



Published by Golf Hammock Owners' Association

*December 2014*

## President's Letter

The final 2014 GHOA Board Meeting has been completed. Let's take a look at some 2014 happenings. In January, new Golf Hammock Directories were personally delivered to all homes. This process helped cut printing costs as well as giving a chance for neighbors to meet. A few months later this same concept was used to develop the Street Captain team. More than twenty-five volunteers (each one assigned a specific area) will be the first to visit new homeowners. The information gathered is shared with the Data Base Chair and the Welcoming Committee. With many properties changing hands in a year, this has proved to be a positive procedure solving the problem of maintaining an accurate up-to-date data base.

In January, I asked the Board to set priorities for the year from their perspectives. Speeding by far was the unanimous concern. January through May was spent gathering the perceptions and comments of our homeowners. Seven hundred twenty-five questionnaires were mailed with nearly a 50% return. This was an outstanding return percentage giving us a strong base from which to work. In answer to "Do we have a speeding problem in Golf Hammock?", 147 said "yes" and 134 said "no". To resolve the issue, the responses were less specific. The results led the Board to pursue a conservative approach. Attention though would be given to clusters of homes petitioning the Board for additional tables. The Board's "ear" will continue to be a listening one.

Our website, [ghoaonline.com](http://ghoaonline.com) has become fully functioning and provides more and more services to us. Several things have been sold on GHOA Bay. Please take advantage of this valuable resource. In addition, the "Shout Out" program will begin in the first part of 2015, as soon as owner signatures are received and tabulated.

January 10, 2015 will be our second yard sale being held at the Sebring Christian Church. Our first event last year was fun and successful for the participants with lots of sales.

The clubhouse continues to be busy with Book club, Card Night, Game Night. Scrapbooking and very active Mah Jongg groups. The lending library has a varied assortment of titles. We welcome more involvement and events as requested by community members.

Road maintenance and assessment for future repair is an ongoing task. Dialogue will continue until summer when work on designated roads will begin. The roads for 2015 have been announced so homeowners need to be alert as to the names.

Outsourcing the treasurer's main responsibilities has come before us. We have requested bids from local accounting firms to assume the major bulk of the treasurer's duties. Currently, references are being contacted. To cover the cost of hiring a licensed firm, assessments will be raised from \$150 to \$165 per lot yearly.

This is a thumbnail sketch of the year's projects. Your Board takes due diligence in maintaining, upgrading, and planning for the Golf Hammock community. It is our hope that residents can see the fruits of our labor. We welcome and encourage neighbors' ideas and comment.

A joyous remainder of the Holiday Season to all.

Working for you,

Sandy Todd

Please attend the ANNUAL MEETING, JANUARY 17 AT 2:00 P.M. at the SEBRING CHRISTIAN CHURCH (Hammock Road next to the storage area.)

## Annual Meeting, Saturday, January 17 - 2:00 P.M. Christian Church of Sebring

### *Candidates for GHOA Board*

**Wendy Hardy** has lived in Cormorant Point for four years. She has been on the Highlands Little Theater Board for two years where she has been in charge of various events. She is a member of Sebring Women's Club, The Elks, and volunteers at the Salvation Army.

Her interests include gardening and decorating. Her strengths are organizing and interest in getting activities going in the clubhouse.

**Rose Chukka Cookman** has been a GH resident for eight years. She was a member of the Neighborhood Watch Committee in 2013 and the Speed Bump Committee, 2014.

Rose retired from the federal government with 32 years of administrative experience in human resources (HR), security, finances, logistics, and contracting.

Her hobbies include reading and traveling.

**Tommy Wohl** was the main force behind the development of Golf Hammock plus creating the Golf Hammock Golf Course.

He started his successful career in Hollywood, Florida where he chartered a home savings and loan company called Home Savings. While in Hollywood, he was a city councilman and also developed three branches of "Home Savings" one branch of which was in Sebring. Purchasing a ranch in Sebring, brought Tommy and his family to Sebring on Arbuckle Creek.

An important part of life for Tommy now is seeing Sebring and particularly Golf Hammock grow. He has a strong fondness for Golf Hammock.



### SECOND ANNUAL GH YARD SALE

Saturday, January 10

10x10 area--\$20.00

Please call Judy Trier if you are interested. 260-242-0612

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*Merry Christmas!*  
*Have a Safe and Happy Holiday Season!*

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## RULES TO REMEMBER

• Residents are reminded that **NO ONE UNDER THE AGE OF 14 IS ALLOWED TO DRIVE A GOLF CART DURING THE DAY/NIGHT. AFTER DARK ONLY THOSE 18 OR OLDER ARE ALLOWED TO DRIVE A GOLF CART. THIS IS STATE LAW. (GOLF CART MUST HAVE LIGHTS FRONT AND BACK.)**

• Only 2 dogs are allowed per household. Dogs are to be confined to their own yard or on a leash when being walked. OWNERS ARE EXPECTED TO CLEAN UP AFTER THEIR PETS.

• Fences cannot be higher than 6 feet tall.

• If a lot owner is contemplating doing changes to his property, (fences, garages, new rooms, patios, new garage, pool, etc.) the change must be Okayed by the architectural committee. Please call Shirley Kuznarik 382-3656 or [kuzfla@yahoo.com](mailto:kuzfla@yahoo.com)

• Contractors (including yard workers) are not allowed to work on Sunday in GH. Residents and contractors should not start yard work until AFTER 8:00 A.M.

• Residents are asked to keep outside lights on at night in order to provide security for the development.

• Residents are reminded that lawns are to be sodded front to back and mowed once a week during growing season.

• Please do not put cut branches and bushes on undeveloped lots .

• Please make sure that lawn clippings are removed from paved and street areas when lawn mowing.

• Garage sales and estate sales are NOT permitted in GH.

• No signs, other than "For Sale" signs can be placed on any lot.

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***NEW NEIGHBORS!***

***James and Celeste Mabe  
3037 Lost Ball***

***Leigh and Betsy Wells  
3909 Mulligan Ct. E***

## *"Recipe of the Month"* **Pumpkin Dip**



### Ingredients

- 2 c powdered sugar
- 2 pkg. (8 oz.) cream cheese
- 1 large cans pumpkin pie filling
- 2 t. cinnamon
- 2 t ginger

### Directions

Mix together. Put in pumpkin pie filling. Serve with gingersnaps. It makes a large batch. Use ½ the recipe for a small group.

## **Golf Hammock Owner's Association Meeting December 3, 2014**

Members present: Millie Grime, Sandy Todd, Shirley Kuznarik, Hardric McMillon, Judy Trier,  
Absent: Tom Senior, Connie Wilhite  
Meeting called to order at 7:00 P.M. by President, Sandy Todd

### ***Minutes, Millie Grime, 471-9979, [cnmgrime@embarqmail.com](mailto:cnmgrime@embarqmail.com)***

The minutes from the November meeting were approved as corrected.

### ***Entrance and Landscaping, Sandy Todd, [clb1919@yahoo.com](mailto:clb1919@yahoo.com), 385-4774***

Trees along Hammock Road and Lost Ball Drive need trimming

### ***Treasurers Report, Tom Senior, 314-0644, [tomseniorjr@aol.com](mailto:tomseniorjr@aol.com)***

The total income for November was \$487 which included a refund from the Sheriff's department of \$480 since there was no one here at Halloween, a bankruptcy distribution of \$1 and interest of \$6. Total expenditures were \$5,947 which covered common grounds maintenance of \$4,025, electricity of \$692, newsletter costs of \$448, clubhouse rent of \$400, legal fees of \$75, lot maintenance fees of \$60, website maintenance costs of \$235 and administrative costs of \$12.

The total cash (including savings) at the beginning of November was \$188,416 and decreased to \$182,956 at the end of November since expenses exceeded income by \$5,460.

The report was filed for audit.

### ***Common Grounds***

Hardric McMillon reported that there are a group of trees across Mills Pond that was burned in the brush fire a few years ago. Several residents complained about the unsightly look and asked if the trees could be cut down. The trees are in The Preserve area near the new fence line.

Hardric got three bids: Affordable Tree Service--\$275, Payne and Cross--\$3,000, Jim Watson--\$1,000. Hardric recommended that we take the \$1,000 bid because the others were really low or really high. Judy Trier moved that we have Jim Watson cut down the trees for \$1,000. Millie Grime seconded. Judy, Hardric, Sandy, Shirley, and Millie approved. Residents in the audience voiced objection to the motion saying that board members were the people who said that the trees were unsightly. One resident stated that The Preserve area behind his house is unsightly with vines killing the trees. He wondered why the Board isn't cutting down those trees and making The Preserve more beautiful. Others voiced objections to spending \$1,000. Judy Trier moved that we table the original motion until the Feb. meeting, giving the Board time to visit the area on Mills Pond. Seconded by Shirley Kuznarik. Shirley, Judy, Hardric, Sandy, and Millie voted for the motion.

Discussion ensued about renting the clubhouse. One resident feels that it is a waste of money and that it is never used. Others mentioned activities that occur in the clubhouse almost every day. Sandy Todd spoke about the need for a place for the different boards to meet. Another person mentioned that it is a place for people to meet and that it makes for good will. Someone else reported that there will be a \$165,000 carry over this year. Also, we are very close to our budget this year. The Board doesn't get a large income each month, only in January. Another resident felt that the new fee is very reasonable compared to where she lived before.

### ***Architecture, Shirley Kuznarik, 382-3656, [kuzfla@yahoo.com](mailto:kuzfla@yahoo.com)***

Nothing new to report.

### ***Lakes***

Nothing to report.

### ***Clubhouse, Appointed Chairperson, Wendy Hardy, 414-3727, [gdhardy54@ceneturylink.net](mailto:gdhardy54@ceneturylink.net)***

Card game second and fourth (everyone plays the same game) Tues. 7:00 P.M.

Game night (people play all different kinds of games) —third Thursday of the month 7:00 P.M.

Book Club—second Monday, 7:00 P.M. Clubhouse

Scrapbooking—fourth Monday, 7:00 Clubhouse

Mahi Jongg—Tuesdays at 8:00 A.M. Fridays—9:30 A.M.

Bridge—Thursday mornings

### ***Violations and Complaints, Judy Trier, [jrtrier@gmail.com](mailto:jrtrier@gmail.com)***

Three violation letters were written during the month of November for these violations:

Car for sale in driveway

Loud music, parked cars and misc. items in yard

Off road motorcycle riding on private property



Please send all future complaints or suggestions to Judy Trier at [jrtrier@gmail.com](mailto:jrtrier@gmail.com) or call 260-242-0612.

**Secretary, Millie Grime, 471-99979, [cnmgrime@embarqmail.com](mailto:cnmgrime@embarqmail.com)**

Tommy Wahl, Rose Cook man, and Wendy Hardy are running for Board positions.

**PLEASE REMEMBER THAT IF YOU HAVE SOMETHING YOU WOULD LIKE TO SELL, SEND A PICTURE OF THE ITEM TO RUTHIE, OUR WEBMASTER, ALONG WITH THE PRICE YOU WANT FOR IT. ALSO HAVE A PHONE NUMBER YOU CAN BE REACHED AT SO THAT PEOPLE CAN CONTACT YOU.**

**CHECK OUT OUR GHOABAY ON OUR WEBSITE. LOTS OF NEW ITEMS.**

**Data Base/Directory, Connie Wichita, [wilhite1530@comcast.net](mailto:wilhite1530@comcast.net), 658-1854**

Thank You Street captains once again for all you do. The information you provide helps keep the directory database accurate and up-to-date.

**Roads, Hardric McMillon, [hrrcmillon@embarqmail.com](mailto:hrrcmillon@embarqmail.com), 382-9579**

Activities for Nov.

1. Replaced a post at Divot Ln. and Divot Rd.
  2. Removed a post and sign on Lost Ball Dr.
  3. Painted sign posts at Chip-it Way and Duffer Loop and Dog Leg
- Thanks to Curt Pass fume and Don Brewer for their assistance.

**Remember:**

1. Duke Energy will install a street light in front of your home for a monthly fee.
2. Report street light outages to Duke Energy by calling 1-800-228-8485.

**Visitations, Ellyn Scholl-Lose 385-6294 [mizles226@yahoo.com](mailto:mizles226@yahoo.com) and Trish Borsch 471-3737, [tbroksch@embarqmail.com](mailto:tbroksch@embarqmail.com)**

Ellyn and Trish tried to visit several newcomers but were unsuccessful in their efforts.

**Neighborhood Watch –Volunteer needed**

**Old Business**

Dr. Todd reminded everyone that the Annual Meeting will be held on Saturday, Jan. 17, 2:00 P.M. at the Christian Church of Sebring.

She asked the Board if they felt the need to hold a workshop before the Annual Meeting. No one felt it was necessary because there will be no new business, only a yearly report from each board member.

President Todd reminded the Board that there will be an organizational meeting right after the annual meeting where members will be given their chairmanship duties. Also, at that time it will be determined when the workshops for the coming year will be held and if the general meeting's night should be moved to Tuesday.

Judy Trier discussed the GH Yard Sale to be held on Saturday, Jan. 10. at the Sebring Christian Church. She had to increase the cost of the 10x10 area to \$20 because there needs to be a policeman to direct traffic. She asked that people who are interested contact her soon. If there isn't enough interest, the yard sale will be cancelled.

Dr. Todd reported that the outsourcing of the treasurer's job is ongoing. Tom Senior and she got three bids from different accounting firms. One firm is very high and won't be considered. The other two firms came in at about the same cost--\$8,000. Tom and Sandy are now talking with people who have dealt with these businesses to get a feel about how they treat their customers. This issue won't be decided until the February meeting. In the meantime Tom and Sandy will continue to get recommendations.

There will still be a treasurer on the board who will oversee the work of the accounting firm and will report the same information that other treasurers have shared. He/she will manage the bills.

**New Business**

President Todd spoke about the need for trimming of the trees along Hammock Road and Lost Ball Drive. They pose a hazard when people leave the West Entrance and don't have a clear view down the roadway. She asked four companies for bids. Only two got back to her. Both bids were under \$1500. Shirley Kuznarik moved that we accept a bid of not more than \$1500 to trim the trees along Hammock Road and Lost Ball Drive from one of the two submitted bids to be decided by President Todd. Judy Trier seconded. Judy, Shirley, Millie, Hardric, and Sandy voted for the motion.

Dr. Todd asked Hardric McMillon if he had any information about the drainage problem on Lake Clara. Hardric has not been contacted by any contractor.

Judy Trier spoke about neighbors putting lawn clippings on common ground on Bogey Blvd. She personally moved the clippings so that they would be picked up. She will notify the neighbors that lawn clippings are not to be put on common ground.

**Neighbors attending:** M.L. Farer, Millie Anderson, Richard Johnson, Jim and Rose Cook man, Peter Davidson, Jim and Rose Davidson, Wanda Fore

**Neighbor comments**

A resident thanked the board for all its hard work on behalf of GH residents

Another resident announced that he is a new resident. (In fact, there were three new residents at the meeting). The Board thanks them for coming.

Judy Trier moved that the meeting be adjourned. Seconded by Shirley Kuznarik. Judy, Shirley, Hardric, Millie and Sandy voted for the motion.

Meeting adjourned at 7:55 P.M.  
Millie Grime, Secretary

Annual Meeting, Saturday, January 17, 2:00 at the Christian Church of Sebring (just beyond West Entrance)

### WANT SOME CASH?

#### WHY NOT ADVERTISE THINGS YOU HAVE TO SELL ON GHOA-BAY?

Our website [www.ghoaonline.com](http://www.ghoaonline.com) offers residents a chance to advertise FOR FREE items that they would like to sell. All you have to do is provide a description and/or a picture of the item or items you wish to sell and e-mail it to our webmaster, Ruthie, at [www.webmasterghoaonline.com](mailto:www.webmasterghoaonline.com) and the rest will be taken care of. PLEASE INCLUDE THE PRICE YOU WISH FOR THE ITEM AND A CONTACT NUMBER OR E-MAIL ADDRESS. **HAPPY SELLING.**

### MAGAZINE EXCHANGE

The Sebring Mahi Jongg Club has started a magazine exchange at the Clubhouse. Bring in any current magazines that you are through reading and pick up other current magazines you might not be getting. You can return them (or not). It's just a chance to enjoy reading something different. (Right now we have Bon Appetite, People, Good House Keeping, Better Homes and Garden, and several others.)

### GOLF HAMMOCK BOOK CLUB

The Golf Hammock Book Club is meeting the second Monday of each month, 7:00 at the clubhouse. Come and enjoy reading and discussing a book selected by the group. Book for December 8 is Skipping Christmas, by John Grisham. Everyone welcome.

### CLUBHOUSE LIBRARY

Our clubhouse has a variety of good books that you would enjoy. There are also audiobooks to take with you on a trip or to just enjoy at home. Feel free to stop by the clubhouse and see what is available. We have a copy of Unbroken, a nonfiction book that has been made into a movie. Good reading.

The Clubhouse is open Monday-Friday 8:00 A.M. until 5:00 P.M.

### CORRECTIONS TO DIRECTORY - NONE

A thank you to all our volunteer Street Captains for making their new neighbors feel like a part of their "group" and for supporting our Welcoming Committee and providing updated information

for our Community Database. Trish Borsch and Ellyn Scholl-Lose wear two hats...Street Captains and Welcoming Committee. They, along with Lillian Coterie, deserve an additional Thank You for seeing that new homeowners are formally welcomed to the Golf Hammock community and giving them our important information packets! Never doubt that you are all very much appreciated.

### CLUBHOUSE FUN!

Wendy Hardy, appointed Clubhouse Chairperson, would like to welcome everyone in Golf Hammock to come and enjoy fun at the GH Clubhouse every second and fourth Tuesday to play a simple card game that is really hilarious.

The third Thursday of every month starting in October will be Game Night where people can come and play a game they bring or use the ones at the clubhouse. Look for reminders at each entrance before the date.

Also, if you would like to rent the clubhouse for a party, the cost is nominal. There is a deposit that will be returned after everything is cleaned up. Call Wendy at 414-3727 or e-mail her at [gghardy54@centurylink.net](mailto:gghardy54@centurylink.net)

### IMPORTANT DATES

#### *Clubhouse*

Open Monday-Friday 8:00 A.M. until 5:00 P.M.  
Second and Fourth Tuesday—Card Game—7:00 P.M.  
Third Thursday—Game Night—All kinds of games—7:00 P.M.  
Fourth Monday—Scrapbooking—7:00 P.M.  
Tuesday—Mahi Jongg 8:00 A.M. until 12:00 noon  
Friday—Mahi Jongg—9:00 until 11:30 A.M.  
New Book Club forming—Second Monday of each month—7:00 P.M.

Trash Pickup is every Monday and Thursday  
Yard Debris pickup is the first and third Wednesday

#### *Watering Schedule*

Even numbered homes should water on Sundays and Thursdays before 10:00 A.M. and after 4:00 P.M.  
Odd numbered homes should water on Wednesdays and Saturdays before 10:00 A.M. and after 4:00 P.M.

## **GOLF HAMMOCK OWNERS ASSOCIATION**

2200 Golf Hammock Drive  
Sebring, Florida 33872-1209

## **A COMPLETE LISTING OF ALL BOARD MEMBERS AND PHONE NUMBERS**

### **GHOA**

#### **President**

#### **Entrances/Landscaping**

Sandy Todd  
385-4774  
clb1919@yahoo.com

#### **Vice President / Roads**

Hardric McMillon  
382-9579  
hrmcmillon@embarqmail.com

#### **Secretary/Newsletter**

Millie Grime  
471-9979  
cnmgrime@embarqmail.com

#### **Treasurer**

Tom Senior  
4310 Duffer Loop  
314-0644  
tomseniorjr@aol.com

#### **Violations/Complaints**

Judy Trier  
jrtrier@gmail.com  
260-242-0612

#### **Common Grounds**

#### **Architecture**

Shirley Kuzarnik  
382-3656  
kuzfla@yahoo.com

#### **Data Base/Directory**

Connie Wilhite  
658-1854  
wilhite1530@comcast.net

#### **Lakes/Clubhouse**

Ruthie O'Neal  
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### **CPHO**

#### **President**

Steve Fox  
385-3696  
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#### **Secretary**

Bob Rivenes  
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robertcom@embarqmail.com

#### **Vice President**

Keith Coultas  
385-4867  
knotnow@optonline.net

#### **Treasurer**

Nancy Beatty  
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nancyab@strato.net

### **COMMITTEE CHAIRPERSONS**

#### **Architectural/Landscaping**

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eddoneworking1@yahoo.com

#### **Welcoming**

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#### **Violations**

Bob Henderson  
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