this meeting via email on May 8, 2015.)

**Members present:** Hardric McMillon, Judy Trier, Victor Divietro, Rose Chupka Cookman, Wendy Hardy, John McAngus, Shirley Kuznarik

**Absent:** Connie Wilhite

**Purpose:** Per GHOA By-laws, Article VIII, Section 3, Vacancy and Replacement, the purpose was to nominate Millie Anderson to the Board. Millie volunteered to take over the vacant Board position which expires in January 2016 after the annual meeting.

**Motion to nominate:** Hardric McMillon called for a motion to nominate Millie Anderson to the Board. Victor Divietro made the motion to nominate Millie until the January 2016 annual meeting. It was seconded by John McAngus. The motion passed 4-2 as follows: In favor: Judy Trier, Victor Divietro, Rose Chupka Cookman, John McAngus.

Those opposed: Shirley Kuznarik, Wendy Hardy.

(Note: As a reminder, the President does not vote unless there is a tie.)

Hardric McMillon announced that Millie Anderson will be Board Member, At Large, and will assist others, as needed, rather than taking over a committee.

**Motion to Adjourn:** President Hardric McMillon called for a motion to adjourn the special meeting. Rose Chupka Cookman made a motion to adjourn the special meeting. It was seconded by Judy Trier. It passed unanimously by Board members present. The Special Meeting ended approximately 6:00 P.M.

Submitted by: Rose Chupka Cookman, Secretary

**Special Meeting of the GHOA Board  
Wednesday, July 1, 2015  
6:00 p.m. (Clubhouse)**

**Call to order:** Pres. Hardric McMillon called a special meeting of the GHOA Board for 6:00 p.m. on Wednesday, July 1, 2015. Board members were notified of this meeting by email on June 25, 2015. The meeting was called to order at 6:05 p.m.

**Present:** Connie Wilhite, Millie Anderson, Hardric McMillon, Victor Divietro, John McAngus, Shirley Kuznarik

**Purpose:** To hear proposal from Jason Laman, owner of the Golf Hammock Golf/Country Club. He asked that GHOA pay for paving of the parking areas and areas adjacent to the road, which are owned by him. He would like to have this done when the road owned by Golf Hammock (the circle around the clubhouse) is paved this summer. Jason asked GHOA to pay approximately \$24,000, the full amount for the paving he wants done.

**Jason's points--**

- He thinks the area may look poorly if we pave the circle around the clubhouse but the adjacent areas, owned by him, are not paved.
- He stated, "Home values here are higher because the golf course looks so good." adding that homeowners benefit from the attractive golf course. (A Board member pointed out that the golf club benefits from the well-kept homes all along the golf course as well.)
- He stated making the neighborhood look better will add to property values.
- He said he has enough money to maintain the golf course but he "can't afford" the paving.
- One Board member asked if GH homeowners get a discount to play golf. Jason said no, they don't.
- Another Board member asked, "Do both lots really need to be paved?" Jason responded, "They're not that terrible" but they won't look nice.

**Discussion** (among Board members after Jason left):

- There is concern for whether or not the Board may spend money for work on private property.
- Hardric McMillon presented 3 options if we are allowed---
- 1. Seal the areas rather than pave (much less expensive and still would look better).
- 2. We could wait on paving the circle until this is settled.
- 3. We could pave the areas adjacent to the road but not the parking areas.
- Comment from one member was that if we pay for this paving we'd be opening "a can of worms." It could "invite" any homeowner to request money for things such as paving a driveway and so on.

**Action Taken:** All Board members agreed we couldn't take action (not vote) at this time as we need more information. Hardric asked

Victor Divietro to call our attorney to find out if we're even allowed to pay for work on private property. If this moves forward, several members suggested sending a survey mailing to all homeowners.

**Meeting adjourned at 6:40 p.m.**

**Respectfully submitted:** Millie Anderson

### GHOA SPECIAL MEETING

August 19, 2015 5:30 PM

Purpose: To hold a "get-to-know-you" gathering where questions and ideas are freely shared among Board members and those homeowners who expressed an interest in filling a vacant Board position.

Called to order by Interim President Connie Wilhite at 5:31 PM.

Present: Connie Wilhite, Victor Divietro, Millie Anderson, Shirley Kuznarik

Absent: Rose Chupka Cookman, John McAngus

Connie explained the purpose of this meeting. Each Board member introduced himself/herself and included a brief background. Then each of the prospective Board members introduced himself/herself.

They were: Nancy Beatty, JP Fane, Mark Walczak, George Kibe

Vivian Benvenuto also expressed interest earlier but could not attend.

These questions were asked of each of the four volunteers present:

- Why would you like to join the GHOA Board?
- Do you live in Golf Hammock full-time? (All responded, yes.)
- What expertise will you bring to the Board?
- Emailing is important for our communicating with one another. Do you send/receive emails? (All responded, yes.)

#### Questions from the audience.

Q: Where can we get copies of By-Laws, Covenants, Rules, etc?

A: By-Laws, Covenants, Rules, etc. are posted on our website. Statutes are online. Meeting minutes also are posted on our website.

Q: Who will hold what position on the Board?

A: Once the three vacancies are filled, the Board will meet and reorganize itself.

Ivan Shapow expressed an interest in volunteering, especially in Neighborhood Watch.

Meeting adjourned at 6:30 PM.

After the meeting, a few homeowners remained and chatted.

Respectfully submitted, Millie Anderson, Temporary Secretary

#### Homeowners Present:

Nancy Beatty, Sandra Turner, Sandra Batty, Lois Worthington, Nancy Porcari, George Kibe, Jim Wilhite, Millie Grime, Wendy Hardy, Patsy White, JP Fane, Mark Walczak, Ivan & Susana Shapow

### Special Meeting of the GHOA Board

Wednesday, September 2, 2015

7:00 P.M. (prior to General Meeting)

Clubhouse

### **"Draft for approval" at the October 7, 2015 General Meeting"**

**Call to order:** Interim President Connie Wilhite called a special meeting of the Board at 7:03 P.M., September 2, 2015. (Board members were notified of this meeting via email on August 29, 2015.)

**Members present:** Connie Wilhite, Victor Divietro, Rose Chupka Cookman, Shirley Kuznarik, Millie Anderson

**Absent:** John McAngus

**Purpose:** Per GHOA By-laws, Article VIII, Section 3, Vacancy and Replacement, the purpose was to nominate three volunteers to the



Board. Board members Wendy Hardy, Hardric McMillon and Judy Trier resigned over the summer.

**Motion to nominate:** Connie called for a motion to nominate the first three volunteers into the positions vacated first, second and third.

J.P. Fane was the first volunteer and was nominated to the vacant position previously held by Wendy Hardy. Wendy was asked to resign by then-president Hardric McMillon since a homeowner had expressed concern that Wendy was not a homeowner and therefore in violation of our by-laws. Prior to asking for her resignation, Hardric verified her status with the GHOA lawyer who confirmed that Board members must be homeowners. J.P. will end his term at the January annual meeting in 2018. Rose called for the motion and Victor seconded it. Millie Anderson, Rose and Victor voted in favor and Shirley Kuznarik abstained. J.P. was elected to the Board.

Nancy Beatty was second and was nominated to the vacant position previously held by Judy Trier. Judy was not a homeowner and our by-laws require Board members to be homeowners. (A homeowner asked why members were suddenly being verified through property records. Board responded that after Wendy's status was discovered, the Board felt all current members should be checked against property records. It was during this check that Judy's status was learned.) Nancy will end her term at the annual meeting, January 16, 2016. Rose made a motion to vote Nancy onto the Board and Millie seconded it. Victor, Millie and Rose voted in favor and Shirley abstained. Nancy was elected to the Board.

Mark Walczak was third and was nominated to the vacant position previously held by Hardric McMillon who resigned on August 19, 2015. Mark will end his term at the January annual meeting in 2017. Rose made a motion to vote Mark onto the Board, and Millie seconded it. Victor, Rose and Millie voted in favor and Shirley abstained. Mark was elected to the Board.

(Note: Linda Fisher was originally the third to volunteer but, before this meeting withdrew her name from consideration.)

Some homeowners present during this meeting expressed concern that there was not sufficient time given to the community to allow more people to come forward and volunteer. The Board noted that vacant positions for both the Board and various committees had been previously advertised in the newsletters, website, meeting minutes and Shout Out throughout the year.

Another homeowner commented that the Special Meeting held on August 19 was incorrectly posted in the display case at the clubhouse as August 17. Therefore, all nominations should be postponed so additional volunteers can come forward. Board apologized for its error in posting the wrong date in the display case, though noted it did correctly say "Wednesday," as all Board meetings are on Wednesdays (but posted the correct date on the website) and advised that the Special Meeting was called by the Board for the specific purpose of voting in new members from the current list that had come forward previously.

Board member Shirley Kuznarik made a motion to postpone this meeting until October. However, no one on the Board seconded her motion. Therefore, the meeting continued as planned. Shirley stated she did not necessarily reject the volunteers nominated but did abstain from voting on principle that the meeting should have been postponed until October 2015.

**Motion to Adjourn:** Connie called for a motion to adjourn the special meeting at 7:40 P.M. Rose made the motion and Shirley seconded it. Victor, Shirley, Rose and Millie voted in favor to adjourn. The special meeting ended approximately 7:40 P.M.

Submitted by: Rose Chupka Cookman, Secretary

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Golf Hammock Owners' Association  
September 2, 2015  
General Meeting Minutes  
**(DRAFT FOR APPROVAL AT THE OCTOBER 7 GENERAL MEETING)**

Call to Order: Interim President, Connie Wilhite, called the meeting to order at approximately 7:40 P.M. (Prior to Hardric McMillon resigning as President, he asked Connie to act as Interim President for the September meeting.)

Members present: Connie Wilhite, Victor Divietro, Rose Chupka Cookman, Shirley Kuznarik, Millie Anderson, J.P. Fane, Nancy Beatty, and Mark Wolczak. (George Kibe was present as a homeowner, and later joined the Board at the end of the meeting, approximately 9:10 P.M., when he was nominated to the Board after John McAngus resigned via voice mail message to Board treasurer Victor Divietro.)

Absent: John McAngus (who later resigned prior to the adjournment of the meeting.)

Adoption of the Agenda: Prepared during the workshop at 5:45 PM with current Board members Connie, Victor, Rose, Shirley and Millie present.

Minutes: A motion was called by Connie to approve the following minutes:

May 6, 2015 General meeting minutes - Rose seconded the motion with no additions or corrections. Victor, Shirley, Millie, and Rose voted in favor of approval. New Board members J.P. Fane, Nancy Beatty and Mark Wolczak abstained since they had not read the minutes. George Kibe later became a Board member after John McAngus resigned. George was present as a homeowner only during the motion to pass subject minutes.

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June 3, 2015 Special meeting (to elect Millie Anderson to the Board) – Rose seconded the motion with no additions or corrections. Victor, Shirley, Millie, and Rose voted in favor of approval. New Board members J.P. Fane, Nancy Beatty and Mark Wolczak abstained since they had not read the minutes. George Kibe later became a Board member after John McAngus resigned. George was present as a homeowner only during the motion to pass subject minutes.

July 1, 2015 Special meeting (requested by Jason Laman, owner of the Golf Hammock Golf/Country Club) Rose seconded the motion with the following correction: Board members absent: Rose Chupka Cookman and Judy Trier. (Wendy Hardy resigned on June 23, 2015 and was not present at this meeting.) Victor, Shirley, Millie, and Rose voted in favor of approval. New Board members J.P. Fane, Nancy Beatty and Mark Wolczak abstained since they had not read the minutes. George Kibe later became a Board member after John McAngus resigned. George was present as a homeowner only during the motion to pass subject minutes.

August 19, 2015 Special meeting (a “get to know” homeowners who have volunteered for vacant Board positions and committees) Rose seconded the motion with the following noted for the record: Judy Trier resigned on July 24, 2015 and Hardric McMillan resigned on August 15, 2015. Both were not present at the meeting. New Board members J.P. Fane, Nancy Beatty and Mark Wolczak abstained since they had not read the minutes. George Kibe later became a Board member after John McAngus resigned. George was present as a homeowner only during the motion to pass subject minutes.

(Note from Board Secretary – Request homeowners read the individual meeting minutes to clarify which Board members were present, absent, resigned or elected to the Board during each of the meetings above. Thank you.)

#### Report of officers:

President – Connie Wilhite, 658-1854, Wilhite1530@comcast.net

Interim President Connie Wilhite and Outgoing President Hardric McMillan had nothing to report.

#### Vice President –

There is no report due to the vacant position.

Treasurer – Victor Divietro, 381-4264, vdivietro@embarqmail.com

#### Summer 2015 Treasurer's Report

Below I have provided the activity for the Checking and Savings accounts held in the Association's name at MidFlorida Credit Union. In addition to the expenses below, we have two large anticipated expenses upcoming. One is the bill from Excavation Point for the summer paving project in the amount of \$60,648.00. The second is the for the CPA firm, Pella and Associates in the amount of \$5,860.00 for the accounting services provided year to date as well as the 2014 Year End. We are still attempting to collect a handful of outstanding annual assessments, at this point around 10 homeowners are delinquent. As we enter the fall, it is time for preparing our annual budget for 2016. I have prepared an analysis on the clubhouse rental, which all board members and a number of interested homeowners have received, additional copies are available at the meeting. I welcome any input and help anyone can provide as we prepare for the upcoming year. Does anyone have any questions or concerns?

GHOA Banking Activity May 2015 Checking					
Date	Check Number	Description	Amount	Current Balance	Memo
4/30/2015				\$41,745.17	
5/1/2015		Deposit	\$947.50		
5/6/2015	9663	Golf Hammock Golf & Country Club	(\$400.00)		Clubhouse Rent
5/11/2015	9674	Aquatic Weed Control	(\$901.00)		Common Grounds
5/13/2015	9675	Ruthie O'Neill	(\$225.00)		Website
5/14/2015		Deposit	\$794.96		Assessment & Lien Payoff
5/15/2015	9673	Rose Chupka Cookman	(\$145.18)		Reimbursement - Printer ink, paper, notebooks, etc.
5/19/2015	9600	Florida Department of State	(\$61.25)		Amended Annual Report
5/19/2015	9677	Judy Trier	(\$26.09)		Reimbursement - postage & certified letter
5/20/2015	9678	Creative Printing	(\$222.56)		Letterhead & Envelopes
5/21/2015	9676	Lawn Masters of Highlands, Inc.	(\$1,025.00)		Common Grounds
5/22/2015		Deposit	\$190.00		Assessment & 1 Ad
5/29/2015	9679	Lerma's Landscaping	(\$600.00)		Common Grounds
5/29/2015		DUKE ENERGY FLO MONEYLINE EXPRESS - BILL PAYMT (\$688.79)			Lighting
5/29/2015		DUKE ENERGY FLO MONEYLINE EXPRESS - BILL PAYMT (\$36.95)			Fountain
5/29/2015		DUKE ENERGY FLO MONEYLINE EXPRESS - BILL PAYMT (\$24.71)			West Entrance
5/31/2015		Monthly Service Charge Savings	(\$3.00)	\$39,315.10	
4/30/2015				\$243,370.43	
5/1/2015		Credit Dividends	\$10.00	\$243,380.43	
5/31/2015		Credit Dividends	\$10.34	\$243,390.77	

GHOA Banking Activity  
June 2015  
Checking

Date	Check Number	Description	Amount	Current Balance	Memo
5/31/2015				\$39,315.10	
6/5/2015	9672	Golf Hammock Golf & CC	(\$400.00)		Clubhouse Rent
6/5/2015	9680	Custom Print	(\$711.71)		Newsletter
6/8/2015	9682	Clarke Pest Control	(\$230.00)		Common Grounds - Lost Ball Entrance
6/9/2015		Deposit	\$746.30		
6/11/2015	9601	Ruthie O'Neill	(\$225.00)		Website - May
6/16/2015	9683	Ruthie O'Neill	(\$225.00)		Website - June
6/24/2015		AUTO-OWNERS INSU MONEYLINE EXPRESS - BILL PAYMT (\$1,756.39)			
		Umbrella Insurance - Directors E&O			
6/26/2015		Deposit	\$438.10		
6/29/2015	9686	Aquatic Weed Control, Inc.	(\$1,771.64)		Common Grounds - March/June
7/1/2015		Monthly Service Charge Savings	(\$3.00)	\$35,176.76	
5/31/2015				\$243,390.77	
6/30/2015		Credit Dividends	\$10.00	\$243,400.77	

GHOA Banking Activity  
July 2015  
Checking

Date	Check Number	Description	Amount	Current Balance	Memo
				\$35,176.76	
7/1/2015	9687	Lerma's Landscaping	(\$600.00)		Common Grounds
7/2/2015	9685	LawnMasters of Highlands, Inc.	(\$1,220.00)		Common Grounds
7/2/2015	9684	Aquatic Systems	(\$144.45)		Common Grounds - Lakes
7/3/2015		AUTO-OWNERS INSU MONEYLINE EXPRESS - BILL PAYMT (\$6,909.39)			Liability Insurance
7/3/2015		DUKE ENERGY FLO MONEYLINE EXPRESS - BILL PAYMT (\$679.20)			Lighting
7/3/2015		DUKE ENERGY FLO MONEYLINE EXPRESS - BILL PAYMT (\$29.94)			Fountain
7/3/2015		DUKE ENERGY FLO MONEYLINE EXPRESS - BILL PAYMT (\$24.58)			West Entrance
7/7/2015	9690	Jones Lawn Care	(\$50.00)		Mowing Lot 380
7/8/2015	9681	Golf Hammock Golf & CC	(\$400.00)		Clubhouse Rent
7/9/2015	9691	Golf Hammock Golf & CC	(\$42.40)		Electric Bill - Clubhouse
7/17/2015	9602	Artistic Frames	(\$295.32)		Entrance Signs
7/21/2015	9694	Aquatic Weed Control, Inc.	(\$901.00)		Common Grounds - Lakes
7/22/2015	9692	E. Mark Breed	(\$275.73)		Bankruptcy / Foreclosures
7/23/2015	9693	LawnMasters of Highlands, Inc.	(\$1,555.00)		Common Grounds
7/27/2015	9696	Lerma's Landscaping	(\$500.00)		Common Grounds
7/29/2015	9695	Hardric McMillon	(\$17.92)		Reimbursement - Blacktop Patch, Memo re: Paving
8/1/2015		Monthly Service Charge Savings	(\$3.00)	\$21,528.83	Common Grounds - March/June
7/31/2015				\$243,400.77	

Date	Check Number	Description	Amount	Current Balance	Memo
8/1/2015				\$21,528.83	
8/3/2015		Duke Energy	(\$678.19)		Lighting
8/3/2015		Duke Energy	(\$35.68)		Fountain
8/3/2015		Duke Energy	(\$24.58)		West Entrance
8/5/2015	9603	Ruthie O'Neill	(\$225.00)		Website
8/5/2015	9697	The Cutting Edge	(\$120.00)		Common Grounds
8/6/2015	9700	Jones Lawn	(\$50.00)		Lot 380 Mowing
8/7/2015	9689	Golf Hammock Golf & CC	(\$400.00)		Clubhouse Rent
8/7/2015		Deposit	\$2,210.78		Ins Refund / Directory Ad / Lot 284
8/10/2015	9699	Lerma's Landscaping	(\$750.00)		Common Grounds
8/18/2015	9704	Aquatic Weed Control	(\$901.00)		Common Grounds - Lakes
8/18/2015		Deposit	\$490.00		Directory Ads
8/18/2015		Transfer From Savings	\$40,000.00		
8/19/2015	9702	Connie Wilhite	(\$57.36)		Reimbursement Copy Paper / Ink
8/19/2015		IRS Tax Payment	(\$7.00)		2014 Tax
8/20/2015	9705	Clarke Pest Control	(\$230.00)		Common Grounds
8/21/2015	9708	Lerma's Landscaping	(\$600.00)		Common Grounds
8/21/2015	9710	Mark Breed	(\$75.00)		Phone Conference - Hardric
8/21/2015		Deposit	\$183.24		Assessments
8/24/2015	9706	John McAngus	(\$54.74)		Reimbursement - Lighting Supplies
8/25/2015	9703	Joyce Rowe	(\$23.54)		Reimbursement - Welcome Packets
8/26/2015		Transfer From Savings	\$30,000.00		
8/27/2015	9709	LawnMasters	(\$1,650.00)		Common Grounds



8/27/2015		Duke Energy	(\$652.32)	Lighting
8/27/2015		Duke Energy	(\$36.95)	Fountain
8/27/2015		Duke Energy	(\$25.58)	West Entrance
8/31/2015	9605	Excavation Point Inc.	(\$60,648.00)	Road Paving / Culvert Repair
8/31/2015	9711	Pella & Associates	(\$5,860.00)	Tax Services 2014 & YTD
8/31/2015	9707	Golf Hammock Golf & CC	(\$84.75)	Clubhouse Utilities
9/1/2015		Monthly Service Charge Savings	(\$3.00)	
9/1/2015				\$21,220.16
				\$243,400.77
8/1/2015		Credit Dividends	\$10.34	
8/18/2015		Transfer to Checking	(\$40,000.00)	
8/26/2015		Transfer to Checking	(\$30,000.00)	
8/31/2015		Credit Dividends	\$9.32	
9/1/2015				\$173,420.43

Treasurer's report filed and audited.

Secretary – Rose Chupka Cookman, 385-2402, [roseghao@yahoo.com](mailto:roseghao@yahoo.com)

A Special Meeting by the Board was held on June 3, 2015. The purpose of the meeting was to elect Millie Anderson to the Board. Millie was elected and we welcome her.

A Special Meeting by the Board was held on July 1, 2015. The purpose of the meeting was to hear a proposal by Jason Laman, owner of the golf course. Jason requested to speak to the Board and pitched his request for the GHOA to pay for the paving of his parking lots when Hammock Circle was being paved this past summer. He explained the positive aspects of enhancing his parking lots to improve the general aesthetics of his common area around the circle. Victor Divietro presented his proposal to our attorney who believed it was not permitted to improve private property under our current covenants and restrictions. .

A Special Meeting was held August 19, 2015. The purpose of the meeting was to have an informal "Meet and Greet" with volunteers willing to serve on the Board or Committees in the future and to fill the vacant positions that occurred over the summer.

Three Board members resigned as follows: Wendy Hardy (June), Judy Trier (July) and Hardric McMillon (August). We thank them for their time on the Board.

We are looking for volunteers to place their names on the ballot for the three upcoming vacant Board positions ending at the Annual Meeting on January 16, 2016. Former Board member Judy Trier, Connie Wilhite will not be running again for the Board and Millie Anderson has not yet made a decision to run again.

We are requesting volunteers for GHOA committees as well.

Millie Anderson certified that she 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 her tenure on the Board.

During my absence, I want to thank Millie Anderson who volunteered as interim secretary, and Connie Wilhite, who prepared the agenda for this meeting.

Reports by Committees:

Common Grounds: John McAngus, 440-935-4708, [johnmcangus@yahoo.com](mailto:johnmcangus@yahoo.com)

Nothing to Report

Violations/Complaints: Millie Anderson, 386-5546, [millierichmond@gmail.com](mailto:millierichmond@gmail.com)

On August 6, at Board President Hardric McMillon's request, I took on the Interim position of Chairperson for the Violations/Complaints Committee. At that time Hardric was handling the complaints for lawns that needed mowing. I did follow up on one of them that still needed attention and sent a letter.

Later, there were two more complaints on yards that needed mowing and trimming. I found out these homes were in foreclosure. Victor has taken care of hiring someone to mow these lawns from here on.

Since I'm handling this position as an Interim, if anyone else is interested in working on Violations/Complaints, please let me know.

Respectfully submitted, Millie R. Anderson

Clubhouse: Wendy Hardy, 414-3727, [gdhardy54@centurylink.net](mailto:gdhardy54@centurylink.net)

clubhouse reports for june/july/august are as follows - mahjonn was played every tuesday and friday of each month-with attendance of approx. 16-30 each day. we also had card nite (2nd & 4th Tues) and game nite (3rd thurs) with attendance of approx. 10-12 - please keep in mind summer months have less attendance due to snowbirds being away -we had 1 rental for a private party during this time \$75 fee

collected. the library is being used very frequently and comments are made that it is appreciated. as i stated before at other board meetings we do not sign in or out when the clubhouse is used for activities and i do not think it a necessity for the future. many homeowners have spoken up about GHOA keeping the clubhouse to be able to continue as a library/meeting place/ recreational purposes etc.- also Jason has voiced that he wants to have us continue with a lease and has offered several options for GHOA such as less \$\$ for rent in exchange for help with amenities and is willing to discuss other options -something i feel should be explored.

sincerely, Wendy Hardy

(Note: Jason Laman spoke to clarify that he is not renting the clubhouse for lesser dollars nor is he offering additional amenities. The rent will remain the same in 2016; \$400 plus utilities. He will not consider rent for GHOA and Cormorant Point meetings only. However, he may consider a lower rent if GHOA signed a ten-year lease with five years paid in full up front.)

Architecture: Shirley Kuznarik, 382-3656, kuzfla@yahoo.com

Renovated to an existing driveway: Pavers taken up and concrete paving put down

Add a semi-circle drive way

One shed

Addition to an existing patio

Respectfully submitted by,  
Shirley Kuznarik

Roads/Signs/Lights/Culverts/Lots:

Hardric McMillon: Report (June, July, August 2015)

1. Fallen tree on Dog Leg was removed.

Thanks to all the guys who assisted in cutting and removal.

2. Several sign posts were sanded and painted; several stop signs were cleaned and/or replaced. Thanks to Don Dewey and Curt Pasafume for their assistance.

3. The following roads were paved: a) Golf Hammock Circle around Clubhouse b) Country Club Rd. c) Lost Ball Ct. d) 9th Tee Ct e) Par Ln f) Bunker (from Golf Hammock to Lost Ball).

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

The newsletter ad committee did not meet over the summer, nor did we solicit for advertising as discussed this past spring. The website committee met and discussed costs of both the website and the newsletter. It was agreed to hold off obtaining new ads until the future of the newsletter could be addressed. I would like to thank Millie Anderson, Shirley Kuznarik and Connie Wilhite for volunteering for the ad committee.

Currently, we have 165 residents receiving the newsletter, plus 15 copies being distributed in the newsletter box on the door of the clubhouse, for a total of 180 copies published monthly. Eight newsletters are printed per year. Each newsletter costs approximately \$500, for a total of more than \$4,000 yearly.

With the future roll out of the new website, which has been enhanced and easier to maneuver, 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 thoughts to roseghao@yahoo.com. All emails are due by Friday, October 23, 2015. We will vote on the newsletter's future at the November 4 general meeting.

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

The next newsletter will be distributed during the week of September 21, 2015. Thank you.

Data Base/Directory/Website/Visitations: Connie Wilhite,  
658-1854, Wilhite1530@comcast.net

Database, Homeowner Information: Inputting new information as received. There has been a lot of activity in 2015 and we hope to have as many new home owners as possible listed in the directory. Please advise if you know of anyone who has recently purchased in GH. As to the future of the Directory, I will not be considering another term and with that in mind, someone will need to consider taking over this position. I have enjoyed working with the community and serving on the Board and I will turn it over to someone new in 2016!

Directory: Millie Anderson and I have received new ads and most prior advertisers are again supporting our directory by placing ads. Bogus Printing is again doing our Directory and Ad information is being sent to Bogus Printing as it is compiled. The actual address/phone # etc., database will be sent at a later date. The Directory will be printed and distributed in January. Volunteers will be needed to distribute these directories, approximately 650+. If you are able to assist, please e-mail me or drop a note in the lock box on the clubhouse door. Website: Ruthie O'Neill, Webmaster, is creating a new, modern, professional website that will be much easier to navigate, more user friendly, and a more aesthetically pleasing layout. Ruthie will give an update on the website at a future Workshop. There is also a Sub-

scribe Now button on the home page. This allows you to opt in to receive notification on changes/updates to the website itself. You can also opt out at any time. This is not a part of the Shout Out...it is a separate program controlled by our Webmaster and only pertains to the website itself.

Shout Outs issued: An alligator sighting was issued. Road collapse at Mulligan and the Circle was issued. A volunteer request was issued. A Safety Notification, vehicle break-ins was issued. If you are interested in being on the Shout Out List, please send me your e-mail address and request to be placed on this list which is issued by our webmaster from information we supply her.

Visitations: Joyce Rowe 385-4382 [jannrowe65@gmail.com](mailto:jannrowe65@gmail.com)

Joyce could not be present. There are 2 pending for May (contacted but not yet here to receive it). 1 each in June and July. 4 in August and 1 pending in August (contacted but not yet here to receive it).

Neighborhood Watch: We have had a homeowner express interest and will be in touch with that homeowner.

Old Business:

None

New Business:

- a. Budget – due in October
- b. Communication – how to openly express ideas between homeowners and the Board
- c. Future of the newsletter after 2015
- d. Clubhouse lease due January 2016
- e. Election of three Board positions; a last minute Board resignation; followed by another election of a fourth Board position.

**Budget:** Victor reported that all projected expenses need to be brought to his attention so he can prepare the 2016 budget, due October 31, 2015.

**Communication:** Board members want to be transparent to the Association members and asked for suggestions as to how to better communicate with homeowners.

**Newsletter:** Please see the newsletter report given by the chairperson. It outlines the costs associated with the publication of eight newsletters yearly. Homeowners have expressed a general concern for the continued cost of this newsletter. The newsletter chair is currently accepting email correspondence from residents who wish to weigh in on the newsletter's future. Please have all comments sent via email by Friday, October 23, 2015 to the chairperson. The newsletter's future will be voted on at the November 4 general meeting.

**Clubhouse:** Because the Clubhouse is not only a financial concern, but an emotional concern as well, the Board needed to step back and take a deep look at this issue as we look to the future. Therefore, prior to the general meeting, many homeowners had received the Board's clubhouse analysis (copies are in the GHOA office and printed on the website). Data from the analysis shows that the clubhouse rental is not a good financial arrangement for the Association. Options were listed as follows: (a) stay the status quo and continue the rental for another year, (b) examine alternative meeting and storage locations, (c) work out an arrangement with the social membership for continued use of the clubhouse for all concerned, and (d) try to work out a different arrangement with Golf Hammock Country Club for use of the clubhouse. And, in other, separate discussions among the Board, it was also suggested to survey residents on their thoughts about the clubhouse.

Fifty six homeowners attended the meeting. Various comments were made by them during both the workshop and the general meeting. The majority of comments were pro clubhouse rental for another year.

Fourteen homeowners then spoke on the merits of keeping the clubhouse rental for another year. To generalize those comments -- all were pro clubhouse, various outreach programs serving the community were discussed, enjoying the social benefits of the building as a place for camaraderie, and having a library nearby to stop and pick up a book. Some comments were also made in favor of increasing the yearly homeowner assessments to offset rental costs.

A homeowner presented a petition signed by 315 residents. The petition read as follows: "We, the under signed, believe that the clubhouse that the Owners Association is presently renting should continue to be rented for the following year. We believe that by having a clubhouse, where there are activities for homeowners, enhances the property value of our homes. We believe that having a clubhouse for the purpose of holding monthly owners board meetings helps make the community aware of the ongoing work on the different boards. We believe that the Golf Hammock owners Board has more than enough money to pay rent and half the utilities. (People who use the clubhouse regularly pay \$30 per year to help defray the cost of the rent and utilities. As of right now, that accounts for four month's rent.) We believe that having a huge bank account is not the be-all and end-all. Having a clubhouse makes all homeowners feel as if they have a place to call their own. Signed: 315 residents."

The Board thanked those for taking the time and initiative to sign a petition.

The Board announced that no action will be taken on the clubhouse until the November 4 general meeting. The reason for this delay is

to continue to accept any additional information that all homeowners may have. And, it will allow those who receive their information by the monthly newsletter (to be published the week of September 21) also have sufficient time to digest the analysis allowing for any additional comments.

**New Board Members:** Due to the high interest in the clubhouse, the Board adjusted its meeting schedule to accommodate those present. Because of this, four new Board members were voted as “member at large” until the Board can reorganize prior to the October 7 general meeting to announce officer and committees. New Board members are as follows: J.P. Fane, Nancy Beatty, Mark Walczak and George Kibe.

Homeowners who signed in: Gene and Betty Clarke, Curt and Shirley Passafume, Andrew Provence, Cindy Bowser, Becky Kibe, Jeff Fisher, Mark Walczak, J.P. Fane, Floyd and Pia Walbert, Donald Butine, Nancy Porcari, Sandra Batty, Don and Phyllis Murray, Roberta Humes, Bruce Darlington, Bob and June Wheeler, Sandra L. Turner, Barbara Akus, Bonnie Nigh, Millie Grime, Cindy Dall, George Kibe, Ellyn Scholl-Losse, Nancy Beatty, Wendy Hardy, Ken Bird, Marge Schindewolf, Kenneth and Tina Hamlin, Linda Fisher, Jean Carlton, Lois Worthington, Andy Tuck, Jason Laman, Karin Heath, Bob Schroeder, Janet Crocker, Dawn Schroeder, Patsy White, Eileen Mikulkey, Jack Carlton, Trish Broksch, Bill Anderson, John Stewart, Alex Harding, Sandy Hart, Ed Chroscinski, Kathy Hill, Lou Howard, Jim Cookman, Jim Wilhite. (56 homeowners present)

Homeowner comments:

During the course of both the workshop and general meeting, homeowners made additional comments to rumors going throughout the community.

There is rumored that the Board had already made up its mind that they will not rent the clubhouse in 2016. This same statement was said three separate times over the course of the evening. ANSWER: Each time, the Board repeatedly stressed that it was only obtaining information on a variety of alternatives regarding the clubhouse and a vote was not being taken at this time, nor had the Board come to any decision.

The other rumor: the owner of the clubhouse was either going to increase the rent or cancel the lease. ANSWER: Jason Laman was on hand to answer that he does not intend to increase the rent, which currently is \$400 a month plus half share of utilities. And, he will only offer the clubhouse on a monthly rent that does not include renting for only Association meetings once a month.

Several homeowners expressed concern that additional time was needed to seek more volunteers to the Board and homeowners were not given sufficient time to volunteer. ANSWER: The Board wanted to have a full complement of nine voting Board members going into November’s general meeting when both the clubhouse and newsletter were going to be voted. The Board explained that announcements to fill vacancies were listed throughout the year in the newsletters, meeting minutes, website and in the form of a shout out.

Announcement of the next workshop/meeting:

The next scheduled meeting is October 7, 2015 (5:45 P.M. workshop – followed at 7:00 P.M. for the general meeting at the Clubhouse.)

Prior to adjournment: On August 29, 2015, Board member John McAngus sent an email thinking about resigning from the Board due to work commitments. Coming into this general meeting, Board members were uncertain whether John did resign or planned to resign. Since he did not show, a phone call was placed to confirm his status on the Board. The message went into voice mail. Prior to adjourning, John called back at 7:22 P.M. on September 2, and left voice message to Victor Divietro that he did resign. Since Board members had additional volunteers who wanted to serve on the Board, the Board picked the next volunteer waitlisted, George Kibe, and nominated him to the Board. A motion was made by Rose and seconded by Victor. Those voting in favor were Shirley, Millie, J.P., Nancy, and Mark. The Board welcomed George to the Board.

Motion to adjourn the meeting: Shirley made the motion to adjourn the meeting. It was seconded by Victor. Rose, Millie, J.P., Nancy, Mark, George voted in favor to adjourn. The meeting ended at approximately 9:10 P.M.

Submitted by: Rose Chupka Cookman, Secretary



**CLUBHOUSE**  
**OPEN MONDAY-FRIDAY**  
**8:00 PM – 5:00 PM**

**CLUBHOUSE ACTIVITIES: COME OUT  
 FOR A NIGHT OF FUN AND MEET  
 YOUR NEIGHBORS**

**\*\*SUMMER ACTIVITIES ARE PLANNED!**

*Card Nights are the 2nd and 4th Tuesdays of  
 each month/Game Night is the 3rd Thursday.  
 Activities start at 7:00 p.m.*

**Card Night:**

*Sept 8 and 22*

*Oct 13 and 27*

*Nov 10 and 24*

*Dec 8 and 22*

**Game night:**

*Sept 17*

*Oct 15*

*Nov 19*

*Dec 17*

Also, the clubhouse is available to rent for parties/meetings etc. The cost is \$75.00 with a deposit of \$50.00. We also have magazines and books to take and use at your leisure. Doors are open 8:00-5:00 pm Monday to Friday. Any questions about the rentals or clubhouse activities, please call Wendy Hardy at 414-3727 or email: [gdhardy54@centurylink.net](mailto:gdhardy54@centurylink.net)

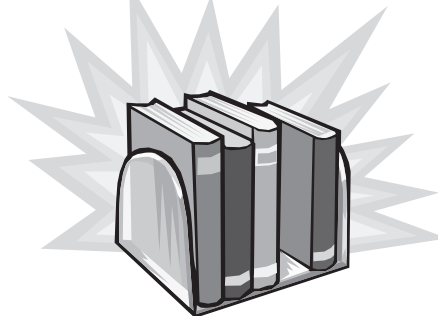
**Other Clubhouse Activities include:**

**Mahjongg:** Tuesdays (8:00-Noon);  
 Fridays (9:30-Noon)

**Bridge:** Thursday mornings

**Hope to See  
 YOU  
 There!**

**GH BOOKCLUB**



**For those avid readers, the GH Book Club meets the second Monday of the month, 7:00 P.M. Anyone who loves to read is welcome. For more information or to verify dates, please call 863-471-9979.**

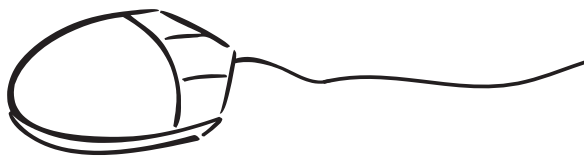
**Sept. 14**

**Oct. 12**

**Nov. 9 and**

**Dec. 14**

**Website Information**



If you have problems accessing the website, please contact Ruthie O'Neill at her email address: [ghoaonline@gmail.com](mailto:ghoaonline@gmail.com) or telephone 267-885-4043. Thank you.

**SUBSCRIBE FOR WEBSITE UPDATES:**

A brand new GHOA website is under construction. Sign up using the **SUBSCRIBE NOW BUTTON** on the 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.



## 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 Saturday**



## 2016 DIRECTORY PUBLICATION

Please advise any updates, additions, deletions to your directory information. If you have a new neighbor, please let me know – [wilhite1530@comcast.net](mailto:wilhite1530@comcast.net). Thank you.

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## DIRECTORY UPDATE

There is a notice on the home page of our website reminding everyone a new directory will be out in January 2016 and any additions, corrections, deletions, etc., be sent to me [wilhite1530@comcast.net](mailto:wilhite1530@comcast.net). This does not take the place of Street Captains, but will assist in the effort to publish a correct, complete directory.

**Jozella & Tom Bruha**  
3103 Par Rd.

**Stuart Mackey & Val Biancalana**  
3822 Golf Haven Terrace

**Mark & Barbara Caramanna**  
3220 Waterwood Dr.

**Olivia Gonzalez**  
3402 Cormorant Point Dr

**Charles & Joan Carlson**  
2412 Lost Ball Dr.

**Robert & Christine Wohlwend**  
3408 Cormorant Point Dr.

**Gary & Susan Davis**  
3108 Divot Rd.

**Art Stay**  
3702 Cormorant Point Dr.

**Doug Holgerson**  
3314 Waterwood Dr.

**Karl Hoskinson**  
2768 Duffer Rd.

**Paul & Chandler Thomas**  
4217 Duffer Loop

**Dennis & Sara Pipal**  
2803 Par Rd.

**Steve & Cheryl Weaver**  
3613 Golf Haven Terrace

**James and Joan G Holman**  
2512 Lost Ball Dr.

**Vincent & Barbara (Clow) Mercurio**  
4515 Bunker Dr.



**The GH Community Welcomes All of You!**

## TRASH AND LAWN PICK UP SCHEDULE

Tel: 655-0005

**Trash:** Every Monday and Thursday

Sept: 3, 7, 10, 14, 17, 21, 24, 28

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

Sept: 2, 16

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 - Vacant**

#### **Vice President - Vacant**

#### **Secretary/Newsletter**

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

#### **Treasurer**

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

#### **Board Member at Large Violations/Complaints**

Millie Anderson  
(Phone unlisted)  
millierichmond@gmail.com

#### **Board Member at Large**

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

#### **Board Member at Large**

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

#### **Board Member at Large**

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

#### **Board Member/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

#### **Board Member at Large**

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

#### **Clubhouse**

Wendy Hardy  
863-414-3727  
gdhardy54@centurylink.net

#### **Welcoming**

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

#### **Common Grounds - Vacant Lakes - Vacant Roads/Signs/Lights - Vac. Neighborhood Watch - Vac.**

#### **GHOA Webmaster**

Ruthie O'Neill  
267-885-4043  
ghoaonline@gmail.com

### **CPHO**

#### **President**

Steve Fox  
863-385-3696  
foxden29@embarqmail.com

#### **Secretary**

Bob Rivenes  
863-385-5790  
robertcom@embarqmail.com

#### **Vice President**

Keith Coultas  
845-224-7567  
knotnow@optonline.net

#### **Treasurer**

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

## **COMMITTEE CHAIRPERSONS**

#### **Architectural/Landscaping**

Ed Chroscinski  
863-658-1568  
eddoneworking1@yahoo.com

#### **Welcoming**

Lillian Kachelries  
863-658-1568  
xgrayrock1@aol.com

#### **Violations**

Bob Henderson  
863-385-8192

## **GOLF PATIOS VILLAS ASSOCIATION**

#### **President**

Rick Moss  
863-414-3705  
rick\_92@live.com

#### **Director**

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

#### **Vice President**

Peggy Cole  
863-202-5399  
peggyjcole@hotmail.com

#### **Director**

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

#### **Secretary/Treasurer**

Lynne White  
863-402-1724  
lynneandgenewhite@yahoo.com