

The Floridian Newsletter

Get to know your neighbors. Our Community welcomes you!

Vol. 3, No. 1, September 2010

The Floridian Newsletter

This is the first issue of the new newsletter for the Floridian subdivision. *The Floridian Newsletter* will be published as frequently as possible. The newsletter will be handed out to each home and it will also be available on the website (PDF format) at www.floridianhoa.com (more about the website later in this newsletter). If you wish to receive the newsletter by e-mail send your request to Denise at floridianhoa@gmail.com.

If you are adept at writing send your articles to me at the same e-mail

address. All articles will have to be approved by the Board of Directors prior to printing in the newsletter. Topics for the articles can be almost anything that may be of interest to those of us who live in the neighborhood: landscaping, flowers and shrubs, taking care of pets, sharing recipes, etc. Keep the articles short in length. If you have any suggestions for the newsletter send them in.

Denise Mowery
Editor/Webmaster
www.floridianhoa.com

Board of Directors

President

Jocelyn Peters
(jpp54@cox.net)

Vice-President

Debra Mowery
(debmow@cox.net)

Secretary

Carolyn High
(cbh5@students.uwf.edu)

Member at Large

Karen Bass-Gauntt
(kegauntt@cox.net)

Treasurer

Jody Murray
(jmurray@epmfl.net)
(Etheridge Property Management Company)

Architectural Review Request

The Board of Directors, working in conjunction with the Etheridge Property Management Company, are responsible for approving or disapproving architectural improvement or adjustments to your homes. Satellites, landscaping, pools or patio remodeling, etc., should be submitted to the Etheridge Property Management Company (see below). Please refer to the Declarations of Covenants, Conditions, Restrictions, and

Easements (DCCRE) to determine what needs to be approved before you begin changes to your homes. The effect of this is to maintain an aesthetically appealing collection of well maintained homes, promotion of quality living, and increased home values.

It is the responsibility of each Homeowner to know what is allowed in the Floridian Subdivision. The DCCRE is your guide to what can and cannot be done in the subdivision. All modifications to the exterior of the homeowners property must be approved by the Architectural Review Committee.

Additionally, if you have made a change and forgotten to submit for its approval, it's not too late—please apply as soon as possible, to avoid issues down the road.

If you are planning on making changes to the outside of

your home please submit an Architectural Review request form and submit it to the Etheridge Property Management Company.

The form is available on-line at www.floridianhoa.com and can be filled out on-line or can be downloaded to your computer and filled out at your convenience. Print the form, sign it, and then send it to the Etheridge Property Management Company.

Jody Murray of the Etheridge Property Management Company can be contacted at:

Jody Murray
908 Gardengate Circle
Pensacola, FL 32504-8629
Phone: 850-484-2611
Fax: 850-484-2925

Don't forget to allow 30 days to process your request and receive approval prior to beginning work.



Inside This Issue

- *The Floridian Newsletter*
- Architectural Review Requests
- Pets and Your Neighbors
- Let's Clean Up the Neighborhood
- New Website

Editor: Denise Mowery
floridianhoa@gmail.com

Pets and Your Neighbors

All pets, regardless of how well they are disciplined, shall be controlled by their owner at all times when out in the public; dogs and cats (if necessary) shall be on a leash. There are residents who allow their pets to run free. Animal lovers don't always like to see their pets under strict control. But, at the same time, we need to consider our neighbors and respect their property.

On occasion these pets can become a nuisance because of their potty visits to the common areas, resident's flower gardens, and/or lawns. It does happen! We hope that, out of common courtesy



to our neighbors, any mess or destruction to any property caused by these animals is taken care of by the pet owner. We are a small community!

We ask that all of us, as residents within our community, help contribute to making this a friendly community in which to live.

One way to do that is to be sure and clean up your pet's mess immediately. Bring a bag and pick up your pet's waste and then throw it in the trash. Leaving it on the ground or lawn is illegal, polluting and discourteous.

Please understand our concerns.

Lets Clean up the Neighborhood

When all of those grass clippings end up in the street, all it takes is a good rain to send them into the ditch. Ever hit a patch of cut grass in the road on a bike—it can be scary. Please refrain from blowing grass clippings into the street or sweep/blow them back into the grass when done...So... Avoid leaving your grass clippings in the street. In addition to being unsightly, grass clippings—especially freshly mowed clippings, may potentially become a traffic hazard. If a driver needs to stop suddenly, the car may slide out of control, if there are grass clippings on the road.

Mulching mowers provide natural nutrients to your lawn Just like the old, reel-type push mowers, a mulching mower cuts grass into short, fine pieces that fall and settle to the ground. Advantages of a mulching mower include: No more hassle of messy grass catchers and trash bags. Saves

you time! They provide natural, non-toxic, **free** lawn nutrient that reduces the need for fertilizer and water. In some cases, leaving grass clippings on the lawn all summer is the equivalent to one application of fertilizer. Saves you money! Converting to mulching is easy Buy and install a mulching blade or attachment on your existing lawn mower. Blades are inexpensive and easy to install. Purchase a mulching mower when you're ready for a new mower. Mulching mowers have many of the same features found on bagging



lawn mowers. Increased demand for mulching mowers has resulted in many different brands, models and features from which to choose. Composting—an easy solution to disposal and fertilizer needs So you don't want to use a mulching lawn mower and your catcher overfills with grass. Do what farmers and gardeners have done for centuries—compost! Compost is the end product of a biological process that turns fresh leaves,

New Website

The Floridian Homeowners Association has a new website: www.floridianhoa.com Check it out! If you have any suggestions for additions to the web site send them to: floridianhoa@gmail.com All suggestions will be forwarded to the Board of Directors for approval. If you wish to receive this newsletter via e-mail send your request to Denise at floridianhoa@gmail.com. Your e-mail will be kept confidential and used only for *The Floridian Newsletter*.

grass clippings, and kitchen scraps into a dark, nutrient-rich and odorless soil conditioner. Through regular use of compost you can drastically reduce or sometimes eliminate the need for chemical fertilizers. It also helps your soil retain moisture which can reduce your water bill. Composting is an easy, simple solution that makes lawn care more convenient and saves you money. Use a composting container not an Open Pile in the yard!!!!

Copied

The Floridian Newsletter

Get to know your neighbors. Our Community welcomes you!

Vol. 3, No. 2, October 2010

How to Stay Safe

Here are some helpful tips you should be aware of and be extra vigilant.

Tips to Keep Your Landscaping Crime Resistant

- Bushes and shrubs should not be allowed to grow higher than 24 inches or higher than the lower ledge of a first floor window.
- A well kept yard is a deterrent for burglars. Keep grass mowed and bushes trimmed.
- Check outside lights to make sure they are working properly.
- Keep larger tree's limbs from hanging below six feet from the ground. Your house should be visible by your neighbors so they can report suspicious activity.
- Lastly and most important, get out and get to know your neighbors. A trusted relationship with a few neighbors goes a long way in keeping your community safe.

Tips to Remember Before Leaving on Vacation

- Tell a trusted neighbor when you will be away. Have them pick up your mail, newspapers, and keep an extra eye out on your property.

- Make your home look as if it is occupied. Have your lights on timers that have random on-off switches.
- If you have an automatic garage door opener make sure you lock, unplug, or turn the power off to it. Consider using the manual lock.
- Call the Sheriff's Office non emergency number and ask for a patrol unit to check on your house while you are away.
- Secure all vehicles that will be left at home and remove all

small electronics, garage door openers, and money from those vehicles.

- Make sure

the yard is maintained as this is a good indicator of whether or not the owner is away

How to Stay Safe

While Exercising Outdoors

Here are some tips to keep you safe when outside running, jogging and walking.

- Pay attention to your surroundings and don't get complacent.
- Stay in groups.
- Tell people where you are going and when to expect you back.

Vehicle Break-ins

Last month there were several vehicle break-ins in the neighborhood, as well as some vandalism. Some of the vehicles were unlocked. To keep your belongings safe take some precautions. If you don't have a street light nearby you might want to consider keeping a porch light on or the outside garage lights on.

Board of Directors

President

Jocelyn Peters
(jpp54@cox.net)

Vice-President

Debra Mowery
(debmow@cox.net)

Secretary

Carolyn High
(cbh5@students.uwf.edu)

Member at Large

Karen Bass-Gauntt
(kegauntt@cox.net)

Treasurer

Jody Murray
(jmurray@epmfl.net)
(Etheridge Property
Management Company)

- Carry a cell phone and ID with you.
- Try to only go out in the daylight hours.
- Walk, jog, or run on well lit and well traveled pathways.
- Vary your walking/running paths.
- Report any suspicious activity.

As always please call in any suspicious activity to the Sheriff's Office. Let's all plan on having a fun and safe summer.

Copied

Safety Quiz Answers
1. C. Throw it away. McGruff says unsealed candy could have dangerous things hidden inside.
2. B. Call the police. They can help keep you and other kids in your neighborhood safe.
3. D. With an adult you trust. Try to go out in daylight. If you go out after dark, wear a light costume and carry a flashlight.
4. B. and D. In a neighborhood you know and at your local mall. It's safer for you.

McGruff's Halloween Safety Quiz and Coloring Page

Halloween is a time for ghost and goblins and fun with your friends, right? That's right.

Almost everybody is nice, but sometimes a few people play mean tricks on kids at Halloween—like putting dangerous things in their candy and treats. Take a tip from me,

McGruff the Crime Ghost...er, Dog.

Place a check beside the answer you feel is best.

1. Someone gives you candy that is not wrapped and sealed by the candy company. You should

- A. Eat it anyway.
- B. Save it for a rainy day.
- C. Throw it away.
- D. Give it to your dog.

2. One of the treats you were given has something "suspicious" sticking out of it. Your parents should

- A. Bite into it to see what it is.
- B. Call the police.
- C. Put it in the refrigerator.
- D. Scream.

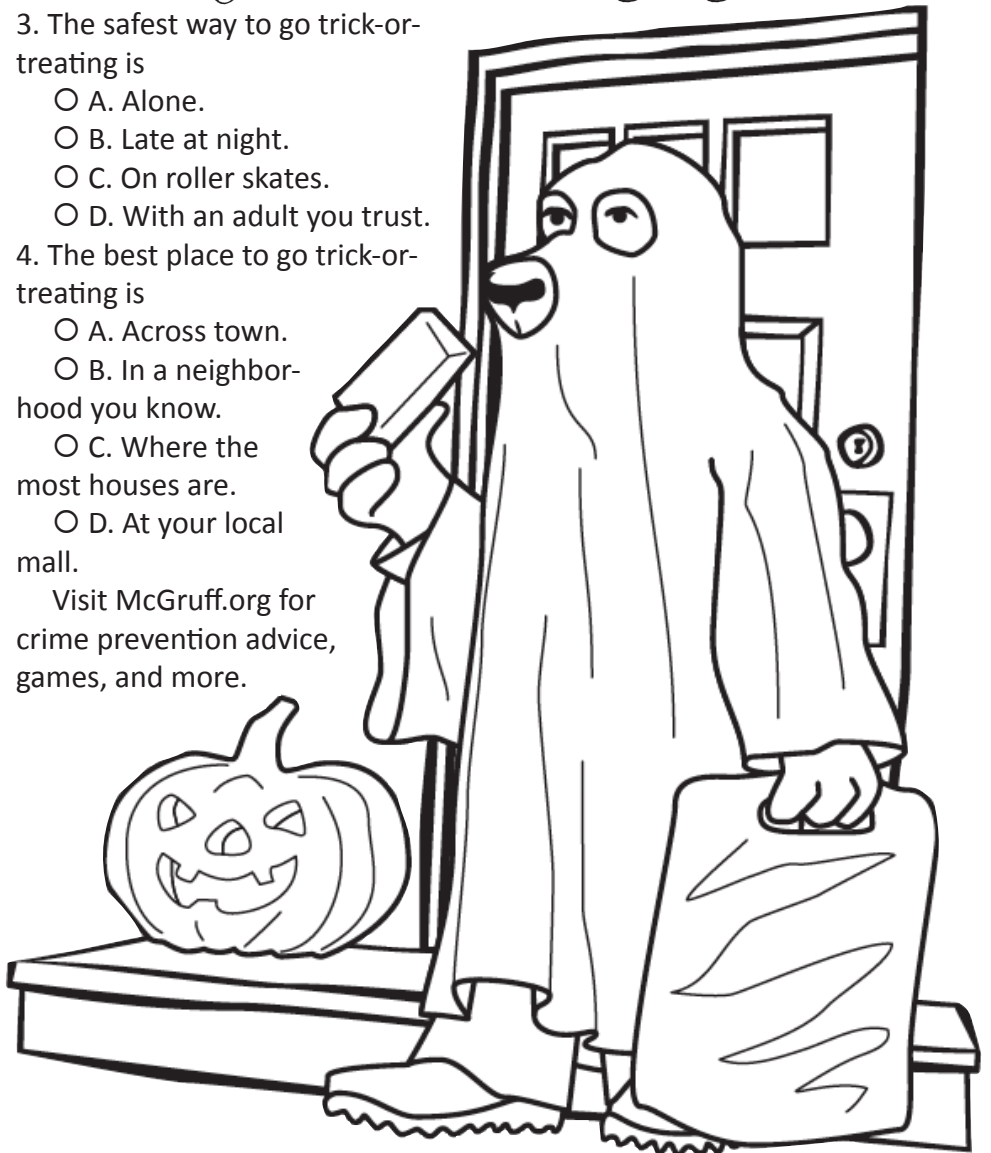
3. The safest way to go trick-or-treating is

- A. Alone.
- B. Late at night.
- C. On roller skates.
- D. With an adult you trust.

4. The best place to go trick-or-treating is

- A. Across town.
- B. In a neighborhood you know.
- C. Where the most houses are.
- D. At your local mall.

Visit McGruff.org for crime prevention advice, games, and more.



What to Take to Bed with You...Not a Joke!

Please take this advice very seriously. It's a pretty neat idea. Never thought of it before. Put your car keys beside your bed at night. Tell your spouse, your children, your neighbors, your parents, your Dr's office, the check-out girl at the market, everyone you run across.

Put your car keys beside your bed at night. If you hear a noise outside your home or someone trying to get in your house, just press the panic button for your car. The alarm will be set off, and the horn will continue to sound

until either you turn it off or the car battery dies. This tip came from a neighborhood watch coordinator. Next time you come home for the night and you start to put your keys away, think of this: It's a security alarm system that you probably already have and requires no installation. Test it. It will go off from most everywhere inside your house and will keep honking until your battery runs down or until you reset it with the button on the key fob chain. It works if you park in your driveway or garage. If your car

alarm goes off when someone is trying to break into your house, odds are the burglar/rapist won't stick around. After a few seconds all the neighbors will be looking out their windows to see who is out there and sure enough the criminal won't want that. And remember to carry your keys while walking to your car in a parking lot. The alarm can work the same way there. This is something that should really be shared with everyone. Maybe it could save a life or a sexual abuse crime.

Board of Directors

President

Jocelyn Peters
(jpp54@cox.net)

Vice-President

Debra Mowery
(debmow@cox.net)

Secretary

Carolyn High
(cbh5@students.uwf.edu)

Member at Large

Karen Bass-Gauntt
(kegauntt@cox.net)

Treasurer

Jody Murray
(jmurray@epmfl.net)
(Etheridge Property
Management Company)

Inside This Issue

- Formosan Subterranean Termite
- The History of Thanksgiving and It's Celebrations
- Thirteen Things Your Burglar Won't Tell You
- Protection for You and Your Home
- Operation of the Association and Board
- Speed Limit Within the Subdivision

Editor: Denise Mowery
floridianhoa@gmail.com
www.floridianhoa.com

Formosan Subterranean Termite

B. J. Cabrera, N.-Y. Su, R. H. Scheffrahn, F. M. Oi, and P. G. Koehler

Check your house for termites! At least one house in the subdivision has been infested with termites. If you don't currently have your house inspected yearly for termites you might want to consider having it done.

The following article has been adapted from the University of Florida website.

Introduction

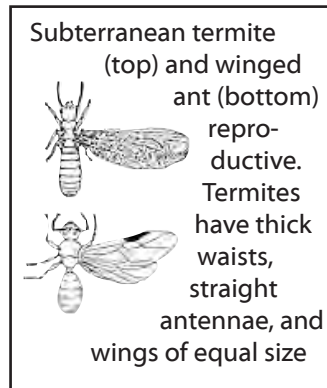
The Formosan subterranean termite is one of the most destructive termite species in the world today. In the United States it causes tremendous property damage resulting in enormous treatment and repair costs. It is sometimes referred to as the "Super Termite" because:

- It has large colonies.
- The territory of a single colony can be up to 300 feet.
- It infests a wide variety of structures (including boats and high-rise condominiums).
- It eats wood at a rapid rate.

Where Did It Come From and Where Is It Now?

The Formosan subterranean termite has been transported worldwide from its native range in southern China to Formosa (Taiwan, where it gets its name) and Japan. Within the last 100

years it has become established in South Africa, Hawaii and the continental United States. Currently, Formosan termites are found in several states in the southeast. In Florida, they have been found in several cities that include Ft. Walton Beach, Pensacola, and other western panhandle communities.



The Formosan subterranean termite has the potential to spread throughout the whole state. Young colonies living in potted plants, landscape timbers, or infested trees can easily be transported. A good example is given in

Louisiana and Georgia where their spread was aided by homeowners who accidentally brought termites to their homes by buying infested railroad ties at home and garden shops. Alates (winged reproductives) also can swarm from infested boats into new locations as the boats travel from place to place.

The Life of a Formosan Subterranean Termite

In Florida, Formosan termite swarms usually occur from April through July on calm, warm, and humid evenings. Swarms are quite large with up to tens of thousands of termites. The swarmers are attracted to lights and are often found around windows, light fixtures, windowsills, and spider webs in lighted areas. Once a mate is found, the male and female search for a crevice in damp ground or wood, hollow out a small chamber, and crawl inside. The pair, now known as the king and queen, mate and within a few days the queen starts laying eggs.

Like many other termites, the Formosan termite feeds on wood and other materials that contain cellulose which is

the main structural component of plants.

Although they feed mostly on wood, they will eat other cellulose-containing materials such as cardboard and paper. However, they are known to chew through foam insulation boards, thin lead and copper sheeting, plaster, asphalt, and some plastics.

Where Do They Live?

Subterranean termite species, such as the Formosan termite, generally live underground. They tunnel through the soil in search of food. Unlike native subterranean termites, Formosan termites build large nests. These are made of carton, a hard material the workers make from soil, chewed wood or plant matter, and their own saliva and feces. Carton nests are quite impressive—a large, rock-like mass constructed by hundreds of thousands or millions of termites. Although nesting mostly below ground, some Formosan termite colonies will build above-ground nests that are not connected to the soil. Nests can be made in structures where the temperature does not get too hot or cold and there is plenty of moisture. Sources of moisture include:

- plumbing, water heater, and roof leaks
- condensation from air conditioning units
- poor drainage from gutters and flat roofs
- seepage and rainfall on boats and ships

- porches, balconies, rooftops, etc. with plants or landscaping that are frequently watered

How Can I Get Them Identified?

If you are not sure if the termites you have are Formosan, you can send or bring the termites to your County Extension office for identification. [You can also take the termites to a local pest control company.] Here are some tips for sending or bringing your samples:

- Preserve the termites in rubbing alcohol and keep them in a small, non-breakable container with a tight-fitting, leak-proof cap or lid.
- Termites mailed in envelopes or sandwich bags dry out, get crushed, and break apart if they are not first put into a sturdy container. This often makes identification difficult.
- Do not stick termites on tape or tape them to paper. This makes identification difficult.
- Be sure to include the wings.

Remember, the better the condition your samples are in, the easier it will be to identify them.

How Do I Know If My House Is Infested?

Large carton nests in trees, attics, wall voids, etc., are obvious signs of an infestation. Sometimes the damage caused by Formosan subterranean termites is not so obvious. Soft spots, damp or moist patches, bulges, and blistered paint or wallpaper in walls, doors, floors, and other areas may indicate termite activity underneath. Probing

these areas with a screwdriver may reveal damaged wood, soil, carton, and live termites. Formosan subterranean termite infestations are recognized by the presence of lots of soldiers. Subterranean termites crawling above ground build mud shelter tubes because they do not like being exposed in the open to light and air. The tubes keep the termites from drying out and shield them from predators, such as ants, and natural enemies. Shelter tubes are often found on walls coming up from the ground or floor. They may also be found sticking out or dropping down to the ground in crawl spaces, under porches or stairways, etc. Tubes and carton may be in places where they are difficult to see such as stucco or plaster cracks, tree holes, tree crotches, etc. You can break the tubes open to check for termites. Remember that Formosan subterranean termites swarm during the evening from April through July. Keep in mind that swarmers outside around your home could be emerging and flying in from somewhere else. Check carefully around the premises to see if they are coming from your property.

What Should I Do If I Have Termites?

The best thing to do is to have the infestation professionally treated. The treatment used depends largely on the type and size of the infestation, and which one the homeowner is most comfortable with.

The History of Thanksgiving and its Celebrations

Throughout history mankind has celebrated the bountiful harvest with thanksgiving ceremonies.

Before the establishment of formal religions many ancient farmers

believed that their crops contained spirits which caused the crops to grow and die. Many believed that these spirits would be released when the crops were harvested and

they had to be destroyed or they would take revenge on the farmers who harvested them. Some of the harvest festivals celebrated the defeat of these spirits.

Harvest festivals and thanksgiving celebrations were held by the ancient Greeks, the Romans, the Hebrews, the Chinese, and the Egyptians.

In 1621, the Pilgrims set apart a day to celebrate at Plymouth immediately after their first harvest. At the time, this was not regarded as a Thanksgiving observance; harvest festivals were existing parts of English and Wampanoag tradition alike. There was corn, fruits, vegetables, along with fish which was packed in salt, and meat that was smoke cured over fires. They found they had enough food to put away for the winter.

The Pilgrims had beaten the odds. They built homes in the wilderness, they raised enough crops to keep them alive during the long coming winter, and they were at peace with their Indian neighbors. Their Governor, William Bradford, proclaimed a day of thanksgiving that was to be shared by all the colonists and the neighboring Native American Indians.

The custom of an annually celebrated thanksgiving, held after the harvest, continued through the years with additional irregular Thanksgivings being held after favorable events and days of fasting after unfavorable ones. During the

American Revolution (late 1770s) a day of national thanksgiving was suggested by the Continental Congress.

In 1817 New York State adopted Thanksgiving Day as an annual custom. By the middle of the 19th century many other states also celebrated a Thanksgiving Day. In 1863 President Abraham Lincoln appointed a national day of thanksgiving. Since then each president has issued a Thanksgiving Day proclamation, usually designating the fourth Thursday of each November as the holiday.

Via Internet

Thirteen Things Your Burglar Won't Tell You

1. Of course I look familiar. I was here just last week cleaning your carpets, painting your shutters, or delivering your new refrigerator.
2. Hey, thanks for letting me use the bathroom when I was working in your yard last week. While I was in there, I unlatched the back window to make my return a little easier.
3. Love those flowers. That tells me you have taste...and taste means there are nice things inside. Those yard toys your kids leave out always make me wonder what type of gaming system they have.
4. Yes, I really do look for newspapers piled up on the driveway. And I might leave a pizza flyer in your front door to see how long it takes you to remove it.
5. If it snows while you're out of town, get a neighbor to create car and foot tracks into the house. Virgin drifts in the driveway are a dead giveaway.
6. If decorative glass is part of your front entrance, don't let your

alarm company install the control pad where I can see if it's set. That makes it too easy.

7. A good security company alarms the window over the sink. And the windows on the second floor, which often access the master bedroom—and your jewelry. It's not a bad idea to put motion detectors up there too.

8. It's raining, you're fumbling with your umbrella, and you forget to lock your door—understandable. But understand this: I don't take a day off because of bad weather.

9. I always knock first. If you answer, I'll ask for directions somewhere or offer to clean your gutters. (Don't take me up on it.)

10. Do you really think I won't look in your sock drawer? I always check dresser drawers, the bedside table, and the medicine cabinet.

11. Here's a helpful hint: I almost never go into kids' rooms.

12. You're right: I won't have enough time to break into that safe where you keep your valuables. But if it's not bolted down, I'll take it

with me.

13. A loud TV or radio can be a better deterrent than the best alarm system. If you're reluctant to leave your TV on while you're out of town, you can buy a \$35 device that works on a timer and simulates the flickering glow of a real television.

More Things A Burglar Won't Tell You

1. Sometimes, I carry a clipboard. Sometimes, I dress like a lawn guy and carry a rake. I do my best to never, ever look like a crook.
2. The two things I hate most: loud dogs and nosy neighbors.
3. I'll break a window to get in, even if it makes a little noise. If your neighbor hears one loud sound, he'll stop what he's doing and wait to hear it again.... If he doesn't hear it again, he'll just go back to what he was doing. It's human nature.
4. I'm not complaining, but why would you pay all that money for a fancy alarm system and leave your house without setting it?
5. I love looking in your

windows. I'm looking for signs that you're home, and for flat screen TVs or gaming systems I'd like. I'll drive or walk through your neighborhood at night, before you close the blinds, just to pick my targets.

6. Avoid announcing your vacation on your Facebook page. It's easier than you think to look up your address.

7. To you, leaving that window open just a crack during the day is a way to let in a little fresh air. To me, it's an invitation.

8. If you don't answer when I knock, I try the door. Occasionally, I hit the jackpot and walk right in.

Sources: Convicted burglars in North Carolina, Oregon, California, and Kentucky ; security consultant Chris McGoey, who runs <http://www.crimedoctor.com>.

Richard T. Wright, a criminology professor at the University of Missouri-St. Louis, who interviewed 105 burglars for his book *Burglars on the Job*.

Protection for You and Your Home

If you don't have a gun, here's a more humane way to wreck someone's evil plans for you. (I guess I can get rid of the baseball bat.)

Wasp Spray

A friend who is a receptionist in a church in a high risk area was concerned about someone coming into the office on Monday to rob them when they were counting the collection. She asked the local police department about using pepper

spray and they recommended to her that she get a can of wasp spray instead.

The wasp spray, they told her, can shoot up to twenty feet away and is a lot more accurate, while with the pepper spray, they have to get too close to you and could overpower you. The wasp spray temporarily blinds an attacker until they get to the hospital for an antidote. She keeps a can on her desk in the office and it doesn't attract attention from people like a can of pepper spray would. She also keeps one nearby at home for home protection. Thought this was interesting and might be of use.

Via E-mail

Operation of the Association and Board

Most day-to-day decisions about the maintenance of the Common Property and enforcement of the Declaration are the responsibility of the Board, acting on the Members' behalf. For those decisions requiring Members' approval, the Annual Meeting provides a public opportunity for discussion.

Annual Meeting

When called. The Annual Meeting will be called every year at a time and date selected by the Board for the election to the Board of the class of directors whose term then expires and for other business requiring approval of the Members. The meeting date shall be as determined by the Articles and Bylaws.

Quorum. Voting at an Annual Meeting requires the presence of Members (in person or by proxy) representing 30% of votes, and Declarants or their representatives so long as Declarants own at least one Lot.

Board Meetings

Board's Responsibility.

Except as specifically provided in this Article or elsewhere in this Declaration, the Board has been delegated the power, and has the authority to act on behalf of the Association in all matters.

Quorum. Voting at a Board meeting requires presence of at least 1/2 of the directors (in person or by proxy). Except as prohibited by law, action required to be taken by vote of the Board may be taken in the absence of a meeting by obtaining the written approval of a majority of the Board.

Record Keeping

The Board shall keep, or cause to be kept, a record of all meetings, both of the Board and of the Association. For each action taken, the record must state the vote and a description of the action approved, and, if applicable, the reasons why the action was

considered necessary and a summary of the information on which the decision was based. The record must be available for inspection by any Member, except for records of closed meetings of the Board. Officers may be elected by the Board by secret ballot.

(Floridian Subdivision Declaration of Covenants, Conditions, Restrictions and Easements; Article V, p. 15.)

Remember,
the speed limit within
the subdivision is
30 m.p.h.



Board of Directors

President

Jocelyn Peters
jpp54@cox.net

Vice-President

Debra Mowery
debmow@cox.net

Secretary

Carolyn High
cbh5@students.uwf.edu

Member at Large

Karen Bass-Gauntt
kegauntt@cox.net

Treasurer

Jody Murray
jmurray@epmfl.net
 (Etheridge Property Management Company)



Inside This Issue

- Florida Homeowners Association Rules
- Board of Directors
- Tis' the Season for Holiday Safety
- Holiday Lights
- Eggnog

Editor: Denise Mowery
floridianhoa@gmail.com
www.floridianhoa.com

Florida Homeowners Association Rules

Ron White

In Florida, where many retirees settle, homeowners associations create lots of controversy. Some prefer to have the groups. Others abhor them. Much of the split opinion centers on the rules that Florida's homeowners associations enact and enforce. Therefore, anyone thinking of buying a home in Florida needs to know the ins and outs of Florida homeowners association rules.

History

Homeowners associations, commonly known as HOAs, have existed in Florida for decades. On October 1, 1995, the Florida Legislature passed a law requiring HOAs to incorporate. On June 30, 2009, Florida Governor Charlie Crist signed Senate Bill 2080, which allows HOA members to cover their lawns with native grasses without fear of retribution from HOA boards, which often set restrictions on grass species. The move is designed to help Florida residents conserve water.

Function

Homeowners associations consist of an elected board and members. The

association represents the interests of residents. The board, chosen by members through election, enacts and amends governing documents that include rules, known as covenants and restrictions. These rules are designed to maintain the character of a neighborhood and protect homeowners against drops in home values.

Associations also assess and collect fees from homeowners to pay for the maintenance costs of common areas such as meeting halls, golf courses, private roads and gated neighborhood entrance ways.

Statutes

The Florida Legislature spells out general rules regarding HOAs in Chapter 720 of Title XL of the Florida Statutes. The key ingredient is a requirement that HOA members comply with covenants and restrictions. The statutes allow HOAs to ban members from use of common areas and levy fines as a result of violations. Failure to pay dues can result in a property lien and, after 90 days, suspension of HOA

voting rights.

Considerations

Florida law limits HOA rules. They cannot impose a ban on display of the U.S. flag. Also, they cannot impose a fine exceeding \$100 per day, or a total of \$1,000, unless specifically allowed in the HOA's governing documents. A fine or suspension cannot be imposed without giving the offending homeowner 14 days' notice and an opportunity for a hearing before a committee of three association members.

Restrictions

Commonly, HOAs place restrictions on fences, basketball hoops, playground equipment and the storage of vehicles and boats. In some cases, it imposes bans. In most homeowners associations, an architectural review committee must approve any proposed changes to homes. These include the color used to paint a home, whether it is OK to add a screened patio and whether a swimming pool or landscaping is allowed. The committee primarily ensures that the planned changes fall

within the HOA's restrictions.

Benefits

Protect the residents of communities and provide solidarity for issues beyond the neighborhood. Each member is provided a sounding board often not available through city and county government, and the HOA provides for the enforcement of rules that larger government entities often cannot address. Some HOAs also provide greater purchasing power by negotiating neighborhood-wide rates for cable TV and other services.

Warning

Prospective home buyers must use caution when looking at homes in an HOA-controlled area. Some HOAs are extremely restrictive

and enforce rules that surprise many members. Also, HOAs are notorious for escalating disputes with community members to the courtroom. A May 19, 2005, story in the *St. Petersburg Times* told the story of Nina Maurer, a resident in the Timber Pines Community Association of Spring Hill. The HOA filed suit against her for allowing her grandson to reside with her. The HOA's restrictions included a requirement that no one under 18 live in the community. According to an August 15, 2009, story in the *Times*, another Florida resident was embroiled in a costly lawsuit with his HOA because he parked his truck in the driveway rather than in the garage. According to the

story, long and sometimes trivial disputes with HOAs fill Florida's court dockets.

Source: <http://www.ehow.com/about/5459803-florida-homeowners-association-rules.html>

eHow Contributor

[Hyperlinks in this newsletter](#)
are Clickable.

Crime Stats and Maps are available online at:

[Crime Stats and Maps](#)

You can also register your address to get notified by e-mail of crimes near you.

<http://www.crimereports.com/#>

Composition

The Board initially will consist of at least three persons appointed by Declarants [builders or owners]. Upon termination of the Class B [Declarants] Membership, the Board will consist of at least three directors, selected in accordance with the Articles and Bylaws, but in any event, the number of directors must always be three or a multiple of three.

Classes

Each director will be appointed or elected to one of three classes: Class 1, Class 2 or Class 3. Directors will be elected by class to provide for staggered terms. If the number of directors is increased, it shall be in multiples of three and each new position must be assigned to a class so that each class will have an equal number of directors.

Term of Office

The initial term for the Class 1 director will be for one year. The

Board of Directors

initial term for the Class 2 director will be for two years. The initial term for the Class 3 director will be for three years. Subsequent terms for directors of any class will be for three years; however, directors will always serve until resignation, removal, or the election of their successors.

Qualifications

After termination of the Class B Membership, each director must be a Member. If a director ceases to be a Member during the term of office, each person will be automatically removed from the Board, effective upon such occurrence.

Voting Procedure

At each annual meeting, the Members will elect the directors to replace the directors of the class whose term of office is then expiring. Each Class A Member will have one vote for each seat to be filled and the Class B Member will have 10 votes for each Lot owned

by the Class B Member or it affiliates. No cumulative voting will be permitted. The candidate(s) receiving the highest number of votes will be declared elected. If there is a tie vote, the Class B Member will be given one additional vote and the opportunity to cast such vote to break the tie. The meeting will, in other respects, be conducted in accordance with the Articles and Bylaws.

Removal

Any director may be removed from office, with or without cause, by at least a majority vote of the Members.

Vacancies

Replacement of Directors. Any vacancy occurring in positions as director may be filled by a majority vote of the remaining Board members. If the remaining Board members do not constitute a quorum, a special meeting of the Association may be called by any

officer or by any Member to elect new members to the Board.

Compensation

Directors will not receive compensation for their services unless approved by the Members. This will not prevent a Class B Member or an affiliate of a Class B Member

from being compensated for management or other services.

Relationship to Articles and Bylaws

The Articles and Bylaws will govern all matters of the Association not set forth in this Declaration. The terms of this Declaration

will prevail over any conflicting provisions in the Articles and Bylaws.

(Floridian Subdivision Declaration of Covenants, Conditions, Restrictions and Easements; Article IV, 4.4, 4.5, pp. 14-15)

Tis' the Season for Holiday Safety

The holiday season is a special time of year, but it is also a very busy time when people can become distracted, careless and more vulnerable to holiday crime. By applying these guidelines we can help make this special time more safe and secure:

In the car

- Try to avoid driving alone at night. Keep car doors and windows locked at all times.
- Avoid parking next to vans or other vehicles you can't see into.
- Never leave your car unoccupied with the motor running, even for "just a minute."
- Never leave children alone in a car.
- Lock packages in your trunk, out of site, so thieves aren't tempted to break-in.
- Park in well-lighted areas, as close to the mall or store as possible.
- When approaching your vehicle be aware of your surroundings; have your keys out, enter the car immediately and lock the doors.
- If people are loitering around the area where you parked, and if you are concerned, ask for assistance from the store staff or mall security. Don't hesitate to ask for an escort to your car.

At the ATM

- If you must use an ATM, choose one inside a mall or inside a

store. Avoid hidden, out-of-the way locations.

- Protect your PIN by shielding the keypad from view.
- Take your ATM receipt with you.

While shopping

- Dress casually and comfortably; avoid wearing expensive jewelry.
- Avoid carrying a purse, if possible. "Fanny packs" are a good alternative.
- Don't carry large amounts of cash.
- Pay for purchases with a check or credit card if possible. Avoid showing a large amount of cash.
- Carry cash in your front pocket.
- Keep a record of credit card numbers and contact information for the card issuers. If a card is lost or stolen, report it to the card issuer immediately.
- If you do carry a purse safeguard it carefully. Carry it closed and zipped, if possible. Never leave it unattended. Carry it close to your body, never swinging freely.
- Teach your children to go to a store clerk for help if they become separated from you. Make sure they can tell their full name and where they live.
- Don't allow children to make unaccompanied trips to restrooms.

At home

- Never leave your home unlocked.
- If you go away for the holidays,

make sure someone is taking care of your mail and newspapers so they don't accumulate outside your house and advertise your absence.

- Leave at least one indoor light on a timer so the house looks occupied even when you aren't there.
- Holiday gifts should not be visible from outside the house.
- Practice good safety when putting up a Christmas tree. Make sure it is secure in a sturdy, stable base. Make sure all decorations, including lights, are in good condition. Keep the tree fresh.

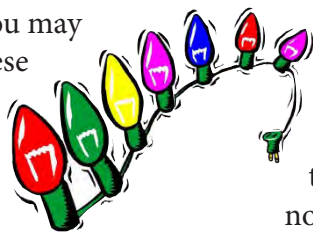
Hosting a party

- Provide non-alcoholic beverages for party guests.
- Find alternative transportation for guests who become intoxicated.
- Consider a designated driver for party guests, and make sure this person does not consume any alcoholic beverages.
- Provide food with alcoholic beverages.
- Never allow anyone to drink and drive.

Via Glendover Park Newsletter

Holiday Lights

Many of us love to decorate during the holidays with strings of lights indoors and out. If you are still using standard incandescent C-7 or C-9 lights, you can save significantly on energy costs by switching to some of the newer energy efficient lighting choices available now. And now that the Holidays are over you may just find some of these newer energy efficient lights on clearance tables at your favorite retailers.



LED Holiday Lights

LED stands for light emitting diode and this newest application for a mature technology will save you the most overall in energy costs.

Energy Efficiency: LEDs use 10 times less energy than mini-lights and 100 times less than conventional C-7 bulbs.

Durable: LEDs are considerably more durable than their conventional incandescent counterparts, some have between 5-20 year warranties.

Long Life: LEDs can have a lifespan of up to 100,000 hours indoors and up to 50,000 hours

outdoors. Even if one bulb goes out the rest remain lit.

The initial purchase cost of LED holiday lights is higher than conventional or mini-lights, but the lifespan, replacement factors and energy savings still make them the best value overall.

Mini-lights

Mini lights also save energy. A 100-light string uses only 40 watts and can be very inexpensive to purchase. Durability is nowhere near that of the LED lights but given their cost they are very affordable to replace.

Energy-efficient lights

For those who will always love the look of the old fashioned incandescent bulbs and wish to continue to use them, there are new more efficient options available now also. The newer lights use 5-watt bulbs instead of the conventional 7-watt bulbs. For a string of 25 of these lights the new lights use 30% less energy than the same length of C-7 lights while delivering the same amount of light.

Cost Comparison

To light an 8-foot tree for 5 hours a day for 30 days (at 6.9 cents per kWh) you would spend \$7.76

to light with standard C-7 lights; \$1.12 for mini-lights and only 13 cents for LEDs. You can imagine the tremendous savings that would translate into for an impressive outdoor display.

Fiber optic artificial trees

Another relatively new energy efficient option is the use of a fiber optic artificial tree. These trees use a single incandescent bulb ranging from 5 to 50 watts, depending upon the size of the tree. Light is transmitted from the single bulb, so there is only one bulb to replace that illuminates through hundred of tiny fibers along each branch. Some trees come equipped with a rotating color wheel, which changes the color emitted from the fibers.

Copied



According to reports by Captain John Smith, the first eggnog made in the United States was consumed in his 1607 Jamestown settlement. Nog comes from the word grog, which refers to any drink made with rum.

