



Welcome to



!!!OCTOBER!!!



Your *MONTHLY* Garden Gnome News! "with a little help from my friends!"  
Volume 2, Issue 10 *HOME OF THE GNOME!* October 2017

# Irma in pictures





## ***5 Homemade Mosquito Repellents***

by Patrick Blair, copyright 2017

Here we are, the beginning of fall and all of our northerners are about to return to us.. been a long, lonely summer peeps.. we are all anxious for you to return so we can meet outside and have the camaraderie that the summer heat prohibited.. ick.. Let's try these instead:

### ***Lemon Eucalyptus Mosquito Repellent:***

**Ingredients:** lemon eucalyptus oil  
sunflower oil or Witch Hazel

**Directions:** Mix 1 part lemon eucalyptus oil for every 10 parts of sunflower oil/witch hazel. Rub or spray on skin.

### ***Lavender Vanilla Mosquito Repellent:***

**Ingredients:** 15 drops of lavender essential oil  
3-4 Tbsp of vanilla extract  
3-4 Tbsp lemon juice  
Distilled water

**Directions:** Pour first 3 ingredients into an 8 oz spray bottle Finish filling bottle with distilled water Shake to combine ingredients Spray on skin or clothing

### ***Homemade Mosquito Repellent***

**Ingredients:** 16 oz of rubbing alcohol  
3.5 oz of whole cloves

3.5 oz of baby oil or another type of oil (almond, sesame, chamomile, lavender, fennel etc)

**Directions:** Place cloves in alcohol and leave to infuse for four days, stirring every morning and evening. After 4 days, strain the alcohol into a spray bottle and add the oil Shake well before use Spray onto skin or clothing

### ***Mosquito and Tick Repellent***

**Ingredients:** 6 oz witch hazel  
2 oz castor oil  
5 drops cinnamon oil

15 drops eucalyptus oil 15 drops citronella oil **Directions:** Combine all ingredients in spray bottle Be sure to shake well before each application

### ***Organic Insect Repellent***

**Ingredients:** 5 ml Neem Oil  
2 ml liquid soap (organic)  
1L Distilled Water

**Directions:** Pour water into spray bottle Add Neem Oil and liquid soap Shake and apply directly to exposed skin

You could also just rub lavender flowers on your skin and clothes, or apply vanilla extract to your pulse points. Both methods, along with the recipes above, are great ways to beat the bite of bugs this summer!

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**DAILY MOJO**  
**By Janey Hesche**

Well friends, the world is aware of Hurricane Irma that visited the State of Florida on September 10, 2017. What the world is not aware of is the Mighty 16 that made the decision and chose to stay here at our very own Seminole Gardens and face her (Irma) head on. (Roll your eyes if you must, but this is a true story!)



We had seven days to make a plan, implement said plan, and hunker down to wait for Irma to blow over. We did exactly what we needed to do to button down the property. Many of us had never been through a hurricane before. So together we prepared for the

worst and hoped for the best.

By now, of course you know we weathered the storm, I mean hurricane! But more importantly we came together to get through the next six days post Irma. The power had gone out at 3:30 p.m. on Sunday. I am by no means complaining because we were pretty much unscathed here at Seminole Gardens. After all we felt like Viking Warriors the morning after Irma. Truth be told, we felt pretty badass. (Come on friends, let us have our moment in the spotlight!)

The day after Irma the sky was blue, the air smelled clean, and minimal damage had occurred. As I said there was no power so the charcoal grill and propane grill were put to good use. We were ecstatic because even though there was no power, we had running water. **FLUSHING TOILETS!** I'll say no more about that! Water was heated up for coffee. Food in refrigerators was cooked first. All frozen meat in freezers had thawed out so we had a MeatFest. Certainly that evening the cholesterol ran high! Tuesday and Wednesday the temperatures ran about 91 degrees with 105 degree heat index. (Gotta love humidity.) Sleeping was tough. Many of us charged our phones in our cars and took a little ride at the same time to cool off. We couldn't go far because gas was not available. ANYWAYS, the power came back on at 5:23 p.m. on Thursday evening thus ending the 98 hours of no electricity. Life just got better and better!

Obviously amigos, this is a big story that I have kept short. You just had to be here!!! Would just like all of our Seminole Garden friends to know we are looking forward to seeing you soon and we'll leave the light on. Ya'll know what I mean. ~~ Namaste



**THE MIGHTY SIXTEEN IN ORDER OF BUILDINGS**

**Building B:**

Chuck Behal, John Schantz, Margaret Chadburn,  
Dea Murray

**Building C:**

Ray Noble, Janice Noble, Steve Hesche, Janey Hesche

**Building D:**

Martin Simon

**Building E:**

Kate Buckley, Bekki Shanklin,  
Kathy Francis, Janet Rassmussen

**Building F:**

George Douglass, Dorothy Douglass, Art Seward

Oh yes, I don't want to leave out our community cat, Sally. She was brought inside and lived out the storm in style. She is still a free spirit.

Going to close this month with simple but true words:

*I breathe in my courage, I exhale my fear.*

*Michael Watson*



## ***More “what you need to know about insurance” from last month***

~ Marg Prozaki A7

The more you read, the less you know. I know, I know that sounds idiotic. I have to tell you all the reading I have done since moving to SG so I could be a good neighbor in a MFD (Multi-Family Dwellings) situation has been an adventure. I have learned so much and there is a mountain more to learn. Reading has always been a love of mine.

I enjoy it and love sharing the tidbits I find along the way. I feel like the kid in the Family Circus cartoon when I get researching. I start at point A and then find an interesting article here, another there and the next thing you know six hours have disappeared and there is a trail all over the internet. (I am hoping it also staunches the onset of dementia). Nothing wrong with something serving two or three purposes.

In this article I want to tie in one I wrote last year and the one from last month. It has to do with the coverage in the SG Master Policy, per the FL Statutes and the HO6 Owners policy. To refresh our memory: Every property insurance policy issued or renewed on or after January 1, 2009, for the purpose of protecting the condominium must provide primary coverage for:

All portions of the condominium property as originally installed or replacement of like kind and quality, in accordance with the original plans and specifications.

So here is what I found interesting about the above while researching last month's article. Our documents say we are responsible for our air conditioners. This is true in the case of maintaining and repairing them as well replacing them when they wear out. However, if the air conditioner is ruined by a lightning strike or other insurable event the SG policy pays for the new unit. The same is true for your windows. Our docs put the responsibility for the windows on the unit owner. The same rule applies. If they get taken out by an insurable event the SG policy pays. The reason for this is in the portion of the statute that states as originally installed. The windows and air conditions were part of the original build. To double check this you go to the the items covered in the HO6 owner policy below. Air conditioner and windows are not on the list. Of course we all pay the SG Master Policy premium. There is no free lunch.

It is just a matter of whether you dine alone or as a group, metaphorically speaking. This is also where our L and O endorsement will help. In the event of an insurable loss they will bring the windows up to current code. When I wrote the article last summer I stated our individual HO6 policy would serve that purpose. I was wrong. It is the Master Policy. I was right about what L and O covered but erroneous on which policy covered the loss. The policy that covers the item pays.

So what would negate a Master Policy item from being covered? An uninsurable event. Let's see, I am watching the ball game, enjoying a coke and my team makes a stupid mistake. I lose my cool and throw the coke bottle at the wall, putting a hole in the dry wall. Not insurable. Not a SGCA problem. I am digging in my pocket.

The owners HO6 policy covers the following which must be excluded from the Master Policy:

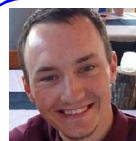
The coverage includes personal property within the unit or limited common elements, and floor, wall, and ceiling coverings, electrical fixtures, appliances, water heaters, water filters, built-in cabinets and countertops, and window treatments, including curtains, drapes, blinds, hardware, and similar window treatment components, or replacements of any of the foregoing which are located within the boundaries of the unit and serve only such unit. Such property and any insurance thereupon is the responsibility of the unit owner.

So you can see from the above that our legislature has made it so what is covered in one policy is not covered in the other. This keeps costs down. It clearly defines responsibilities to keep problems from coming up between volunteer BOD members and unit owners. How can an individual unit owner keep costs down?

There are several things to consider:

1. Do I want just basic coverage?
2. Do I want hurricane coverage?
3. Do I want to add flood insurance?
4. Do I want code update L&O coverage?  
25% or 50%?
5. Do I want \$500 or \$1000 deductible?
6. Am I over insured on contents?
7. Do I have a dog? How much liability should I carry?

Lastly, the BOD shopped our Master Policy at the end of last year. We saved over \$2500 on our premium for 2017. We added many coverages we did not have before. When it comes to insurance it is easy just to hit the renew button every year. I think it is important to look at all policies every few years just to see what else is available on the open market. The goal is to get the most value you can for your budget. As individuals we can hit the renew button for as many years as we want. As BOD members we have a responsibility to shop it more often.



***Tech In A Flash***  
***Matthew Rebstock***  
***& Bekki Shanklin***  
***at your service!***

