

SILVER RIDGE IN ACTION



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

SILVER RIDGE - A DEED RESTRICTED COMMUNITY

Association Suffers Big Setback

by Eric Oelschlager

So often it seems that the moment one begins to make real progress, a new problem arises and throws everything off track. Unfortunately, that is the situation we are now facing.

Within the past year, we have made tremendous strides in reducing the amount of money which was owed to the Association in the form of unpaid dues. Now, however, that progress has been more than offset by a single unfortunate transaction.

About six months ago, the Association contracted with a masonry contractor to replace the crumbling wood timber retaining wall in the Silver Ridge Drive retention pond with a permanent concrete wall. The total cost of the project was to be \$21,500. The contractor was paid approximately 1/3 of that amount to begin work. After the concrete footer was poured, another 1/3 of the money was paid to the contractor. Shortly after that time, the contractor stopped working on the project, and filed for bankruptcy. That leaves the Association with 2/3 of the money spent, and about half of the work completed.

Florida's bankruptcy laws are very protective of the debtor (the masonry contractor.) Until a bankruptcy case is settled, the debtor is under no obligation to fulfill his contractual requirements.

How did we get into this mess? The Board of Directors examined several bids for the wall project. The contractor selected was less expensive than the others. The contractor's professional license checked out, and he provided documentation of insurance. Since everything appeared to be in order, the Board of Directors accepted the contract, acting in good faith that the Association's interests were adequately protected. Unfortunately, things did not work out as planned.

How will we get out of this mess? A few weeks ago, the Bankruptcy Court decided to grant the bankruptcy. Therefore the contractor is released from the responsibilities of the contract, and the Association will be not recover its lost funds. While this is not particularly good news, it also releases the Association from the contract, so we are now free to look for a new contractor.

The Board made every reasonable effort to protect the Association's interests in the bankruptcy case. The Board enlisted the help of a bankruptcy attorney to make sure nothing was overlooked in our efforts to hold the contractor accountable to his obligation to the Association. Since the contractor has no documented assets, the Board found no solid grounds for disputing his bankruptcy application.

When will the wall be completed? Now that the bankruptcy case is settled, the Board of Directors will begin collecting new bids, for completion of the wall. Once the Board knows the cost to complete the project, a timetable for completion can be determined. In any event, the work will not resume until the summer rainy season ends.

How will my dues be affected? Dues probably won't be affected, since the Board had already expected to raise dues by the maximum allowable amount (10%.) to replenish our reserve funds after the wall project expenses.

What other impacts will the community face? - Because our reserve funds are somewhat depleted, we may have to delay some of the improvement projects we have planned, or find much cheaper ways to complete them. We will also have less funds for social activities we had hoped. But, in the face of adversity, people often pull together and find out how rewarding working together can be. This is the hope the Board plans to carry through the rest of the year. We ask you to join us in that hope.

Three Directors Elected at May 1996 General Meeting

The members of the Association elected Directors to fill the three Director's terms which were up for election this year.

Sam Branch was re-elected to fill a three year term of office. Marianne Marosan was elected to a two year term, and Andy Hoetger was elected to a one year term.

Eric Oelschlager, elected to the Board in March 1995, begins the second year of his three year term. Frank Goodman begins the third year of his three year term. (Frank was also elected in March 1995, but the Board voted to make a one-time adjustment in terms of office for the three 3-year Directors positions, so that all three positions would not expire in the same year.)

Following the General election, the new Board held a brief meeting to elect the officers of the Association for the 1996-1997 year, in accordance with the Association's By-Laws. The Board unanimously elected Frank Goodman as President, Sam Branch as Vice President, Marianne Marosan as Treasurer, and Eric Oelschlager as Secretary.

Note To Parents of School Age Kids

Some of the children waiting for their school buses in the mornings are turning off the irrigation water in the front Island. If and when the one doing this deed is caught, he may have to carry the blame for the vandalism that is also taking place there too. **Parents, be warned...** if your child is involved, the Homeowners Association will prosecute to the fullest limit in this matter. We are spending far too much money to correct the problems at the front entrance. **A Parent** needs

to be present when the children are present and waiting for their school buses.

President's Message

By Frank Goodman

I recently read a sign at the entrance to a sub division that said:

"A smart man knows what to say. A wise man knows whether to say it"

I often sit back and look at the words of newsletter articles I have written in the past and ask myself the question, "Was I smart or wise to have said that?" However, the fact that I got it off my chest made me feel a little better. The problems of our neighborhood are increasing at such an alarming pace. Two areas that concern me are:

The increase in vandalism

In the last month someone dug up and disconnected wiring to the irrigation at the front entrance. The light system in the front island has been maliciously destroyed.

Someone painted my mail box with spray paint in day time hours. And late one evening a passing car with young boys threw a chair against my vehicle while it was parked in front of my home.

Vandalism can be defeated in our neighborhood. Support your Neighborhood Watch programs. Become involved.

The appearance of our neighborhood

There are many habits that new comers moving into our community bring with them, some of them bad habits. These bad habits may have been all right in their old community, but they look tacky in Silver Ridge. The following appear to be tacky:

- Cars parked on the lawn.
- Garbage cans and haul-aways cluttering up the lawn.
- Garage doors left open with contents in disarray.

- Loud music being played from the front of the home.
- People sitting around out front and on cars with loud music playing.

These items and more cause our neighborhood to look second rate. Do you want our community to look like what Pine Hills has become? Can this trend be stopped? I think so, but its going to take all of us to make it happen.

July 4th Picnic Canceled

Unfortunately, the Board was forced to cancel the July 4th Picnic, due to lack of preparedness. We apologize for the confusion and disappointment we may have caused.

We are looking forward to having some form of community activity this Fall, after the weather turns cooler and the rains slow down.

Due to the financial losses related to the retaining wall project, we will be counting on assistance and participation from members of the community.

More information will be available

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.

once the details are worked out. Stay tuned!

I Didn't Know I Wasn't Supposed To...

The Association continues to work to promote the appearance and value of our neighborhood. During recent deed restriction inspections, we have found many instances of the same violations.

Please review this list to make sure you are in compliance, and to avoid receiving those deed restriction letters no one likes to find in their mailbox.

Common violations:

- 1) Garbage cans stored in public view. Garbage cans and bags should be kept out of sight (in the garage, behind the fence) until the evening before trash or yard waste collection.
- 2) Tree branch trimmings not properly bundled for pick-up. The yard waste hauler will not pick up piles of loose branch cuttings from the curbside. They must be tied into small bundles - 3 to 4 feet in length.
- 3) Equipment or supplies stored in public view. Equipment such as mowers, wheelbarrows, grills and toys, as well as supplies such as lumber, bags of mulch, etc. must be stored in the garage, or behind the fence, and not visible from the street.
- 4) Vehicles parked on the lawn. The deed restrictions forbid vehicles parked on the lawn.
- 5) Untagged or inoperative vehicles parked in public view. Vehicles which are not in running condition must be kept in the garage only.
- 6) Dead trees or shrubs. Many plants did not survive last winter's harsh weather. Please remove these dead plants.
- 7) Broken basketball goals. Please repair them, or remove them, including the pole. Do not leave a stub of the pole sticking up out of

the ground - it is unsightly, and a potential safety hazard.

Broken fences and gates. Fences must be kept in good condition. Please repair panels which not firmly attached to the posts, and replace broken or missing fence slats.

Rash of Daytime Burglaries

In the past few weeks, there have been approximately ten burglaries which occurred during daylight hours, mostly in the Danforth, Golden Rock and Colebrook Driver areas.

It seems the perpetrators acting as door-to-door sales agents, in order to find houses where no one is home.

Be on the lookout for unfamiliar vehicles, which may be getaway cars, often parked several houses or even streets away from the homes targeted for burglary.

PLEASE, if you see something suspicious, call the Sheriff's Department at 657-2500. If you are certain a crime is in progress, call 911. **Don't hesitate to call.** The Deputies are happy to come check on suspicious cars, and people. Remember "When in doubt, call them out!"

\$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.**

Volunteers Are Needed

Anyone in our membership who have the skill or just wanting to help in the finishing of the concrete wall in the large retention pond, please contact Frank Goodman at 298-9256. We are seeking the assistance of our

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

membership to finish the concrete wall in the retention pond.

Silver Ridge from 1.500 Feet

by Marianne Marosan

“Metro base to sky one: signal four on Hiawasse, one mile north of Silver Star. Over.”

“Sky one to metro base: ten-four. We're on the way to check-out the accident.”

In case your wondering, this is the type of thing I hear in my left ear five hours a day. My name is Marianne Marosan, I am an airborne radio traffic reporter for both morning drive and afternoon drive time Monday through Friday on XL 106.7-FM and COOL 105.9-FM. My husband Ron and I have lived in Silver Ridge for nine years I'm proud to say I have recently been elected the new Treasurer of the Silver Ridge Home Owners' Association.

Looking back nine years ago when we first moved into this neighborhood, I have to laugh at my attitude about the Home Owners' Association. As newlyweds only a few years out of college, Ron and I were happy to be able to afford a home in such a beautiful neighborhood. We quickly

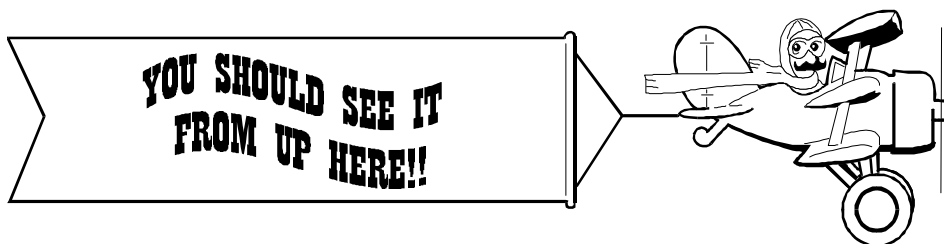
day after discovering he couldn't change his flat tire without the proper bolts. I was furious and embarrassed, How dare the Association accuse us of not keeping our home in good shape. After all, I was only there for one day. Shortly thereafter, we received another letter, this one telling us to please keep our garbage cans stored out of sight of the front of the house. Again, I was embarrassed. Both times we immediately remedied the situation. Both times I left a sarcastic message on the HOA phone answering machine!

Nine years later, and my! how I have changed my attitude. I am proud to say I finally dug up the deed restrictions copy I had hidden in some file drawer about a year after moving in. Then I actually read them. I am a bit embarrassed to admit that my first reaction over a deed restriction letter was trite and immature. After all, we did move into this neighborhood because it looked so good, and we felt confident that it would remain looking good. And as an airborne traffic reporter, I can honestly say that most of the homes in Silver Ridge have conformed to the deed restrictions. But now I see the importance of a homeowner's association, especially after nine years

So, are you thinking I am being too negative? The truth is, it's the majority of the people in this neighborhood who do keep up their homes! And it's because of those people that I have decided to become a more active member of my own neighborhood. I realize now that things don't get done all by themselves. For over ten years I see that someone else has taken responsibility for the HOA. I just complained when I didn't see things happen quickly enough. But not anymore. I hope you will all agree with me that, as our homes age, it's even more difficult to keep the neighborhood looking good. I grew-up in a poor neighborhood (that looked like a poor neighborhood). I don't want to ever go back to living like that again, and promise to work my hardest over this next year to make some positive changes in improving our neighborhood. Please call the HOA if you have suggestions, or would like to be a positive contributor of time. It's always a pleasure to see new faces and get new, fresh ideas...even if you're an old neighbor who has been here as long as we have!

Did You Know...

...that Orange County has Zoning Code Enforcement Officers available to investigate complaints of violations which occur on weekends? Throughout the weekend, an automated **Weekend and After-Hours Complaint Line** is provided at 836-6605 to record reports of violations. These recorded messages and reports are monitored during the weekend and after regular office hours. Weekend inspections are performed for conditions which are urgent or only occur on weekends. These measures allow Orange County Code Enforcement to respond to neighborhood needs as quickly as possible.



looked-over the deed restrictions before signing the mortgage papers, but never really read them from front to end.

One day, shortly after moving-in, we got a letter from the deed restrictions committee politely telling us that a spare tire visible from the front of the house needed to be removed out of sight. I remember it clearly because it was a Saturday, and my husband had his truck jacked-up in the driveway all

of living here. When I fly over the neighborhood, I take a good look now. And sometimes I am dismayed at what I see. I am sure you have noticed that some homes in our neighborhood never had new roofs after the hail storms of a few years ago. Some homes have not been painted in 11 years. And a few homes have no lawns...not even weeds.-just dirt. It's so disappointing to know that these problems exist in our own neighborhood.

What You Don't Know About Termites Can Hurt Your Home And Your Wallet

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Homeowner's Association (OCHA) News*

by J. Louis Witherington

When homeowners consider the possible destruction of their homes, most think about fire or severe weather, such as Hurricane Andrew. But recent studies show that damage from termites is a far more likely occurrence. The National Fire Protection Association predicts 400,000 homes will be damaged by fires this year, while 2 million buildings will be damaged by termites. Unfortunately, most of these 2 million homes will be in the Southeast.

Last year the United States experienced over \$ 1.2 billion (That's billion with a "b") in termite damage to homes and buildings. Approximately one half of that occurred in Florida.

The Southeastern United States has a large termite population. Florida's subtropical environment makes it a rich breeding ground for these creatures. Pest control operators in Florida say there are two kinds of homes in the state: those that have termites and those that will get them. Don't Become a Target

A good way to reduce the risk of infestation is by making your home less attractive to termites. This can be done by adding or altering a few items around the home.

Installing gutters on your home can give you many benefits. Gutters prevent rainwater from running down walls. This gives longer life to paint, minimizes moisture for wood-decaying fungi to grow on, and

prevents subterranean termites from living above ground in moisture-soaked walls.

Irrigation is great for lawns and shrubs but harmful to homes. Misdirected irrigation stains walls, causes uneven paint wear and provides moisture for wood-decaying fungi and termites to live on.

Siding-whether it is vinyl, aluminum, masonite or wood - is a guaranteed termite infestation area if it is buried in the soil. Termites love to use siding as a shield to help gain access to your home and be protected from predators and the elements. Wood and masonite sidings also act as a sponge and wick moisture up into exterior walls.

Having mulch and pine bark around your home's foundation is like putting blood in an ocean full of sharks. Removing mulch and pine bark from around your foundation will greatly reduce the chances of a termite infestation starting at the outside of a foundation wall. Mulch and pine bark can be replaced with stone, which won't fade or wash away with the rain.

Making your home less attractive to termites is important, but the above-mentioned procedures can only help reduce the likelihood of attack from the outside. Termites can fit through a crack 1/64 inches wide and gain access to the inside of your home. Cracking of this size is very common in concrete slabs on grade construction. These cracks show up from settling of floors, plumbing lines, air conditioning lines and expansion joints around foundation walls.

Most homeowners are unaware that termite damage is not covered under their homeowners insurance policy. The only way to get coverage for termite damage is to have your home professionally treated by a licensed termite control company. These

treatments can be done two different ways.

Two Treatments

One treatment available is the conventional drill-trench-and-treat method. This type of treatment creates an insecticide barrier around the structure to keep termites out and has been in use for approximately 50 years. It requires extensive drilling through foundations, floors and attached porches and patios.

The other treatment available is called Sentricon Colony Elimination System and was developed by DowElanco. It is relatively new, but has been tested in Florida for the last five years. The system attacks the entire colony and eliminates it by the use of a bait matrix. When the colony is eliminated, there is no termite population to infest your home and cause damage.

No drilling through floors or foundations is required with the use of this system. Once colony elimination has occurred, bait stations are converted to a monitoring phase to ensure new colonies do not infest the home.

Both treatments come with varying types of warranties offered by the companies that perform them. And just like any other warranty, it is only as good as the company offering it. This is why it is extremely critical to thoroughly check out a termite company before you hire it. The following can put you on the right track to finding a good company. · Ask for references of people that live in your area,

See if there are any complaints at the Better Business Bureau and verify the number of years the company has been in business.

Call your local state entomological inspector. You can find this in the blue pages of the phone book under Department of Agriculture.

Get the company's policy on reporting claims if termite damage is experienced.

Investigate The Warranty

The last thing you must investigate before choosing a termite company is the warranty it offers. Here are some key points on which you must focus.

First, is the warranty being offered a repair or re-treatment warranty! A repair warranty covers damage caused by termites up to a certain limit. A re-treatment warranty only covers treatment costs if termites come back, and covers nothing for damage repairs.

If you are offered a repair warranty, find out what the limit is on repairs. Also, find out if this warranty is a self-insured fund (set up by the company) or if it is insured by an outside insurance company.

Thoroughly read the restrictions section of the warranty. If the restrictions are too strict, you may be stuck with no warranty at all.

And lastly, verify the length of the warranty. Some warranties are only good for five years and then require you to have the home completely retreated again at your cost.

If you follow some of these simple procedures, you can help keep termites out of your home and wallet.

Louis Witherington is an Entomologist and President of Falcon Termite and Pest Control, Inc. in Orlando, FL.

1.1 Million Places to Spend Money

By now everyone's seen the advertisements - the West Oaks Mall in Ocoee opened on October 2. What you may not realize is that the new mall has 1.1 million square feet of

retail space - about 90% the size of the Seminole Town Center Mall, which is the largest mall in the area.

No doubt everyone will finish their Holiday shopping early this year (Yeah, right!)

The Houses Have all Been Completed, But The Neighborhood Is Still Being Built?

(News from the Orange County Community Conference)

Board members Frank Goodman, Andy Hoetger and Eric Oelschlager attended the 1996 Orange County Community Conference, sponsored by Orange County government.

The purpose of the conference was to provide a forum for the exchange of ideas between county government and citizens' groups, such as homeowner's associations, anti-crime groups, and other civic organizations.

Some of the "new" ideas we picked up at the conference:

- 1) Everyone has certain deficiencies or short-comings. None of us is perfectly talented in all areas. Everyone depends upon the talents of others.
- 2) Everyone has at least one talent (gift) to give to others. Each person needs to use their gift(s) in order to be happy.
- 3) Leaders in all positions - government, religious groups, civic groups, and families need to find ways connect the gifts of each person in the community to the needs and shortcomings of others in the community.
- 4) Communities and the individuals in them tend to live up to what's expected of them. If failure is expected, failure is usually the result. If success is expected, success usually occurs.

In reality, these ideas are not "new" to us; they are part of our cultural and religious heritage. But we have forgotten them, or have chosen to ignore them.

Many readers are probably wondering what any of this has to do with the Silver Ridge. The answer, in part, is that these ideas have been an “attitude adjustment” for the Board. We now see more clearly that many of the problems we have are actually symptoms of the more fundamental problem, which is that we lack a sense of community. We hope to work with everyone in Silver Ridge to change this trend. We are counting on everyone’s involvement.

Design New Logo for Association, Win Prize!

The Board is looking to retire the “house” logo the Association currently uses (see front page of this newsletter,) and replace it with one which has a more modern look. Therefore the Association is soliciting designs for a new logo.

The logo should incorporate the name “Silver Ridge Homeowner’s Association.” Ideally, designs should emphasize one of the unique qualities about Silver Ridge. Designs should be rectangular or square in shape. Rectangular designs should be larger in width than in height. Designs should be black and white, not color or grayscale (for easy photocopying.)

If the Board chooses one of the entries, the winner will receive a \$25 gift certificate redeemable at the new West Oaks Mall. The contest is open to any resident or homeowner in Silver Ridge.

Submit sketches of your design on or before November 10th, 1996 to:

Silver Ridge Logo Design
Silver Ridge Homeowner’s
Association
P.O. Box 680007
Orlando, FL 32868-0007

Hold the Phone!

By Eric Oelschlager

“I call, and leave messages, but no one returns my call!”

This plea is frequently heard on the Association’s Voice Mailbox. Unfortunately, sometimes it’s true.

I hate to make excuses for it. But we, the volunteer workers who make up the Association’s Board, after a long day at our “real” jobs, sometimes forget to check the messages. Sometimes we get home too late to return your call that day. Sometime we call, and you’re not home. Sometimes we can’t take the time from our “real” jobs to call you the next morning.

We do keep a written record of everyone who calls, and we try to get back with everyone, but often it takes quite a while.

How can we make this work? First, please make sure you leave enough information so we can get back in touch with you - name, address, and phone number(s.)

Also, we ask you to be patient with us. We’re doing our best to balance conflicting demands of our careers, our families, maintaining our own homes, and running your Homeowner’s Association too.

**Garage Sales
They’re Legal, Provided. . .**

Many homeowners have asked “if Covenants & Restrictions don’t address the subject of garage sales, are they legal under county law?” The answer is yes, but the homeowner-operator of the garage sale must comply with the county’s rules or risk being cited for a code violation. Such violation can carry a fine!

Garage or yard sales are allowed in residentially zoned districts. It is necessary to obtain a permit for a garage sale, and display the permit at the site of the sale. One sale is allowed on any single parcel of land every six months. Signs used in connection with garage sales must not exceed four square feet in size and **m u s t n o t b e**

placed on public property or within the rights-of-way. Garage sale signs must be removed immediately at the conclusion of the sale. Auctions are prohibited, except in conjunction with community/neighborhood sponsored garage sales conducted at community facilities, such as churches, schools or homeowners associations' clubhouses.

It is a good idea for the members of Silver Ridge to remind one another of these rules when we see a garage sale in progress. A gentle reminder of the county’s rules will go a long way toward avoiding the embarrassment and a possible fine.

Holiday Decorations for the Front Entrance

Several volunteers are needed to help decorate the Front Entrance for the Holidays. The decorating will be done on Saturday, December 7th. Why not exercise your creative talents, and come join in the fun? Please leave a message at 407-263-7502 if you can help.

Financial Summary- Income and Expenses, 1/1/96 through 8/31/96

The year-to-date income and expense figures, as of August 31, are shown in the following table:

Income or Expense Category	Actual Income	Budgeted Income	Actual Expenses	Budgeted Expenses
Dues	33709	23173		
Overdue Dues	3418	0		
Interest on Dues	956	0		
Interest Earned	418	0		
Misc Income	5535	0		
Landscape & Maint			6426	8567
Utilities (Water, Elec, Phone)			1278	2008
Misc Expenses (includes retention wall repairs)			22638	2349
Management Contract			3536	3536
Legal Expenses			8390	2667
Insurance			2944	2000
Misc Administrative (includes meetings, postage, printing, supplies)			3228	2046
Totals	44036	23173	48440	23173

Pick it Up!

Am I the Only One?

by Eric Oelschlager

I spend several hours a week walking through this neighborhood. And almost everywhere I look, I see litter lying around. Often it's the same litter I saw several days earlier, still disgracing the same lawn.

And it is a disgrace. It's a disgrace that someone, lacking self respect, and respect for others, had the nerve to throw it there. And it's a disgrace that the nearby residents, apparently also lacking self respect, left it lying there, day after day after day. It's a disgrace that no one was willing to take 60 seconds to walk out to the curb, pick up the litter, and toss it in their trash can.

Almost every time I take a walk, I come home with a handful of litter, some of which I picked up hundreds of yards away from my own home, because I get so tired of it disgracing *my* neighborhood. The evening before recycling day is even more productive, since people have kindly left their

recycling bins out, so all along my way I have places to dispose of the beer bottles, milk jugs, and soda cans I find *everywhere I look*.

I keep wondering, "Am I the only one who sees this stuff? Am I the only one who picks it up?"

But I've heard similar frustrations from other people, so there are others like me, but we must be a small minority. Maybe we're a little self-righteous. Maybe we're a little bit neurotic. Maybe we're just uptight. Perhaps we should form a support group, a twelve-step recovery program, to help ourselves learn to loosen up, and be comfortable living in a trash heap, while we watch our property values slip away.

Am I the only one who refuses to let that happen?

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

FORWARDING & ADDRESS CORRECTION REQUESTED