

# SILVER RIDGE IN ACTION



A PUBLICATION OF THE SILVER RIDGE HOMEOWNERS' ASSOCIATION, INC. ORLANDO, FLORIDA

SILVER RIDGE - A DEED RESTRICTED COMMUNITY

## *HOMEOWNER'S ASSOCIATION ANNUAL MEETING AND ELECTION OF DIRECTORS SET FOR TUESDAY, MARCH 25, 1997*

The Association's most important event of the year, the annual meeting and election of Directors will be held on Tuesday March 25, 1996, at the Oasis Community Church, 2332 North Hiawassee Road (just south of Silver Star Road.) **All members are urged to attend**, or return the proxy form which was mailed earlier this month. There must be a quorum (10%) of members present or represented by proxy, so that the Association can conduct this important meeting.

An election will be held at this meeting to fill two of the five positions on the Board of Directors. One Director

will be chosen for a three year term of office, and another for a one year term.

The terms of office held by Frank Goodman and Andy Hoetger will expire on March 25. Currently, Frank Goodman is serving as President, and Andy is serving as Director-at-large..

It is important for each homeowner to participate, to help set the direction the Association will take in the coming year. See the inside pages for an explanation of our election process.

### A Note From Your President

*by Frank Goodman*

My, the years fly by so fast. The first records in the HOA Minute Book are dated May 6, 1985. These were documents the developers of Silver Ridge registered with the State of Florida to form our Association.

I was elected to the Board as a Director in 1987. On September 1, 1988 the Homeowner's Association

was turned over to the home owners. At that election Alice Moslow became the first President of the HOA and I became Vice President.

It's hard to believe that it's almost over again. My term is up this year. I have served many terms and positions since the early beginning. I have walked our streets often and met many of our residents in an official capacity. I have been involved with others who helped residents who could not fix or repair their property. I have been in court numerous times,

and sat with the HOA's attorneys to deal with problems facing our homes or with problems from our members. I have done all this, and with the help of others made this a better place to live. My reward has often been just "Thank you."

I leave the Board of Directors feeling that we have a dedicated and worthy Board in charge.

*Put this reminder on your refrigerator*

**Homeowner's Association Meeting !!!**  
**Tuesday, March 25 at 7:30 PM**  
**Oasis Community Church**

## I Can Afford to Live In a Better Neighborhood. Can You?

*by Eric Oelschlager*

I have a confession to make, one that may surprise people. For a long time now, I have wanted to move to a better neighborhood. I don't really need a bigger or better house, I just want to live in a really nice neighborhood. I'm sure most of you would like to live in a better neighborhood as well.

Recently I've come to the conclusion that I *can* afford to live in a better neighborhood. I'm asking anyone who thinks they can afford a better neighborhood to come with me - let's move together, to a better place to live.

How can I afford to live in a better neighborhood? Did I get that big raise I was hoping for? Did I win the lottery? Did I find money buried in mason jars in my yard? No, these are not the reasons I can afford to live in a better neighborhood. So, you ask, just how can I afford to live in a better neighborhood?

I can afford to pick up litter in the street around my home. And it's not below my dignity to do so. In fact, it's undignified *not* to do so.

I can afford to keep my car in the garage, or at least park it in the driveway, and not on the lawn.

I can afford to keep my garbage cans, recycling bins, toys, and garden tools hidden, so my neighbors don't have to look at them all week.

I can afford to keep a fresh coat of paint on my mailbox. I can afford those big nails to repair the loose panels in my privacy fence. They're only 20 cents each.

I can afford to keep my lawn cut and hedges trimmed. The mower can run

for a long, long time on a dollar's worth of gasoline. I can afford to pull up dead plants and shrubs and get rid of them.

I can afford to be friendly to my neighbors. I just have to have enough courage to try. I can afford to forgive them for their imperfections, because I hope they can forgive mine.

I can afford to take a daily walk around the neighborhood, to see the problems, and the good things as well. I can afford to see where help is needed, and help without being asked. I can afford to be involved.

I can afford to go to the Association's meetings. There's no admission fee to get in. And I can afford to go without TV for an evening. Most of it is boring trash anyway.

I can afford to have the value of my home increase, just by being located in a better neighborhood. Concrete wood, and other building materials can only add so much value to a home. The most significant part of a home's value comes from its location. Some houses much smaller than ours are worth far more, because they're located in excellent neighborhoods.

So let's all move - out of the sofa, that is, and go out into our neighborhood, and our community, and make it a better place to live. I know you can afford it.

## Think It Over

*by Shirley Greenwald*

*Reprinted from Orange County Homeowners Association (OCHA) News, February 1997. Used by permission.*

Are you an active homeowner  
The kind that would be missed?  
Or are you just content  
That your name is on a list?

Do you attend board meetings,  
And mingle with the flock?  
Or do you always stay at home  
To criticize and knock?

Do you take an active part  
To help the community along?  
Or are you satisfied to be  
The kind to just belong?

We're trying to keep our  
neighborhood  
Beautiful, clean, and neat,  
So our hearts will fill with pride  
When we drive along each street.

We try to think of fun things to do  
To get to know our neighbors.  
It seems much nicer living here  
When we share our pleasures and  
labors.

And when we come to problems  
Although we do our best,  
It's often hard to solve them all  
Without hearing from the rest.

We know that you have ideas  
That we'd like to hear about.  
And we'll all appreciate it  
If you'll come and help us out.

So come to the monthly meetings  
And help with hand and heart.  
Don't just be a homeowner  
But take an active part.

Think it over neighbor,  
Your know right from wrong.

### SILVER RIDGE IN ACTION

is a quarterly publication of the  
Silver Ridge Homeowner's  
Association, Orlando, Florida.

**Eric Oelschlager, Editor**

Silver Ridge In Action is intended to promote awareness and community spirit within the Silver Ridge subdivision.

Suitable articles and letters may be submitted for publication to:

Silver Ridge In Action  
P.O. Box 680007  
Orlando, FL 32868-0007

Submitted articles may be edited.

Will you be an active member,

Or will you just belong?

## Are You Taking Good Care of Your Septic Tank?

*Excerpts from an article by Dr. Frances C. Graham, Extension Housing Specialist, Mississippi State University. Used by permission.*

The septic tank is a storage tank where sewage is digested by bacteria. A well-designed, installed, and maintained septic tank disposal system functions well for many years.

A septic tank, sewage-disposal system consists of an underground, watertight receptacle (septic tank) and a soil absorption drainage field. Waste water leaves the home through an underground pipe connected to the septic tank. Baffles in the septic tank slow incoming waste water and prevent sewage from flowing directly through the tank.

### How It Works

There are three levels in the septic tank:

- Sludge, consisting of undigestible matter and heavy solids that will not float;
- Liquid, which contains dissolved materials, such as detergents and small amounts of suspended solids;
- Scum, made up of solids that float (grease and other lightweight solids).

Solids and scum in the tanks are digested or decomposed by anaerobic bacteria (bacteria active in the absence of oxygen). This decomposition liquifies up to 50 percent of the solids and scum. The liquid is carried out into the absorption field, and undigestible solids remain in the tank as sludge.

Each time raw sewage enters the tank, an equal amount of fluid is forced out of the tank. The fluid leaving the tank is called effluent and can contain disease organisms. Small amounts of suspended and dissolved matter (in the effluent) not completely stabilized

or digested move out of the tank to the absorption field. Further digestion is carried on by bacteria in the soil of the absorption field.

### Precautions

Do not dispose of coffee grounds, dental floss, disposable diapers, cat box litter, cigarette butts, sanitary napkins, tampons, plastics, facial tissues, paper towels and other bulky wastes in the septic system. Disposal of these items adds to the solids load and fills the septic tank more rapidly. This decreases efficiency and increases maintenance costs.

Avoid pouring liquid fats, grease, or oils down the kitchen sink drain. Fats and greases solidify and can block parts of the system. Also, avoid use of a garbage disposal in the kitchen unless the septic system is specifically designed to handle the extra load a disposal unit imposes. A garbage disposal can increase the solids load to the septic tank by 50 percent, necessitating more frequent pumping.

Keep toxic and hazardous chemicals out of the septic system. These include paints, varnishes, and thinners waste oils photographic solutions poisons, pesticides, and herbicides.

Moderate use of household cleaners, disinfectants, and bleaches does little harm to a septic system.

Do not use additives since they are of no benefit and some can do harm. Additives that cause accumulated sludge in the tank bottom to increase in volume result in the sludge being flushed out into the absorption field, plugging soil pores.

### Maintenance

Remove the sludge and scum by pumping it out of the tank every 1 to 3 years -- for a 1,000-gallon tank serving a 3-bedroom home with 4 occupants and with no garbage

disposal. Failure to have the septic tank pumped out regularly by a reputable service is the most frequent cause of damage to the absorption field. When the tank is not emptied, solids build up until they are carried along with the waste water into the absorption field where they clog soil pores. When this happens, a new drain field must be built.

### Conserve Water

Excessive amounts of water entering the septic system increase the wastewater load on the absorption field and reduce the soil's capacity to absorb. Water flow to the septic system can be substantially reduced through water conservation; low-flow faucets, water-saving shower heads, conservation equipment for toilets, and water-saving appliances can be installed with a minimum of expense.

Other hints for conserving water include:

- Repair leaky faucets and toilet tanks promptly. Water leaking from the tank into the toilet bowl can waste up to 200 gallons of water a day.
- Use dishwashers and washing machines only when they are fully loaded.
- Distribute washing clothes throughout the week to avoid overloading the drain field.
- Do not let water run as you shave, shampoo, wash hands, brush teeth, or wash dishes.
- Keep showers short, and reduce the amount of water used for baths.
- Reduce toilet waste. The flush toilet accounts for about 40 percent of sewage wastes from an average home. Many flush toilets use 5 to 6 gallons of water per flush. Flush toilets that use much less water are available.
- Teach family members water-saving practices.

### Vial of Life Available

An emergency medical information container, called a Vial Of Life, can be used by persons who have special medical conditions, to notify paramedics of any important medical information, in the event of an emergency at your home.

To use a Vial of Life, fill out the brief form with your medical information, and place the vial in your refrigerator. An alert sticker placed at or near the entrance to your home tells the paramedics to check for the Vial of Life in your refrigerator. Paramedics are trained to look for this alert sticker when entering a patient's home. They can then use the information contained in the vial while treating you in an emergency.

The Association has a limited number of these vials available, at no cost to resident's of Silver Ridge. Call 263-7502, and leave your name and address. We will drop off a vial at your home, in a plastic "doorknob bag." Vials may also be obtained at the Association's annual meeting on March 25, while they last.

### Help Wanted!

The Association is in need of workers to enforce deed restrictions, promote Neighborhood Watch, write newsletter articles, and help manage the affairs of the Association.

The pay is well... there isn't any pay. But you do get the reward of knowing you're helping make Silver Ridge a better place to live.

In the past, some of you have signed up to help, and then no one called on you for help. Well, it's time for you to be more assertive, and come help, whether we're ready for you or not!

Come to the Annual meeting, and to the monthly Board meetings, and give us a hand!

### Slippery When Wet!

*by Eric Oelschlager*

Many of the sidewalks in front of our homes are developing a thick coating of mildew. Not only is mildew unattractive, it can also be dangerously slippery when wet.

I learned this in a lesson in a very personal way last October, while I was helping to deliver the previous issue of this newsletter, via bicycle. The bicycle just slid out from beneath me as I rounded a corner on a sidewalk. The sidewalk was just barely damp, but the mildew made it seem as if I had hit a patch of ice.

I still have traces of the bruise on my hip, five months later. And the skid marks from my bicycle tires are still visible in the mildew on that sidewalk where I crashed.

Fortunately, I was not seriously hurt. However, as homeowners, we have to ask ourselves, "Am I putting myself at risk of being hit with a lawsuit if someone gets hurts on my property?"

Mildew forms especially heavily where the lawn is sprinkled on a daily basis. If you notice that your walks and driveway are turning dark gray, it is due to an accumulation of mildew. You should arrange to have them pressure washed soon. Not only will they look better, but they will be safer as well.

(Please note that pressure washing should not be used to remove mildew from the roof of your home. The high pressure water will damage the roof singles. Instead, chemical solutions can be applied, using low pressure sprayers, to kill mildew and remove the mildew stains from the roof.)

*Clip and Save this INFO*

### SILVER RIDGE HOMEOWNERS' ASSOCIATION

P.O. Box 680007  
Orlando, FL 32868-0007

(407) 263-7502

#### Board of Directors

Sam Branch  
Andy Hoetger  
Frank Goodman  
Marianne Marosan  
Eric Oelschlager

#### Officers

*President* - Frank Goodman

*Vice President*-Sam Branch

*Treasurer*- Marianne Marosan

*Secretary* - Eric Oelschlager

#### Member's Account Management

Don Asher and Associates, Inc.  
52 E. South Street  
Orlando, FL 32801-3396  
(407) 425-4561

#### Board of Directors Meetings

All members are welcome to attend the monthly Board Meetings, held the second Tuesday of each month, 7:30 PM, at the Oasis Community Church, 2332 N. Hiawasse Road. (just south of Silver Star Road.)

#### Orange County Sheriff's Department

*Suspicious Activity / Non-Emergencies*

(407) 657-2500

**Procedure for the Election of Board of Directors**

The following information is provided to help homeowners understand the election process which occurs at each annual meeting, so that the process goes more smoothly.

**Term of Office:** According to Article IV, Section 2 of the Bylaws of the Association, directors are elected to varying terms of office. Three directors' terms are for three years, one director's term is for two years, and the remaining director's term is for one year. **Because of this staggering, not all positions are up for election each year. This year, two of the directors' positions are open for election.**

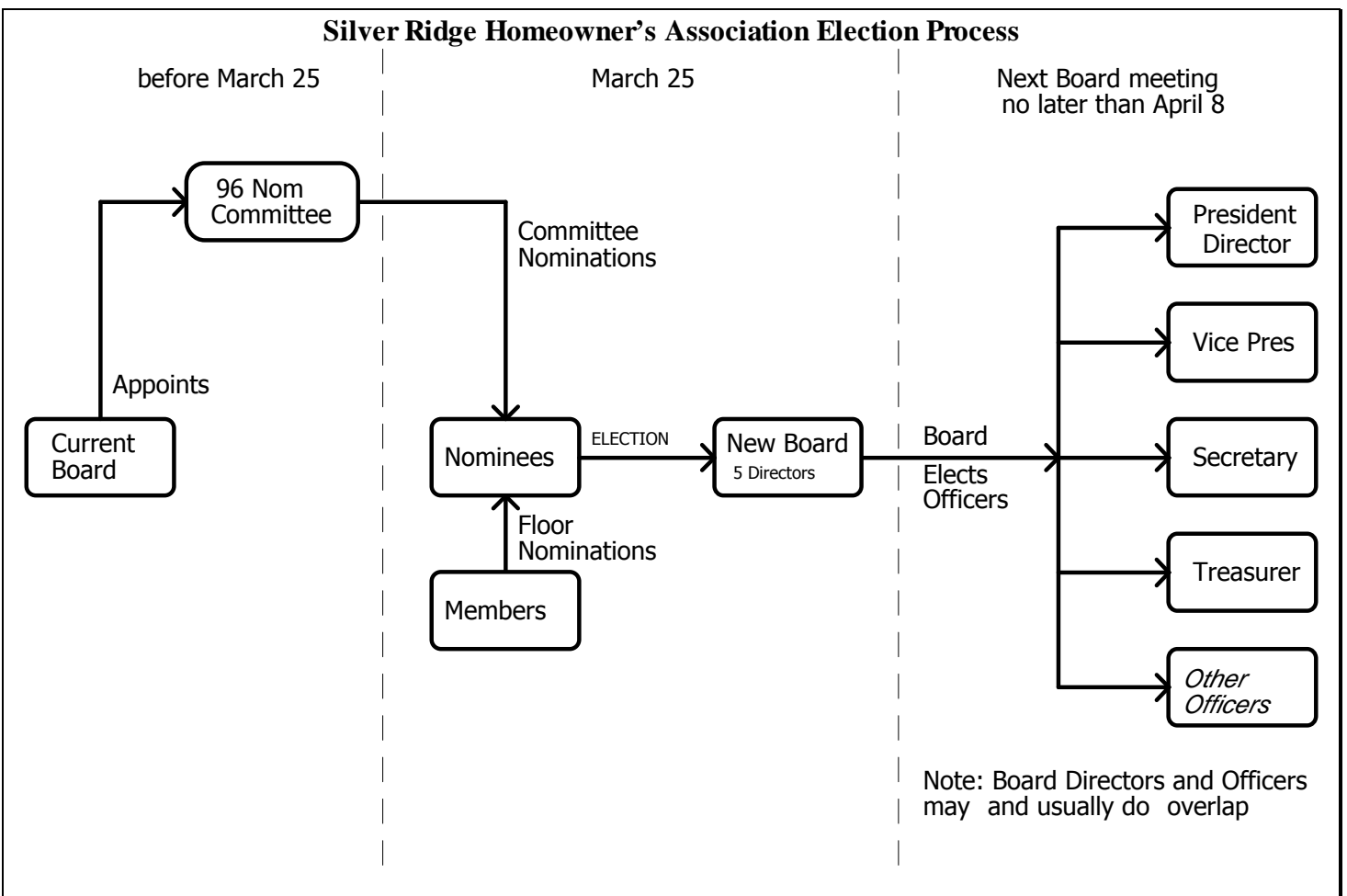
In the event a director resigns, he/she is replaced by a person chosen **by the remaining Board members**. Any replacement director serves the remainder of the term of the director he/she replaces.

**Nomination Process:** According to Article IV, Section 3 of the Bylaws, the Board of Directors must appoint a nominating

committee. **The nominating committee is responsible for making at least one nomination for each expired director's position. Nominations may also be made from the floor during the annual meeting, by any member.**

**Election of Directors:** The members of the Board of Directors are elected directly by the members (homeowners.) According to Article IV, Section 4 of the Bylaws, the votes are cast by secret written ballot. Each member (homeowner) may cast one vote (per property member owns within Silver Ridge) for each expired director's position.

**Election of Officers:** The President of the Association is required to be a member of the Board of Directors (Article VII, Section 1 of the Bylaws.) The other officers of the Association may or may not be members of the Board of Directors. The officers of the association are elected by the Board of Directors (not the members at large - Article VII, Section 2 of the Bylaws) after each annual meeting.



## Quick Review of Deed Restrictions for Silver Ridge

Here's a list of some of the commonly forgotten deed restrictions for Silver Ridge. **This is not a complete list**, but it covers most rules which are of everyday concern. For the official deed restrictions, written in "lawyer-speak," read the "Declarations of Covenants, Conditions, and Restrictions" document which you should have received at closing when you purchased your home. **In the event of a contradiction, the "Declarations of Covenants, Conditions and Restrictions" shall supersede the list below.**

These deed restrictions are binding upon all property owners in Silver Ridge. In other words, each of us agreed to abide by these restrictions as a condition of purchase when we bought our homes.

- Don't run a business from your home, particularly if it involves manufacturing, repair, or service business where clients and customers come to your home to conduct business, creating a nuisance for your neighbors.
- Don't park any vehicles on the lawn.
- Motor vehicles that don't run, or which have expired tags must be kept inside the garage.
- Don't store recreational vehicles at your home unless you keep them in the garage. This includes boats, trailers, campers, motor homes, etc.
- Commercial vehicles (for example large work trucks, delivery vans, vans or pickups carrying ladders or other equipment, even cars with commercial lettering) must be parked in the garage. The exception to this rule is police cars or other government agency cars.
- Keep pets confined to your back yard, or on a leash. Pets must NOT be tied up in the front yard.
- Hedges in the front yard must be no taller than three feet.
- Keep lawn cut, and edge along the driveways and walks.
- You must keep your fences in good repair. Fix loose or broken fence slats.
- Store lumber, gardening supplies, tools, mowers, or other materials or equipment out of public view - either in the garage, or within back yard enclosed by a privacy fence.
- Do store trash or other waste materials anywhere on your lot.
- Do not store trash cans or recycling bins where they can be seen by your neighbors, or from the street.
- No signs or posters, or advertisements, other than real-estate "For Sale" signs may be posted on your house or lot.
- All exterior construction, roof or paint color changes must be approved in advance, in writing, by the Association's Architectural Control Committee.

## Let Your Voice Be Heard!

If you wish to express your concern about the continued use of the Sunland property as a correctional facility for adults as well as juveniles (see cover story in March 1997 issue of Pine Hills Press,) write the key elected officials at the addresses listed below. The Sunland property is located just south of Silver Star Road, roughly behind the Silver Star Christian Church, across from our subdivision.

Toni Jennings, President  
Florida Senate  
1032 Wilford Drive  
Orlando, FL 32803

Senator J.H. "Buddy" Dyer  
P.O. Box 1031  
Orlando, FL 32802

Senator John Ostalkiewicz  
6000 South Rio Grand Ave., Suite 101  
Orlando, FL 32809

Daniel Webster, Speaker  
Florida House of Representatives  
358 West Story Road  
Ocoee, FL 34761

Representative Alzo J. Reddick  
725 Goldwyn Ave.  
Orlando, FL 32805

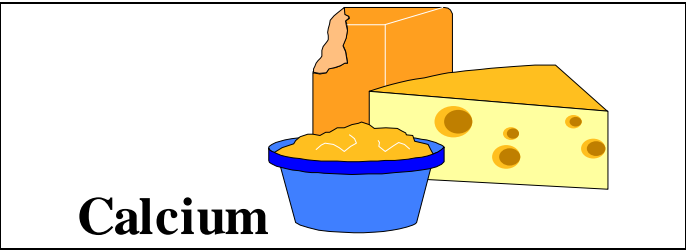
You might also wish to send copies of your letter to our County Commissioners, with a note asking them to be supportive of the needs of our community.

### \$500.00 REWARD

The H.O.A. has a standing \$500.00 reward for anyone supplying information that will lead to the arrest and conviction of anyone stealing, vandalizing, or performing a criminal act within the boundaries of our neighborhood.

**We are anxious to give this reward.**

**Medical Center**  
*Courtesy of Orlando Regional Healthcare System*



Your body needs calcium to build and maintain strong bones and teeth. You must absorb calcium every day from your dietary intake because your body does not make calcium. You lose calcium through shed skin, nails, hair, sweat, urine, and feces.

Bones are constantly going through a process known as remodeling in which small amounts of old bone are removed and new bone is formed in its place. Generally, after age 35 more bone is lost than is gained. Bone loss accelerates after menopause.

You can get the amount of calcium required daily through a variety of foods. Milk and dairy products offer the biggest source of calcium. Green leafy vegetables are another source of calcium. Calcium absorption also requires adequate amounts of vitamins A, C and D. Therefore, eating a balanced diet with a variety of foods is very important.

The National Research Council recommends a daily calcium intake of 800 milligrams (mg). This is an average for persons of all ages. Following please find some food sources of calcium to assist with your meal planning.

Food/Serving	Amount of Calcium (mg)
1 cup skim milk	415
1 oz Swiss cheddar	272
1 cup cottage cheese	155
1 cup sardines	351
1 cup broccoli, cooked	94
1 large plain hamburger	74
1 vanilla shake	344



**Recommended Adult Screening Procedures**

Procedure	Recommendation
Pap smear for cervical cancer (women)	Annually for 3 years starting at age 20, or when sexual activity begins, whichever is earlier. If these first 3 tests are negative, every 3 to 5 years from then on.
Fecal occult blood tests for colorectal cancer	Annually after age 50.
Sigmoidoscopy for colorectal cancer	Every 3 to 5 years after age 50. If a parent or sibling has had colon cancer, air contrast barium enema and sigmoidoscopy every 3 to 5 years after age 40.
Breast cancer screening (women)	Monthly self examination. Yearly physician examination after age 40. Annual mammography after age 50, or after age 40 if mother or a sister has had breast cancer.
Serum cholesterol and triglyceride screening	Cholesterol measured at intervals of 5 or more years up to age 70. Screening serum triglyceride is now controversial and currently not recommended.
High blood pressure screening	Recommended, incidental to other health-care services (no special visit is needed).
Diabetes screening	Glucose tolerance test recommended for pregnant women between the 24th and 28th week of gestation, or women with diabetes in their family who are planning to become pregnant. Otherwise <i>not</i> recommended.
Asymptomatic coronary artery disease screening	Screening with exercise stress testing not recommended
Lung cancer screening	Screening not recommended.
Osteoporosis screening	Screening not recommended

<b>Financial Summary- Income and Expenses, 1/1/96 through 12/31/96</b>
--

The 1996 income and expense figures are shown in the following table:

<b>Income or Expense Category</b>	<b>Actual Income</b>	<b>Budgeted Income</b>	<b>Actual Expenses</b>	<b>Budgeted Expenses</b>
<b>Dues</b>	34183	34760		
<b>Overdue Dues</b>	3877	0		
<b>Interest on Dues</b>	1077	0		
<b>Interest Earned</b>	615	0		
<b>Misc Income - includes recovered legal fees</b>	9032	0		
<b>Landscape &amp; Maint</b>			9164	12850
<b>Utilities (Water, Elec, Phone)</b>			2590	3012
<b>Misc Expenses (includes retention wall repairs)</b>			23002	3524
<b>Management Contract</b>			5304	5304
<b>Legal Expenses</b>			9062	4000
<b>Insurance</b>			2944	3000
<b>Misc Administrative (includes meetings, postage, printing, supplies)</b>			3702	3070
<b>Totals</b>	<b>48784</b>	<b>34760</b>	<b>55768</b>	<b>34760</b>

Silver Ridge Homeowner's Association  
*Silver Ridge - A Deed Restricted Community*  
 P.O. Box 680007  
 Orlando, FL 32868-0007

FORWARDING & ADDRESS CORRECTION REQUESTED