

GOLF OWNERS' NEWS HAMMOCK

Articles Due
The 5th of Each
Month

Published by Golf Hammock Owners' Association

November 2015

WELCOME BACK SEASONAL NEIGHBORS

As we move into the busy holiday season, we want to welcome back our seasonal neighbors and wish everyone a Happy Thanksgiving. Please carefully read the November draft meeting minutes in this newsletter so you are up to date on Board activities and decisions. To highlight:

- The Board did not discontinue the newsletter
- The Board approved the 2016 budget; however, we will have a deficit and the Board made another motion to postpone raising any assessments until the December general meeting.
- The Board approved charging for estoppels to increase revenue coming into the Association
- The Board approved two motions on the clubhouse; one to show support to continue the clubhouse lease subject to a negotiated lease approved by the Board; the second to present a recommendation and motion on this subject at the December general meeting.

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

GOLF HAMMOCK (GHOA) MEETING SCHEDULE

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

2015

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

IMPORTANT NUMBERS



Emergency:
911



Non-emergency (Sheriff):
402-7200

MAIL BOX THEFT

A shout out was sent to those who signed up for the service. We also want to make sure everyone is aware that homeowners have reported their outgoing mail containing checks removed from their mailboxes. Check data and checking account information were copied from the checks. This information was then used to generate false checks using the account number, etc. The bogus checks were then successfully cashed. Homeowners should review their accounts and report any fraudulent activity to their banks and the Highlands County Sheriff's department.

ANNUAL MEETING AND ELECTIONS
SATURDAY
JANUARY 16, 2016
2:00 P.M.
Sebring Christian Church
4514 Hammock Road (next door)

We thank the following homeowners who have volunteered to fill the three vacant Board positions ending in January 2016.

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.

Marge Schindewolf: Marge is a full time resident moving here in January 1990 from New Jersey. She is a retired forensic data entry operator from the Florida Dept of Corrections. She has been doing a lot of craftwork since being widowed, which she sells in her shop at the Indoor Sebring Market on Ridgewood Avenue. Her goal as a board member is to accomplish a smooth running data base.

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.

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Golf Hammock Owners' Association Meeting
November 9, 2015
General Meeting Minutes

(Draft meeting minutes will be approved at the December 14, 2015 General Meeting)

President George Kibe brought the meeting to order at 7:00 P.M. George welcomed homeowners present and highlighted three issues, two being safety concerns: (1) Under age children are driving golf carts and speeding throughout the community; (2) Since it is getting darker earlier, suggest those walking at night to please carry flashlights or wear reflective clothing, etc. (3) Our winter residents are returning and we want to give them time to unpack their RV. So, we ask everyone's patience and flexibility to the three-day rule as they unload their RV and move into their homes.

Roll Call:

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

Absent: Millie Anderson, Nancy Beatty, Victor Divietro

Proof of Notice of Meeting: The new meeting notice was listed on the website and in the clubhouse display case on October 8. Meeting schedule was also listed in the October newsletter. Meeting signs were posted at the front and west entrances on November 4. Draft meeting agenda was posted on the website and in the clubhouse display case on October 25, 2015.

Meeting Minutes:

October 7, 2015 General Meeting minutes were distributed to Board members via email on October 12, 2015. Since there were no questions for debate, George moved that the minutes are approved as distributed.

Report of officers:

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

Mail box theft

We received notification from the Highlands County Sheriff's department that residents of Golf Hammock reported outgoing mail containing checks removed from their mailbox, sometime in September, or early October. Check data and checking account info were copied from the checks. This information was then used to generate false checks using the account number, etc. The bogus checks were then successfully cashed. Residents should review their accounts and report any fraudulent activity to their banks and the Highlands County Sheriff's department.

Shout-Out for Board positions

A Shout-Out was issued for member volunteers to serve on the GHOA Board. Three positions become vacant in January. To-date, we have 2 members interested.

Front entrance hedge trimming

At the October GHOA board meeting a Cormorant Point resident and GHOA member questioned the GHOA board to explain why they are paying a private company to trim their hedges and their neighbors get "free" trimming. After some investigation it was determined that the hedges receiving the "free" trimming are serviced by the GHOA contractor responsible for front entrance landscape work. This activity has happened for a very long time. The GHOA is prohibited from spending money on private property maintenance (unless abandoned or in foreclosure). The next step is to determine ownership of the hedges in question, and if they are determined to be on private property to notify the lot owners and stop the trimming.

Hammock Circle Traffic flow

At the October GHOA Board meeting a member complained about the traffic flow around Golf Hammock Circle and suggested "arrows" be painted on the pavement showing traffic flow, or adding signs that indicate the circle is one -way to all traffic (including Golf Carts). I requested an estimate for the arrow painting for board review and talked to the Golf Course manager about the golf cart situation. The manager indicated he had several signs that he would place near the cart paths entering the circle to inform customers of the expected travel route.

Contractor sign

The board received a member request for a contractor sign to be placed in their yard post a driveway improvement project. The member subsequently withdrew the request.

Undeveloped Lot Mowing

Letters were sent to the owners of the 17 undeveloped lots reminding them of the standing rule on mowing and removal of debris. One lot owner contacted me to arrange for a mowing service. To-date all but 2 lots are compliant to the standing rule. I was contacted by the mowing company for one lot and notified it would be completed by 18 November. A follow-up letter was sent to one lot owner on 9 November.

Realtor question on property

I responded to a call from a Realtor with questions from a potential buyer on portable basket ball goal placement and utility company service.

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

Nothing to report.

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

October 2015

October 2015

Below is the banking activity for October. A couple of notes regarding the expenses, Check 9724 to Brooker Fence was to replace the hogwire perimeter fence at 2796 Duffer. There were two sets of Utility payments to Duke, the first ones were for September and the other for October. We are currently mowing two homes that are in foreclosure, Lots 262 and 380, these fees are being added to outstanding assessments and we will attempt to collect at closing.

Date	Check	Description	Checking Amount	Current Balance	Memo
10/1/2015		Beginning Balance		\$18,460.03	
10/2/2015	9713	Pella & Associates	(\$685.00)		Accounting Services
10/5/2015	9723	Lerma's Landscaping	(\$600.00)		Common Grounds
10/5/2015	9715	Golf Hammock Golf & CC	(\$400.00)		Clubhouse Rent
10/6/2015	9724	Brooker Fence Company	(\$575.00)		Common Grounds - Perimeter Fence Repair
10/6/2015	9725	Connie Wilhite	(\$57.09)		Office Supplies/ Lighting Front Entrance/Keys
10/6/2015		DUKE ENERGY	(\$643.10)		Lighting
10/6/2015		DUKE ENERGY	(\$35.81)		Fountain
10/6/2015		DUKE ENERGY	(\$24.82)		West Entrance
10/8/2015	9716	Ruthie O'Neill	(\$225.00)		Website
10/8/2015		Transfer from Savings	\$15,000.00		
10/9/2015	9729	E. Mark Breed	(\$100.00)		Legal Services
10/15/2015	9730	LawnMasters	(\$1,555.00)		Common Grounds
10/15/2015	9732	Victor Divietro	(\$123.95)		Postage/Binders/Files/ Envelopes
10/16/2015	9733	JV Landscaping	(\$100.00)		2110 Mulligan Rd - Lot 262
10/19/2015	9728	Aquatic Weed Contol	(\$901.00)		Common Grounds - Lakes
10/20/2015	9731	Golf Hammock Golf & CC	(\$67.58)		Clubhouse Utilities
10/20/2015		Deposit	\$483.68		Directory Ads
10/22/2015	9735	Aquatic Systems Inc.	(\$168.00)		Common Grounds - Lakes

10/29/2015	DUKE ENERGY	(\$650.42)	Lighting
10/29/2015	DUKE ENERGY	(\$37.07)	Fountain
10/29/2015	DUKE ENERGY	(\$25.34)	West Entrance
10/30/2015	Deposit	\$206.50	Outstanding Assessment
10/31/2015	Monthly Service Charge	(\$3.00)	
10/31/2015	Ending Balance		\$27,657.02

		Savings	
10/1/2015	Beginning Balance		\$173,427.56
10/8/2015	Transfer To Checking	(\$15,000.00)	
10/31/2015	Credit Dividends	\$6.87	
10/31/2015	Ending Balance		158,434.43

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

We are still looking for volunteers to fill the 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. We are requesting volunteers for GHOA committees as well.

Your 2016 ballot will be distributed around December 17 and needs to be returned by January 15, if you are not attending the annual meeting. Please take time to sign and return your ballot. Every vote counts since we need to have a quorum of returned ballots. You can mail your ballot or drop it off in the GHOA box inside the Pro Shop or in the locked box on the clubhouse exterior door facing the driving range.

I have been in touch with Sebring High School to request students who are participating in the Bright Futures program to volunteer for upcoming GH projects. We may see students from 9-12 grades at our annual meeting to help sign in homeowners and set up the meeting room. And, we also may see volunteers helping to distribute our 2016 directory. The volunteers will wear a "GH Volunteer" badge when they participate in our projects. More details on this will be forthcoming in December.

Mark Walczak certified that he 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 his tenure on the Board.

On Friday, October 23, 2015, I received a phone call from a homeowner. The caller said she was in her 80s and she was calling on behalf of herself and many of her elderly neighbors. They are upset that their assessment fees may increase due to a continued lease at the clubhouse. The caller said she did not sign the petition that came to her door, but some of her friends did. They now feel the petition was not properly explained and are upset of not knowing details of a possible assessment hike. She was advised that no decision was made on an assessment increase.

I stopped at the Pro Shop on Sunday, October 25, asking if anyone knew where boxes of GHOA files were located in that building. No one was aware of any. They were going to check with Jason and bring any files over to the clubhouse. To date, I have not received any additional file boxes. And, as an update, file boxes in the back room of our clubhouse are now 10 boxes remaining.

During the past 30 days, there were three incidents where bags of books were left outside the clubhouse after hours. Request homeowners do their drop offs when the clubhouse is open.

(Questions from homeowners: (1) Can we have a night drop off for books. Answer: The Clubhouse is now open on Tuesday evenings and books can be returned at that time. (2) What are the Board positions coming open? Answer: There are three positions and they are voted in as "member at large" until the reorganization meeting occurs and officer and committee chairs are assigned.)

Reports by Committees:

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

Chairperson: Mark Walczak, markcsu@comcast.net, tel:863-658-1658

Co-Chairperson: J.P.Fane, jpfane@gmail.com, tel:863-386-4809

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

Routine invoices from the primary vendors supplying services for Common Grounds have been reviewed, and in some cases updated to reflect an accurate scope of work. Findings from this process have been used to update the proposed 2016 operating budget. This process has also created some interest in several new projects for 2016.

The front entrance/Golf Hammock Drive palm tree trimming project has been successfully completed by The Cutting Edge, LLC. Lerma's Landscaping did their monthly weeding and bush/hedge trimming at the front and west entrances to give the entrances a well kept appearance. Lerma's is scheduled to return in mid-November to mulch the planter beds along Golf Hammock Drive and attempt to better organize some of the broken and dislodged cement trim surrounding these beds.

Trimming the CP perimeter hedges, behind and to the left and right of the front entrance sign, has historically been a part of Lerma's Landscaping monthly service, as needed. Complaints have been made that this may not be the responsibility of the GHOA. These have been forwarded to the Complaints/Violations Committee.

A complaint, followed by a review of all the undeveloped lots in Golf Hammock, suggested that it was time to remind undeveloped lot owners of their responsibility to maintain these lots in compliance with the Restrictions and Standing Rules. This Committee drafted the letters that were sent by the President. There are 17 undeveloped lots, in total.

Lawn care activities for the common grounds continue under a newly revised agreement. No incidents have been reported.

A tour of the common grounds and roads, following the annual Halloween event, seems to indicate that participants were respectful of the property. The Committee did not notice any vandalism or abuse of property. Litter left behind was minimal.

No reported activity related to fencing or roads. Submitted by: Mark Walczak

After experiencing a rather expensive culvert rebuild in 2015, this Committee has decided to evaluate all of the Development's culverts and draining ditches, in cooperation with the vendor, Excavation Point. There are 40 drainage culverts in our area. Seven have already been repaired. We have another nine in desperate need of repair. One is a large drain off Duffer Road draining from the lake to out of our subdivision. This culvert alone is approximately \$30,000. Including the others, the total needed is approximately \$67,560.00 total. The 12 culverts mentioned will need repaired in 2016. We can look and project for the future after getting a full accounting. Submitted by: J.P. Fane

(Questions from homeowners: (1) Homeowner commented the weeds along Golf Hammock Road at our entrance are high and need maintenance. Answer: The Board will look into it and have it trimmed. (2) Homeowner asked if the culverts are metal or synthetic. Answer: We are using synthetic. This homeowner knows of a place where we can potentially get synthetic at no cost to help defray culvert expenses. Answer: Common Grounds will look into it but EPI may not approve us getting those materials because EPI may not be able to certify their work and materials from another source.)

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

Violations and Complaints

Due to the Board meeting date change and a previous commitment, Millie Anderson cannot attend meetings on Monday evenings. To ensure continued community support, the president has assumed temporary Chairmanship of Violations and Complaints.

Violations

Undeveloped Lots-

One undeveloped Lot owner, owning two lots, was sent a violation letter following a member complaint.

Parking on Common Property

On a follow-up to an April complaint and Violation letter, a member was sent a second warning, for parking vehicles on Common Property.

Boat in Driveway

A member was issued a letter for storing a boat in their driveway for longer than 3 days.

Complaints**Shed installation**

On October 23rd, The board received an anonymous complaint about a previously reviewed and legally permitted shed. The shed was delivered to the property 3 days prior. The owner was injured and was making slow progress on the refinements (paint, window boxes, etc). Several neighbors volunteered to help with painting and shrubbery placement to aid the injured owner. Since then the owner has moved the shed and a member speaking for the complainants indicated they are withdrawing the complaint.

On November 4 a homeowner sent an email commenting about the appearance of GH homes and how the exterior on some are not maintained. This includes weeds in the yard, grass trimming and especially mailboxes. Some need cleaning, painting, and the lettering on many of them are missing or unreadable.

Since this affects the appearance of our neighborhood, we are asking everyone to maintain their yards and keep your mailboxes in good condition with the legible address showing on it. Thank you.

Lakes/Ponds:

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

(Committee:	#1 Lake Marlene	Bob Matovich
		Stu Green
	#2 Lake Judy	Nancy Beatty
	#3 Lake Elaine	Barb Akus
		Cindy Bowser
	#5 Lake Clara	Andy Provence
	#6 Mills Pond	Jim Wilhite
	#7 Cormorant Pond	Nancy Porcari
		Gary Fivecoat
		Wendy Hardy)

Nancy is currently on vacation through November 16. When she gets back, she plans to contract with another vendor for the aerator in Lake Judy instead of Vertex. Hopefully the new vendor will give better service on that lake. All ponds were dealt with last month. Submitted: Nancy Beatty

Architecture: Shirley Kuznarik, kuzfla@yahoo.com, tel:863-382-3656

Solar Heating System for an existing swimming pool

Add Fence to enclose new propane tank

Fence

Several projects are in the planning stages, but none have been approved for this report.

Respectfully submitted by, Shirley Kuznarik

Clubhouse: Shirley Kuznarik, kuzfla@yahoo.com, tel:863-382-3656

All game/card nights will move from Thursday to Tuesday nights, Bunco, Games and Cards.

Tuesdays all start times are 7:00 p.m.

First Tuesday:	Open for special events or meetings
Second:	Cards
Third:	Bunco
Fourth	Games

On Friday mornings at 11:30 a walk session has been added, stop by and take a walk with the ladies on Friday morning.

Maj remains the same, Tuesday it begins at 8:30, Friday it starts at 9:30 (earlier arrivals are welcome to start).

If you have not signed up to create your own very special holiday decoration, be sure to contact Barbara Akus for all of the details.

Our library is at maximum capacity. We appreciate your very generous donations but are requesting no more books. If you would like to continue to share magazines, they are a favorite.

December we will decorate the Clubhouse, collect toys for the Salvation Army, and gather Purses for a Purpose. I am sure we will share a glass of egg nog and have a Christmas cookie too.

(Homeowner asked why the door on the driving range side of the clubhouse is sometimes closed and can we have the Pro Shop open it daily? Answer: Shirley will talk to the Pro Shop to open both entrances daily.)

Respectfully submitted, Shirley Kuznarik

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

(Committee: Millie Anderson)

The November newsletter will be published the week of November 23.

Approximately 20 homeowners commented on wanting to receive the hard copy newsletter. Almost all showed a concern to those homeowners who do not use computers and rely on the hard copy newsletter to obtain their GHOA news. Currently, 165 homeowners receive a hard copy newsletter. A vote on the newsletter was attempted at the November meeting (see Old Business).

Data Base/Directory/Website/Welcoming/Street Captains/Shout Out:

Connie Wilhite, wilhite1530@comcast.net, tel:863-658-1854

Directory 2016-2018

The directory is in the final stages of preparation for the printer. It will be sent November 27 and the final should be ready for distribution in January. All information should be sent prior to this date. After, this date, any new or corrected information will be published in the newsletter. We anticipate distribution being done possibly by some volunteer high school students along with Street Captains.

As I will not be on the Board at the end of my term, January Annual Meeting, a volunteer will be needed to take over this responsibility. If you are interested please advise the Board. Thank you.

Website:

Dear Golf Hammock Community,

I am pleased to announce the launching of the GHOA website! It is now live but is still a work in progress. The new website has a lot of new features and improvements that will enable you to find the information you need in the least amount of time. I am in the process of transferring information from the old site to the new one and will be completed this week. In the meantime, if there is any information that you are in need of from the old site, send me an email and I can easily send it to you. There are many features that I am currently working and will be available soon:

A print app that will allow you to easily print information on the site.

A site map that will make it real easy to find what you are looking for without searching the site.

A FAQ (Frequently Asked Questions) that will assist you with the website.

As your webmaster, I am committed to serving the community of Golf Hammock. If anyone experiences difficulties with the website or has any questions, please do not hesitate to contact me by phone 267-885-4043 (after 4 pm) or by email ghoainline@gmail.com.

Shout Out:

Two shout outs were sent on October 25 as follows: one on mailbox theft and the other a request for volunteers for upcoming Board openings.

(Homeowner asked to explain a shout out. Answer: Homeowner needs to sign up in writing for shout out by contacting Connie or any Board member. The Board issues a shout out through the Webmaster who then sends it out to those who signed up for it.)

Welcoming Committee: Joyce Rowe, jannrowe65@gmail.com, tel:863-385-4382

(Committee Member: Kathy Hill)

There were four visitations in October. Two are still pending from March and May. However, one couple has arrived and was visited. The other couple will be here after Thanksgiving. Respectively submitted, Joyce Rowe

Neighborhood Watch: Ivan Shapow, ivanpupsky@yahoo.com, 908-896-0580

Ivan spoke on the exploratory phase of the neighborhood watch. Its purpose is to assist the community. How much interest is there in the program prior to implementing? Ivan received six phone calls, five of which were rude and threatening. Three others called him and said it was a good idea. Those opposed to the program felt that people were snooping on them and did not want armed patrols in the neighborhood.

(Note: Neighborhood Watch does not have armed patrols. No one trespasses in your yard. Like all homeowners should be doing, the purpose is to be aware of your surroundings and if you see any unusual activity, call the police. The Neighborhood Watch would do the exact thing for the community as well.) Ivan also explained that the purpose of the program is not looking for violations but if a homeowner asks in writing, he and his committee can drive by a home if the homeowner is out of the area on vacation. There are many useful aspects to the program. The sheriff's office can also provide signs and other items once it is decided to implement the program. The Board was disappointed to learn that some homeowners threatened Ivan when a program has not been implemented and fully explained to the community. The Board "tabled" additional discussion on Neighborhood Watch until a future time.

Motion to accept the reports: George asked if there were any further discussion to the reports and approved them as read.

Old Business:

1. Revisit and possible discussion to change the General meeting from Monday to another day.

Since two Board members were unable to attend the Monday meeting, George asked if there was any discussion or motion from the Board to change the meeting day. Board members present did not make a motion. And, the Board members, who were unable to attend today's meeting, were fine with keeping the meeting on Mondays.

2. Discussion on clubhouse; motion to continue clubhouse for another year; motion to refer the new lease to a committee to work out the details and report back to the Board in December.

After a brief discussion, the Board made two motions as follows:

- A) Rose made a motion that the Board vote to show support to continue the clubhouse lease subject to a negotiated lease to be approved by the Board. Shirley seconded the motion and it was approved by Rose, Shirley, Connie, Mark and J.P.
- B) Shirley made a motion that the Board refer the details of a continued lease agreement with Laman Land Development, LLC for use as the GHOA clubhouse to a committee. This committee is to present a recommendation and motion on this subject at the December general meeting for approval.

Connie seconded the motion and it was approved by Shirley, Connie, Mark, J.P. and Rose.

The Board asked George to select a clubhouse committee to negotiate the lease as follows:

Bob Schroeder, Shirley Kuznarik and Victor Divietro.

Rose verified that the committee will accept questions from other Board members prior to going into discussions on the lease.

3. Discussion and motion to discontinue the newsletter at the end of December 2015; how to reach those that do not have a computer to go to the GHOA website.

(During the workshop, George asked for any further discussion prior to the motion to discontinue the newsletter. Rose explained that she could not make a motion to discontinue the newsletter because she was going to vote to continue it for two reasons. She wanted to represent the 165 homeowners who wanted it. And, no other alternative was discussed on how to reach out to homeowners who do not use computers.) During the general meeting, Connie made the motion to discontinue the newsletter. No one seconded the motion. Therefore, George stated it died on the calendar and the newsletter will continue.

4. Motion to approve the 2016 budget. President George turned over his gavel to Vice President Mark for this portion of the meeting. George proposed Budget #3 of the four budget proposals Victor Divietro prepared and distributed to the Board prior to the meeting.

Revenue: Total revenue is projected as \$133,475.00. The directory shows no revenue since it is not being published next year. Mahj dues were being dropped since the clubhouse functions are GHOA activities and come under GHOA assessments. FL Statutes allows Associations to charge for estoppels requests. George believes charging \$75 is fair and noted that FL Senate Bill 73G and FL House Bill 611 wanted to limit HOAs to \$100 for estoppels fees but that motion died on the calendar. **George made a motion to begin charging estoppels fees at a cost of \$75.00.** Connie seconded the motion. The motion was approved by George, Connie, Rose, J.P. and Shirley.

Expenses: Annual assessments printing have decreased from \$1,948.00 to \$500.00 since our accounting firm will be doing this mailing. Clubhouse rental has increased from \$5,400.00 to \$19,800.00 due to a verbal agreement from Jason to provide a six year lease with a four year payment up front; a savings of almost 50 percent. Lakes and Canals show a modest increase of \$1,500. Mowing has increased from \$14,250.00 to \$22,000.00.

This increase is based on research of all current contracts and monies being paid out to them. Landscaping has increased from \$9,500.00 to \$17,000.00. This is for the front entrance but may be scaled back. After a review of the roads and based on the April 4, 2012 paving schedule compiled by Excavation Point, Inc., we do not need any paving in 2016 and \$5,000.00 has been projected for expenses. The newsletter will continue and is projected at \$5,500.00. Under special projects, Culverts will need to be repaired at a cost of \$68,000.00. This is based on the aging culverts. An emergency use allowance of \$10,000.00 has been established for any unknown expenses not being projected at this time.

George made a motion to accept "Budget 3," as modified during the meeting, with income at \$133,475.00 and total expenses of \$198,961.00. This would create a budget deficit of approximately \$65,486.00 for 2016. The motion was seconded by Shirley Kuznarik. The motion was approved by George, Connie, Rose, J.P. and Shirley.

Our aging infrastructure with its unexpected expense has made us look to be proactive and possibly raise assessments. We could wait and have a special assessment later in the year but homeowners would not like having to pay their assessment and then pay a special assessment knowing of the projected expenses listed already for 2016.

Therefore, George made a motion to postpone any discussion on raising assessments until the December general meeting. Connie seconded the motion. J.P., Shirley, Connie, George and Rose approved the motion.

Tabled Motions:

A tabled motion can be brought up by any Board member at a future meeting. Two motions were tabled at this meeting.

Postponed from October, any discussion or changes to the green pamphlet "Owners Quick Reference Guide to Property Responsibilities." Rose made a motion to table this item and Shirley seconded it. It was approved by Rose, Shirley, J.P., Mark and Connie.

Discussion on the neighborhood watch program; next step is a meeting with CP and GHOA boards per October committee report. Rose made a motion to table this item and Connie seconded it. It was approved by Rose, Connie, Shirley, J.P., and Mark.

New Business:

Given the budget deficit, Rose discussed having a one-time printing cost for the upcoming election. Only two candidates have come forward and there are three vacancies. FL statutes allow flexibility in having an actual election if there are not enough candidates for open positions. Because GH has always held elections to allow for write in votes or nominations from the floor, we will print and mail ballots to all homeowners and request that they sign and return them so we can have a quorum at our annual meeting. However, if the quorum is not met, then a second printing and mailing will not be done.

Rose made a motion that if we do not have more than three candidates for our election, ballots will not be mailed for a second vote. Shirley seconded it. It was approved by Rose, Shirley, George, J.P. and Connie.

The GHOA Christmas decorations for the front and west entrances were thrown out last year because they were falling apart. George made a motion to buy new lights and decorations for those entrances not to exceed \$400.00. Rose seconded the motion. It was approved by George, Rose, Connie, Shirley, and J.P.

George mentioned in his President's report that three lots in Cormorant Point (near the front entrance) may have their shrubs trimmed by the GHOA. This has been going on for many years. George suggested GHOA pay for a survey company to check this area out. Since the cost of a survey is unknown, George will obtain bids and report further on this.

The gavel from Vice President Mark was then turned back over to President George for the remainder of the meeting.

Homeowner Comments and concerns:

A homeowner was concerned that the community would blame the clubhouse for the raise in their assessments. George told the homeowner that when petitions are being circulated throughout the community, people must be careful what they tell homeowners since there is no way to foresee the future. The clubhouse is an expense like others listed in the budget report above.

Our welcoming committee chairperson suggested homeowners reach out to their new neighbors and say hello and tell them about the meetings and activities in our community. Perhaps more people would come to the meetings on a regular basis.

Our former treasurer suggested being careful when calling a "reserve" fund since the state has very specific guidelines for an actual reserve fund held by homeowner associations.

A homeowner suggested that the street captains can pass the info to new residents to come to the meeting.

Approximately 50 residents were present at this meeting.

Next Meeting: The next general meeting will be held at 7:00 P.M. on Monday, December 14, 2015. Workshop will be held at 6:00 P.M.

Motion to adjourn the meeting:

Shirley made a motion to adjourn the meeting. It was seconded by Rose. It was approved by Shirley, Rose, Mark, J.P. and Connie.

Meeting ended at 8:30 P.M.

Submitted by: Rose Chupka Cookman, Secretary

Golf Hammock Owners Association 2016 Budget

Revenue

Assessment Write Off	(\$1,000.00)
Assessments	\$127,050.00
Clubhouse Use Fee	\$150.00
Directory Ads	\$0.00
Garage Sale	\$650.00
Interest Income	\$100.00
Finance Charges	\$200.00
Fees	\$1,000.00
MAHJ dues	\$0.00
Estoppel Requests	\$4,125.00
Misc. Income	
Newsletter Ads / Website Ads	\$0.00
Property Owner Lawn Care	\$1,200.00
Returned Check Charges	\$0.00
Total Revenue	\$133,475.00

Expense

Annual Assessments Printing	\$500.00
Annual Meeting Printing	\$50.00
Bank Service Charges	\$36.00
Clubhouse Rental	\$19,800.00
Common Grounds	
General Maintenance	\$1,500.00
Lakes & Canals	\$13,000.00
Landscaping	\$17,000.00

Mowing	\$22,000.00
Pest Control	\$500.00
Road Maintenance	\$5,000.00
Garage Sale Rental	\$225.00
Insurance	\$7,250.00
Lighting	\$9,500.00
Newsletter / Directory	
Printing	\$100.00
Newsletter -Other	\$7,000.00
Directory	\$2,050.00
Office Expense	
Postage	\$100.00
Supplies	\$650.00
Office Expense - Other	\$50.00
Capital Purchase	\$500.00
Professional Fees	
Legal	\$1,000.00
Accounting	\$9,000.00
Property Owner Lawncare	\$1,200.00
Security	\$240.00
Special Projects	
Paving	\$68,000.00
Taxes	\$10.00
Website Maintenance	\$2,700.00
Emergency Use Allowance	\$10,000.00
Total Expenses	\$198,961.00
Net Revenues / Expenses	(\$65,486.00)

THE BUDGET OF THE ASSOCIATION DOES NOT PROVIDE FOR RESERVE ACCOUNTS FOR CAPITAL EXPENDITURES AND DEFERRED MAINTENANCE THAT MAY RESULT IN SPECIAL ASSESSMENTS. OWNERS MAY ELECT TO PROVIDE FOR RESERVE ACCOUNTS PURSUANT TO SECTION 720.303(6), FLORIDA STATUTES, UPON OBTAINING THE APPROVAL OF A MAJORITY OF THE TOTAL VOTING INTERESTS OF THE ASSOCIATION BY VOTE OF THE MEMBERS AT A MEETING OR BY WRITTEN CONSENT.



CLUBHOUSE NEWS

ALL GAME/CARD NIGHTS WILL MOVE FROM THURSDAY TO TUESDAY NIGHTS (BUNCO, GAMES AND CARDS)

Tuesdays all start times are 7:00 p.m.

First Tuesday:	Open for special events or meetings
Second:	Cards
Third:	Bunco
Fourth	Games

WALK FRIDAY MORNINGS

On Friday mornings at 11:30 a walk session has been added, stop by and take a walk with the ladies on Friday morning.

MAHJONG

Maj remains the same, Tuesday it begins at 8:30, Friday it starts at 9:30 (earlier arrivals are welcome to start).

HOLIDAY DECORATIONS

If you have not signed up to create your own very special holiday decoration, be sure to contact Barbara Akus for all of the details.

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.

LIBRARY NEWS

Our library is at maximum capacity. We appreciate your very generous donations but are requesting no more books. If you would like to continue to share magazines, they are a favorite.

We request homeowners drop off books when the clubhouse is open Monday-Friday from 8:00 – 5:00 P.M. – and, the second, third or fourth Tuesday evening. **PLEASE DO NOT LEAVE BOOKS OUTSIDE THE CLUBHOUSE.**

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.

REMINDER TO HOME OWNERS

We received a complaint about the appearance of some GH homes and how the exterior are not maintained. This includes weeds in the yard, grass trimming and especially mailboxes. Some need cleaning, painting, and the lettering on many of them are missing or unreadable. This affects the overall appearance of our neighborhood, so we are asking everyone to maintain their yards and keep their mailboxes in good condition with the legible address showing on it. Thank you.

ADDITIONAL VOLUNTEERS NEEDED

We are still looking for volunteers for some of the 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.

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.

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.

WEBSITE INFORMATION

Our new website has launched. It is now live, but a

work in progress. Our webmaster is in the process of transferring information from the old site to the new one and should be completed shortly. If you need any information from the old site, or have any problems, please contact Ruthie O'Neill at her email address: ghoaonline@gmail.com or telephone 267-885-4043.

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 published in the newsletter. Thank you, Connie Wilhite

TRASH AND LAWN PICK UP SCHEDULE

Tel: 655-0005

Trash: Every Monday and Thursday

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

Nov: 4, 18

Dec: 1, 15

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

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



GOLF HAMMOCK OWNERS ASSOCIATION

2200 Golf Hammock Drive
Sebring, Florida 33872-1209

A COMPLETE LISTING OF ALL BOARD MEMBERS AND PHONE NUMBERS

GHOA

President/Violations

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

GHOA Committees:

Member at Large

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

**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
ivanpupsky@yahoo.com

GHOA Webmaster

Ruthie O'Neill
267-885-4043 (After 4pm)
ghoaonline@gmail.com

CPHA

President

Steve Fox
863-214-7667
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
863-659-1568
eddoneworking1@yahoo.com

Welcoming

Lillian Kachelries
863-659-1568
xgrayrock1@aol.com

Violations

Steve Fox or
Nancy Beatty

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

Hammock Falls HOA

Please refer to
www.ghoaonline.com
for listings