



Your NEW Garden Gnome News! "with a little help from my friends!"

Volume 1, Issue 8

HOME OF THE GNOME!

August 2016

Condominium Master Insurance Policy

Here in our little bit of Paradise we all recently learned the importance of keeping up with our insurance coverage; that is the master insurance policy that protects the majority of our community, our individual buildings, clubhouse and infrastructure. In last month's "Introduction to Florida Statute 718" or The Condominium Act, we learned that our CAM (Condo Association Management) Services Agency is there to assist our board of directors with understanding statute 718, and advising us in the best way(s) to be sure that our board of directors follows the laws to protect all of our owners. Often when condo owners become frustrated or annoyed with the way our property is being managed, they throw their hands up in the air and wonder what they, a single condo owner can do, to improve communications and services with our cam services.

Statute 468.431(2) states that cams are required to have "specialized knowledge and skills".

(2) "Community association management" means any of the following practices requiring substantial specialized knowledge, judgment, and managerial skill when done for remuneration and when the association or associations served contain more than 10 units or have an annual budget or budgets in excess of \$100,000: controlling or disbursing funds of a community association, preparing budgets or other financial documents for a community association, assisting in the noticing or conduct of community association meetings, and coordinating maintenance for the residential development and other day-to-day services involved with the operation of a community association. A person who performs clerical or ministerial functions under the direct supervision and control of a licensed manager or who is charged only with performing the maintenance of a community association and who does not assist in any of the management services described in this subsection is not required to be licensed under this part.

Our contract with our CAM states that, among other things, they will enforce our Rules and Regulations, and first and foremost is the fact that our community is governed by Florida State Statute 718. In that statute, it's required that our community have insurance for our buildings and that every 36 months, our property must be reevaluated by a professional to be certain that our coverage has kept up with the value of our property. (Yes,

when a property is reevaluated, insurance coverage often costs more. On the other hand, isn't it better to pay a bit more every three years that wait for 7 years and have a larger premium increase?) We learned recently that our buildings have not been reevaluated since at least 2009. We've been advised by our CAM that the required action is in process, but until it is complete, two units are in limbo with new owners and current owners due to banking requirements for mortgage lending. Since all of our most recent condo purchases have been made by cash buyers, the deficiency in our coverage did not come to light until June of this year. Most banks and lending institutions insist on adequate insurance coverage on items that they loan monies for, as mortgages.

The good news is (1) our property values have increased, increasing the value of every condo owners investment and (2) that this investment will be protected by adequate insurance very soon.

We should all try to be active in our small community and attend board meetings (it's only once a month and can be very interesting as well as very important to all of us). If you have questions about our property please feel free to ask a board member; it is our boards' duty and obligation to try to keep owners informed and to be sure that our community is run following the guidelines of the Florida Condominium Act.

Your 2016 Board of Directors:

President: Denise Rees

Vice President: John Wiley

Treasurer: Johnie Mason

Secretary: Janice Noble

Directors: Kate Buckley, Marg Prozaki, Alexis Linder and Richard Slater

The monthly board meetings happen on the second Tuesday of the month. Our next meeting is September 12th in the clubhouse at 10AM. (unless rescheduled like the august meeting has been)

So that decisions are not made without your consent or knowledge, we sincerely hope you come to the meetings to protect what's yours and how it's dealt with. Please. Without your input a few can chose for the many. Please come and be heard. Thank you

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|  <p>In Honor Of Breast Cancer Awareness Start with a single act of prevention. Use Natural Crystal@Deodorant Click Here</p> |  <p>Terracotta Foot Scrubber Click Here</p> | <p>A SALLY! Customer Click Here! ... Footsteps To The Future</p> | | |

Every month's news is sponsored by [Tech in a Flash](http://www.techinaflash.net). (www.techinaflash.net) This August edition sponsored by **Suds Mama, Inc**

If you would like to help defray the cost of monthly fee of the newly revamped website (see below), we will need your business card, perhaps a discount if the newsletter is mentioned or brought in with your advertisement in it. We would like a 'blurb' about your business, & a photo of the owner or the 'crew'. The donation? \$50 cash/check/paypal to help fund the revamped website:
www.seminolegardensswfl.com
 Paypal: bekkihere@gmail.com



Get Well Wishes
Denise Rees had an awful fall at a local restaurant and has been in the hospital recovering. She is our Board President, Friend and sometimes called the Mothership here at our tropical paradise. Wishing her a speedy recovery and good positive vibes. Denise, there is no place like home, so hurry back. We'll leave the light on!

July Kudos, Shout Outs & Thank You's

Thank you George and Dorothy Douglass for hosting our 4th of July Ham Dinner. Dorothy started the festivities with a group rendition of God Bless America and then blessed our meal! Ham, au gratin potatoes.. double yum and a half!

Kudos to Stephanie Elliott for the big pot of Black Eye Peas and pot of Lima Beans, complete with cornbread and Texas Sheet Cake! Clever girl, used the ham bone from our 4th of July dinner and put together a "Come and Get It and take it home Feast" in the Clubhouse.

Shout Out to Steve Hesche for smoking another Pork Shoulder and providing buns and chips for another "TO GO" order in the Clubhouse!

And Kudos to Marge Chadburn for being our Ethnic Goddess with her tostadas! YUM!!! and thanks so much!!

And Janice and Ray Noble and their Keilbasa/chicken and noodle fest And George and Dorothy Duglass's choco cake was DEEEELISH!!!



Fun and food in the club house.. see the back page for photos of more fun~

ON-SITE GENERAL INFO!

Trash pickup: M, T, Th, F, recycle: M

Pool cleaning, Gary: M & F

Board Building Reps: A: Marg, B: Alexis, C: Johnie Mason, D: Richard Slater, E: Kate, F: John Wiley

Committees: (the board member is the liaison, the chairman will be a non-board owner):

Grounds: Richard Slater, Ray Noble, grounds

Maintenance: Johnie Mason, to : John O'Neill

Pool: Marg Prozaki, chairman: Janey Hesche

Clubhouse: Alexis Linder, chairman: Steve Hesche

Social: Janice Noble, chairman: Janet Rasmussen

The newly revamped and repaired sprinkler system cycles on Wednesday & Saturday very early morning like 3am to that great info spot.

Sad news around the Campus

We lost Dennis Gagne, Kate's (E2) husband to his illness

Tech In A Flash

Matthew Rebstock & Bekki Shanklin at your service!



Recycle Aluminum Cans for the Clubhouse Recreation Fund Update!

The recycling program has been going great. There has been no problem with the placement of the recycle can in the pool area and the can crusher has proven to be very helpful.

The first trip to the recycling place on Ortiz Ave. we netted \$12.00. This was with eight full bags of uncrushed cans. We will make our next trip when we have three full bags of crushed cans. (We already have two!)

It doesn't seem like much, but the fund will grow. We will update as the fund grows.

Daily Mojo by Janey Hesche

Well friends, the adventure continues.

We have consistently kept our date with the morning sunrise at the Tarpon Street Pier. As often as it rains we have not had to cancel this necessary morning constitutional. In June we had 60 plus miles and as of July 1st we added 62 more miles. The Map My Run app on my phone keeps us accountable for our mileage. So, 122 plus miles to date.

Water aerobics are going well. We are constantly adding to the water exercises. Swimming laps has become a



main focus because as Janet says, "That is where we will find our beautiful backs!" Sadly, the rain does affect some of the afternoon aerobics, but the good news is we can make up the time on any other day. Our training

at 9:00 in the clubhouse is fantastic. Strength training with weights is a must three days a week. Of course, we love Pilates and Yoga on other days and we have added exercise balls and stretchy band routines to the mix.

So much to do and so many ideas. Quite often we talk about nutrition and what we can do to "Eat to Live, not Live to Eat." It is another area we try to keep each other accountable. (It is the toughest part of our Daily Mojo.) Janet and I, after extensive research and Janet's previous experience entered into a five day cleansing fast. It is not for the faint of heart and quite truthfully was grueling. Let's just say GLAD IT IS OVER. Janet lost twelve pounds and Janey who doesn't own a scale lost a pant size. The results were great. The weight loss an added bonus, but the main point of the fast was to detox our body, speed up our aging metabolism and to learn TRUE HUNGER. We learned to take control of what we eat, how much we eat and what triggers the NEED to eat! We are considering a 24 hour fast once a week to keep toxins at a minimum. Mondays would be a good day for this. Will let you know how this goes!

Our like minded, health minded neighbor, Stephanie in C6 has invited us three times to join her in her Daily Mojo, running/walking "THE BRIDGE." It has been a wonderful change of pace and the camaraderie invaluable. Of course she has an open invitation to join "THE PIER EXPERIENCE" anytime!

Will end today with these beautiful thoughts from The

Wild Woman Sisterhood:

I love getting older

I can see what connects

I can weave stories of experiences and apply them

I can integrate the lessons

Things simply become more and more fascinating.

Daily Mojo...doing something Powerful, Positive and

Purposeful everyday.

Food and Friend Fests in the Clubhouse!



Dorothy and George Douglass' fabulous and hearty Forth of July event! Ham, au gratin potatoes.. double yum and a half!



Marge Chadburn's tostada-fest contribution!!



The Noble-Fest! Janice and Ray outdid themselves, (ok, Ray made the keilbasa and chicken part) and then Janice added the noodles! Magnifique!

George Douglass brought the incredible Hershey Chocolate cake. He swore there were no calories nor sugar in it.. uh-huh...

Your Board at Work

1. Townsend Appraisal was out on July 21. Inching toward our goal of updating insurance.
2. BofA bought F2 for \$14098.99 of back dues.

Main Stage Productions



Sept. 8 - Oct. 8, 2016

Join us for a fun-filled trip back in time with this musical comedy revue! You'll hear great songs from the rockin' 50s and the groovin' 60s including *Blue Suede Shoes, My Girl, Dancing in the Streets, At the Hop, It's My Party, Blue Moon, Stop! In The Name of Love* and many more!

SEASON OPENER SPECIAL: \$45 for dinner & show!

SEPTEMBER

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Oct. 13 - Nov. 19, 2016

Andrew Lloyd Webber and Tim Rice's dynamic musical masterpiece tells the story of Argentina's controversial First Lady. Rising from nothing, driven by ambition and blessed with charisma, Eva Peron "saint to the working-class, reviled by the aristocracy and mistrusted by the military" was destined to leave a fascinating political legacy unique in the 20th century.

OCTOBER

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Matinees Twilights Evenings

Chef-prepared dinner and live, 3-d production! (without the blue and red paper glasses!!!) what could be better??