



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

Volume 1, Issue 10

HOME OF THE GNOME!

October 2016

Help And Suggestions For Owners

Contributed by Cathy Failla of SWFL CAM Service

1) Right now each of the building's documents allow for a different number of Board members...anywhere from 3 to 11. The intent of the amendment is to finally be consistent. 7 is actually quite a large Board, normally there are 5 members, President, Vice-President and Sec/Treasurer with 2 directors. However, 7 can work as well. Once again, the only intent is to have one assigned number of Board members.

2) Amendments to documents should be done in such a manner that all owners have an opportunity to read and fully understand the amendment and its intent, which is why the amendment is sent out to all owners at least 14 days prior to the actual vote. Although I don't have the actual statistics, I can tell you that after a combination of over 30 years of Community Association Management experience, and in speaking with other CAM's, we know that getting 2/3 of any community to actually vote is very difficult. It isn't because owners don't have the information in front of them, it is usually because they simply "forget" or don't really care enough about the issue to send in their vote, let alone attend the meeting.

For instance...how many owner's at Seminole Gardens regularly attend meetings? So, in order to keep your documents current with the Florida Statutes and the needs of the community, a reduction to "a majority of owners" will expedite necessary changes and updates.

Serving on the Board.. A hard gig

For those of you who have ever served on a Board of Directors, you know that it is a difficult, time consuming and thankless job. Obviously, Board members are volunteering their own time for the benefit of the community, and yet, too often are criticized for every action they take. It is important that owners attend meetings, or at least read the posted minutes of the meetings so that they can remain informed about what is happening within their community, and understand the process that occurs to maintain a thriving Association

while still keeping the fees to do so at a minimum. The Board follows the Florida Statutes and the community documents to perform their duties to the community and "Robert's Rules of Order" to hold meetings. They define the Rules and Regulations of the community based on the Covenants and By-Laws that were written and recorded at the time the Association was developed, ensuring that at no time those Rules and Regulations are in conflict with the documents. And, they must enforce those Rules and Regulations at the risk of offending a neighbor.

When an agenda is posted, review it and come to the meeting prepared to ask any questions you may have about agenda items, during the "Owner's Comments" section of the meeting. Offer to serve on a committee, or assist with a project.

If you have concerns or suggestions, write them down and give them to a board member for consideration. Seminole Gardens is fortunate to have such a wonderful group of owners, so please, in the coming year, stay involved! And thank you for all you have done to contribute to a great 2016.

PERSONAL EDITORIAL NOTE

by Bekki, E4

So many of you don't come or refuse to come to the monthly Board of Director meetings. These meetings ARE FOR YOU.

Guess what happens when you don't have the desire or energy to come? OTHER people's agendas get voted in.

Frankly, I'm very tired of a few owners seeming to have control over the lives and welfare of the rest of us, because no one else of the owners seem to care.

YOU WANT DIFFERENT?

Then your JOB is to show up, make a statement, alter a motion, help change a rule.. yes, you have to put in your two cents worth.

If you WANT different, rather than a very few governing your owner lives (***why did you move here then if you want others to determine your ownership and living decisions?***)

COME TO THE MEETINGS, SIGN PAPERWORK, BECOME A BOARD MEMBER.. MAKE A DIFFERENCE

A Penny for your thoughts....

By Janey Hesche

There has been a recent discussion regarding our clubhouse and its many uses.

It is used daily, Monday through Friday for mornings **workouts and strength training**. It is used every Friday for a **weekly Sewing group**.

Don't forget our monthly **Board Meetings** on the Second Monday of each month at 10 AM and our **Neighborhood Watch Pot Lucks** are the second Tuesday at 6.

The first Thursday of the month we play **Bunco**.

A new **Card making group** has been formed and they use the clubhouse on the third Wednesday of the month (I think!)

We are working on weekly events such as good game of **pool**, playing **Scrabble, Cribbage, Backgammon, Yahtzee**, well just about any game you would like to play!

And last, but not least, we try to gather as much as possible to have **feasts(!)**, **celebrate holidays** and sometimes for no reason at all!

This brings us to the point of this article. The clubhouse is adequate for all we do but there is no extra room for excess "stuff."

I know we all decide that we no longer have room for things, actually can't believe we ever liked something in the first place, or bought a replacement item and just don't know what to do with the old one.

A suggestion would be to list your items that you no longer want and post it on the bulletin board by the mailboxes. Suggest a time when people can look at the stuff. After a week you can donate to Goodwill or a charity of your choice. The dumpster has received a lot of my junk!

Your feedback is welcome and appreciated.

September Kudos:

Thanks to Ray and Janice Noble for replacing the can crusher. The first one has been getting so much use that we wore it out!

heard.in.the.hood:

My parents moved here thirty years ago and I think it is more beautiful now, than it was then.

Insurance Update

by Marg Prozaki A7

As most of you are aware we put in considerable time on our Master Insurance policy over the summer. I wanted to give you an update.

We now have insurance that covers us in the event of a claim that would require upgrades to original materials by a change in law or ordinance since our buildings were constructed in the 70's. This change was made in July.

The next issue was an insurance appraisal. This is required every 3 years by Florida statute to protect condo owners. The intent is to make sure we are fully insured to protect our investment and make sure we can rebuild in event of a claim.

It came to the BOD's attention that the last one was done in 2009. This was a concern for 3 reasons. *First*, we were in violation of state law. *Secondly*, we were concerned that we may be underinsured in event of a claim. *Lastly*, there was an expensive penalty clause in the policy if we had a claim and were underinsured.

It took until August to get the written appraisal and as it turned out there was good news and bad news. The good news is we were overinsured. The bad news is we have probably been overpaying for insurance for many years.

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See Marg's next article and disclaimer on page 4



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



Fun Events in the Clubhouse!!!

BUNCO, FIRST THURSDAYS, 6:30PM - TIL? area (we need more players, ya'll! Maybe pick another night?) And we'll have more players during season! Be sure to bring \$10 to ante in!
Quilting and Crafts every Friday, most of the day

Other games we'd love to learn and try!
How about someone to teach us shuffleboard?
Maybe in the fall we could get together Scrabble, cribbage, backgammon, other games? Gotta keep the old brain cells working don'tchya know?

"Everyone in C Block was so happy Ann moved in they honored her with a Grilled Cheese Sandwich party. Yes, she was surprised and even showed up barefoot!"



The Daily Mojo

By Janet Hesche

Slowly, but surely we are "feeling" the change in the air. Several residents have come home after being gone for a few months. It has been quiet here this summer. I can't believe that Gary, the pool man, was concerned that he hadn't seen anyone at the pool in forever. Silly man... Monday and Friday mornings we stay out of his way so he can work his magic maintaining our pool.

Janet and Jack returned from their time away in Pennsylvania. We continue our six mile morning walks. One morning, Janet said in her Seer/Oracle like way, "We can lose twenty pounds, but we can't lose twenty years." BAM, that certainly was food for thought for the next few days. After much mulling over I came to the conclusion that of course there is joy at losing weight, but the memories, good and bad



outweigh the wrinkles! Life lessons, raising children, relationships, and just surviving the years are a privilege. I am convinced we always end up exactly where we should be in life. The adage, Older but Wiser, is certainly true.

Our daily workouts continue.

Yes, we are diligent. We swam laps in the pool this week. Janet considers a lap, down and back, I consider a lap one length of the pool. She swims fifty and I swim a hundred! We are on the same page. Life Is Good!

Stephanie and I have enjoyed several evening runs. (She is still a morning Bridge walker!) One night we got caught up in torrential rain at the Tarpon Street Pier. We ran home because that is what Road Warriors do, as opposed to walking like pitiful losers. There is a 5K we are running in November. I had sworn off races, but then again, why not?! Let the training begin.

Map My Run said we logged 149.9 miles last month. Yep, we're very proud of that.

Reaching Out Into the Universe

Daily Mojo spills out in other areas. One of my favorite New Age friends, Bekki, introduced me to Reiki in early spring. We attend a monthly group that she co-founded. I am happy to say that I have (with Bekki by my side) completed and passed all three levels of Reiki training and am a level three Reiki Master. This is my personal journey and one that I am very proud of. I love the camaraderie of my new friends that I have met there and the wealth of knowledge that I am honored to be able to share. This is certainly a shining example of MOJO. They are a purposeful, powerful and positive group.

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I'm going to close this month with this beautiful and empowering thought:

The devil whispered in my ear, "You're not strong enough to withstand the storm."

Today I whispered, "I am the storm."

If you are thinking about being on the board.. PLEASE, we need you!

Voting is January but you will be sent a signup letter via snail-mail. To make sure you are serious in your mind, here is what we need from you:

Criteria for you being a board member would be marvelous. For example, you are a board member for one YEAR not the five months you are in Florida...also, you must LIKE people. You must remember you are only 1/48th of the pie...

..you also must read docs and 718 and be prepared to do your OWN research, not be a bump on log to just say no...

You should be required to give reason for or against an issue, in detail. You just cant say fees will go up...

Board Of Directors should participate in conversations, and via your own emails, not someone answering your emails for you.

Make sure your ideas are for the good of all and not just to get your own agenda shoved through.

*And if you are not on property (I.E. Snowbird), you still **must** be involved.*

Why Vote No on Ammendment

Cathy from SWFLCAM was kind enough to write an article to outline the reasons to vote in favor of the two Ammendments to our documents. So my assignment was to look at the other side.

No. 1 Reduce the BOD to 7

If we only have 7 then the diversity of skills members bring to the BOD may be reduced. The more members you have the more likely you will have business, finance, grounds, contruction and research skills in the mix. These are money saving abilities that come to the table.

A smaller BOD also brings the possibility of *group think* to the meetings. The owners are better served with people of many different persuasions.

No. 2: Reduce the Voting Percentage

The documents were designed to make change difficult. If you think of the documents as a promise to the buyers then you can understand why the level was set at 66 2/3. It was to make sure there was substantial agreement that change was needed or wanted.

Owners of smaller units could lose their voice. The end units represent roughly 50% of the ownership of SG. They in theory could outvote all the inside units by persuading only one inner unit owner to vote with them.

Lastly, the Florida legislature sets the vote at 66 2/3 for condos whose documents do not address this issue. Ours do, but it is interesting to see what they felt was necessary to evoke change. ~ Marg Prozaki A7

Group think: It can also be considered a stacked BOD meaning that in order to have peace and harmony the group follows the leader. It often leads to irrational decision making because it ignores analysis and the use of critical thinking skills.

Letter to the Editor after some concern about where The Garden Gnome comes up with the articles: how much it's been researched and then presented..

Dear Bekki,

I can tell you for most articles I have written I have read 10-30 articles from statutes, newspaper articles, condo blogs written by attorneys and condo managers, condo docs, professional associations like the Mortgage Bankers, Federal and State web sites as well as talked to people in the field I was writing about. I did not keep a list of sources as I read and took notes for my writing.

No newspaper column I have ever read included a bibliography. I did plenty of those in university when I wrote papers. Articles in professional journals include them as well when publishing research articles.

If you had to publish my bibliography as part of my article it would be as long as the writing itself.

It has been my experience that when someone questions the veracity of an article they provide the impeaching source(s). They provide a detailed list of which items are untrue and the cites they are using to refute the author. Then these are provided to the writer for further research. After this process is complete the author then either stands by their writings with cites or publishes a retraction to correct errors.

Such a process requires substaniation not just general opinions that misrepresentations are being made. If the people offering these suggestions of inaccuracy provide me with the above I will complete my portion of the process.

Have I made errors? I do not know. Until the challenger provides me with the above I will be unable to defend my thesis.

Respectfully,
Marg

P.S. This is a newsletter not the Washington Post with Woodward and Berstein...but I am still willing to defend or cure any inaccuracies.

Euthanizing Equal Dues

There has been discussion from time to time to change our monthly dues so all unit owners pay the same amount. After all we each get to use all the amenities.

Let's put this to death once and for all to alleviate the needless worry of some unit owners that this might happen. It takes a vote of 100% of the unit owners to change the fee structure. So rest easy. Your ONE no vote prohibits this from becoming a reality.

I will write a more detailed article on this issue in the coming months. Marg Prozaki