



**Silver Oaks Subdivision, Phase I, Home Owner's Association Newsletter
October 2006**

Board of Directors/Special Appointments

President & Newsletter Editor - Bill Vickery, 423-0996
wwwjr@cox.net

Vice President – Vacant

Treasurer - Margo Vickery, 423-0996,
mvickery1@cox.net

Secretary - Vacant

Architectural Committee

Chair - Vacant

Kim Bowman, 398-6287, phil-dirt@cox.net

* Kevin Miller, 689-4524, kmiller60@hotmail.com

Grounds Committee

Chair - Vacant

Gerald Campbell, 689-1249, buffinvestr@aol.com

Members at Large

Adam Grabowski, 423-0110, amgrabowski@cox.net

Johnny Williams, 689-4495, Johnny.Williams@cox.net

* non-board member.

Volunteers

Webmaster – Darren Etheridge,
423-0830, detheridge@clerkofcourts.cc

Neighborhood Watch Committee

Kim Bowman, 398-6287, phil-dirt@cox.net

Vic Fleischer, 682-6308, vicm2@cox.net

Angela Etheridge, 423-0830, aetheridge66@yahoo.com

Common Grounds Decoration Committee

Vacant

Welcome Wagon

Connie O'Neill, 682-4654, josephroneill@cox.net

Newsletter

We publish this newsletter monthly. It follows each Owner's Association Board of Director's meeting. Opinions expressed are those of authors. Permission for Silver Oaks Phase I residents to reprint is granted. Articles/items are solicited for this newsletter and need to arrive by the end of each month for publication the following month, if room permits. We prefer to stay away from religious or political statements, but see nothing wrong with announcing social, church, or political events. Mail or e-mail to Newsletter Editor. Photos/art work are welcome also. Written details surrounding photos/art work are appreciated. Who, what, when, how, etc.

Advertising

Want to be a newsletter sponsor? Being a sponsor can be very good for your business. This newsletter will reach well over 110 families. \$36.00 will get your business card included in this newsletter for one year. Contact our Treasurer on how you do it.

Next Silver Oaks Phase I

November 14, 2006

Davidson Middle School

6:30 pm to meet

You are invited and encouraged to attend..

Web Site: <http://www.silveroaksfl.com>

**Silver Oaks Phase I
Home Owner's Association
P.O. Box 1542
Crestview FL 32536**

From the President

Our Annual General Membership Meeting was very well attended. We had 22 lot owners plus many family members present with 53 proxy votes. Therefore, a total of 75 lot owners were represented. That number far exceeded the required 39 necessary for a membership quorum. Thanks to Margo Vickery for taking care of the food and drinks for the meeting. The subs came from Publix's deli counter.

Thanks to Edwin Santos and Barbara Cole whose three-year terms on the Board of Directors are up. Both have done a lot of good work for the Home Owner's Association. We wish them all the best.

As you'll see in the below summary, this is my last newsletter for Silver Oaks Phase I. I have resigned from the Board of Directors effective the end of this month. Before I sign off, I would like to say that I believe the Silver Oaks Phase I Board of Directors not only has the right to enforce our Covenants and Restrictions, they are supposed to. And, common sense and reason should be used in enforcing them. Nevertheless, when you have board members holding court in and outside the boardroom saying we can't do anything to people who do not abide by the Covenants and Restrictions and refuse to step up to or support enforcement actions, it sends a clear message to the lot owners. That message is the Board of Directors is ineffective. Ineffective organizations do not take care of business. I'm hopeful whoever replaces me on the board can inspire the Board of Directors to be effective and work as a team.

It was gratifying to see so many folks turn out for this meeting. Thanks to those that have supported our efforts over this past year. I urge each of you to ponder what you can do to help keep Silver Oaks looking good and being a sought after place to live. Get involved. Ponder the Vision Statement below. Your property values depend on this area remaining maintained at the level it should be.

Regards,

Bill V.

Silver Oaks Phase I Owners Association (HOA) Board of Directors

Mission Statement: The Silver Oaks Phase I Owner Association Board of Directors (BOD) manages the affairs of the Silver Oaks Phase I Owners Association. The BOD uses the By-Laws of Silver Oaks Phase I Owner's Association; Declaration of Covenants, Conditions and Restrictions of Silver Oaks Subdivision Phase I; and Written Procedures approved by majority vote of the BOD as primary guide lines when carrying out their duties. Duties include, but are not limited to: management of the common areas and facilities, management of owner assessment dues, and architectural review controls.

Vision Statement: Working as a team, the Board of Directors assures exclusive country living within the area while promoting community participation in the Owner Association by being good stewards of the requirements and funds. Good will and communication are also promoted.

Our prestigious area remains a sought after place to live and property values remain on par with or exceeding that of neighboring communities.

Silver Oaks Phase I Board of Director/Annual General Membership Meeting
October 10, 2006 Summary

Location: Davidson Middle School, Crestview, Florida

Welcome, Introductions, Overview of Meeting. Bill V.

Treasurer's report.

- Income & expenses of August and September 2006. **Income:** \$150.00 **Expenses:** \$2992.08
- Margo V., reported that our Annual Expenditures versus Budget to date (October 2005-September 2006) came in as 67.14% of budget for the entire year.
- Money in bank. \$43,949.51
- Margo V., presented the 2007 Line-by-Line Budget for review and approval by board. Budget approved was \$17,550.00. Margo referred to financial statements stating that we had a net income of \$11,055.21 during 2006 fiscal year. Ending bank balance of September 30, 2005, was \$32,894.30. New bank balance as of September 30, 2006 is \$43, 949.51 as stated above.
- Margo V., presented rationale for proposed 2007 owner's annual assessment for review and approval by board. \$135.00 was approved as the 2007 assessment.

Architectural Review Committee Report.

- Address(es) and Items approved since last meeting:
 - 2607 Palamino Trail - pool, fence, sheds, and retaining wall project
 - 5856 Calumet Court - pool, fence, and retaining wall project
 - 5853 Calumet Court - pool and fence project
- Pending ARC packages:
 - Lot #39, Block A (5882 Saratoga) details on fence & fence/enclosure for swimming pool.
- Concealment actions on two existing whole house generators at:
 - 5884 Saratoga Drive. Pending.
 - 5862 Hunting Meadows. Pending.
- Other pending.

Reported second shed in fenced yard at 5858 Hunting Meadows without ARC approval. Pending.

Old Business.

- Yard of The Month for October 2006 is located at 5867 Saratoga Drive. Congratulations to the Stevens family.
- Barbara Cole reported that her committee has received 39 responses concerning the Amendment project for Covenants and Restrictions. Pending.
- Ed Santos reported that he is approximately 95% done with the petitions on speed bumps and sidewalk from front of Phase I to Davidson Middle School. Pending.
- Grounds Committee reported erosion repair and runoff cleanout into all five retention ponds and thank you action is pending.
- Adam Grabowski reported status of discount coupons/other items from local businesses other than Ryan's or Applebee's which have already by contacted by Gerald Campbell is pending. Plan is to use items as Yard of the Month awards and if enough are received, include them in Welcome Baskets for newcomers. Pending
- Grounds Committee reported status of high grass/weeds on vacant lots (front parts of lots) as pending.
- Grounds Committee reported status of broken light fixtures illuminating both sides of Silver Oaks sign at front of area as pending.
- Bill V., provided copy of letter to owner of Hunting Meadows Shed and Swale issue and reminded board that action by the Board of Directors was due in November 2006. Pending.
- The written instructions project implementing and clarifying of the By-laws and Covenants and Restrictions as suggested by Tom Smith several months ago has been cancelled as requested by Barbara Cole and approved by a majority vote of the board of directors. Closed.
- Grounds Committee reported status of at least two estimates on digging water well, installing pump, creating a housing, and connecting to sprinkler system estimates at front area as pending.
- Grounds Committee reported status on reported broken sprinkler in last zone on left exiting area as pending.
- Gerald Campbell reported that he would be responsible for the sustainment program for discount coupons/other items from Applebee's and Ryan's for our Yard of The Month winners as long as he is on the board. He was informed that we have none left in reserve. Will need one or more for November winner. Pending.

New Business:

- Bill V., reported that RV in side yard complaint on Sorrel Ridge Road has been resolved. RV is gone. Closed.
 - Bill V., reported that ARC Chair, Pat Bacon has resigned. No volunteers from the board or from the audience. Fill action carried forward to next board meeting. Pending.
 - Lot owners on Barbara Cole's recent petition. Reference Notice to Voice Your Concerns article by Bill Vickery on page 7 of our September 2006 newsletter. No one attending wanted to speak up supporting this petition signed by 39 people. This matter is closed.
 - Bill V., reported that Board Member Darren Etheridge has resigned from the Board. That position will be added to those expiring ones for nominations and volunteers. There are two years left on that term. Person selected for that position would be appointed/elected for the remainder of the two-year term. Pending.
 - Bill V., provided Annual Report to Owners. Board accomplishments for this past year are:
 - Yard of the Month program (Photo in newsletter and free food for winners at local Ryan's.)
 - Monthly newsletters. Hand delivered for residents living in Phase I to save postage costs.
 - Neighborhood Watch program implemented.
 - Damaged mailbox station repairs at little or no expense to homeowners. No longer in being.
 - Petitions circulating on getting speed bumps on Hunting Meadows and paved walk way from front of Silver Oaks Phase I to Davidson Middle School.
 - All lot owners paid their annual assessment dues before May 2006. No need for liens or agony.
 - Mission and Vision Statement for Board of Directors created and included in monthly newsletters.
 - Pre-4 July 2006 picnic/event for Phase I homeowners/lot owners on 1 July 2006. 52 folks dined with us. Hosted by Board of Directors.
 - Amendments to existing Covenants and Restrictions vote is ongoing.
 - Concrete park bench installed at Retention Pond on Huntington and Saratoga.
 - Reduced expenses, which reduced annual fee from \$185.00 per lot owner to: \$135.00
- Examples:

Several self-help repairs in common area.

Three paying Sponsors for newsletter.

Adjusted watering in Common Area to best conserve.

Cut back on cutting grass in some retention ponds. NOTE: Each time one retention pond is NOT cut saves us \$75.00.

Help (\$100.00) from Phase II on common web site fee that Phase I and Phase II use..

- Bill V., stated that this meeting is his last as President of the Board of Directors and his last as a Board Member. He is resigning. He cited his inability to get the board of directors to work together, to respect each other, to carry out tasks in a timely manner, and in general to take care of the business at hand as his rationale for resigning. He will remain on the board long enough to complete the October newsletter and to turn over documentation on file to new board, up to the end of October 2006. There are two years left on his term and the person appointed/elected to complete his remaining term will complete the remainder of his term. Two years.
- Margo V. resigned from the Board of Directors. She found the continuing use of email by certain board members to make personal attacks on individuals who had differing points of views from theirs to be offensive and unproductive to the business at hand. It made these board members ineffective in the daily business of the board. There is one year left on her term and the person appointed/elected to complete her remaining term will complete the one-year remainder of her term.
- Bill V., asked for nominations/Volunteers for the five Board Of Director Vacancies. Some discussion ensued about nominating Darren Etheridge to run, but since Darren was not present and the process over at least the last two years has required nominees to be present and to consent to run before they are placed on the ballot, he was not nominated.
- Bill V., explained the Voting Process. Lot owners elect the board members at this meeting. The issued ballot contains a YES or NO vote by each person or issue being voted on. Ballot also reflects number of proxy votes assigned to ballot holder. Majority vote decides each vote.
- Due to no nominations or volunteers for the vacant board positions, especially with 22 lot owners present, Bill V., made a motion that was seconded for a committee to be formed to study the feasibility for the Board of Director's business of Phase I to move to the existing Silver Oaks Phase II board. The Phase II board would then become the Board of Directors for Phases I and II. There are bound to be some cost savings and efficiencies associated with such a merger. For example, we both pay the same accountant to administer our funds. We're paying for two mail boxes and two bank accounts. Administration and management would have to continue under the respective By-Laws and Covenants and Registrations, as there are some minor differences at least with the Covenants and Restrictions as the Phase II ones are about four years newer than the Phase I ones. Phase I 2007 homeowners assessment has been locked in at \$135.00 and that is a lesser amount than Phase II people pay. But, the Phase II people get swimming pool privileges included in their annual assessment fee. Phase I people should not expect swimming pool privileges at \$135.00 a year if this recommendation came to pass. One downside to the merger could be that Phase II is still trying to get the back of the area to look as good as the front of the Phase I area. Some future costs are involved in that. Bill pointed out that the only thing that really separates our areas is a ditch and the houses are essentially the same. As mentioned before, we share the same accountant in Crestview and consolidation of the treasurer accounts and functions could be done easily. After some discussion, the motion was seconded and placed on the vote ballot for a YES or NO vote by the lot owners. **NOTE:** See WANTED: at the top of page 6 of this newsletter.

- A motion was made and seconded for the remaining four board members to seek volunteers for the board of director vacancies by the next Board meeting scheduled for November 14, 2006. NOTE: According to our Covenants and Restrictions, Article VIII, Section 6, "A vacancy in any office may be filled by the board. The officer appointed to such vacancy shall serve for the remainder of the term of the office he replaces."

- Lisa Williams of Calumet Court volunteered to run for one of the Board of Directors vacancies and said she would serve as the Secretary for the Board.

- The following items were placed on the ballot:

#1. Form a committee to study feasibility of merging Phase I and Phase II Silver Oaks under the administration and management of existing Phase II Board of Directors. Determine pros and cons.

#2. Allow remaining four board members to complete the board of directors to the required nine members by the next Board Meeting on November 14, 2006.

#3. Elect Lisa Williams to Secretary to the Board of Directors.

- Voting Results are:

#1. Passed by majority vote.

#2. Passed by majority vote.

#3. Not passed by majority vote.

- Meeting adjourned. Next Phase I Board of Director's meeting is November 14, 2006

WANTED: Volunteers to be part of the committee determining feasibility of consolidating of Phase I and Phase II Board of Director functions. Contact Bill Vickery, 423-0996 or send email to wwvjr@cox.net

Storage Shed Set Backs. Okaloosa County says sheds are allowed in back and side yards, but they have to have a minimum of 3 and 1/2 feet set-backs. That is from the property line. You can find out more about their requirements on sheds and more at:

<http://www.co.okaloosa.fl.us/doc/chapter%2007.pdf>



WELCOME TO:

- Robert P. and Sharon V. Evans family, 5856 Huntington Meadows (effective 20 October 2006)
- Kimberly Pascal family of 5851 Hunting Meadows Drive

NEW RESIDENTS: If you recently moved into our area and have not received a welcome basket, please let us know. Contact one of your Board Members listed on the cover of this newsletter.

IF YOU HAVE A NEW RESIDENT AS A NEIGHBOR: Please introduce yourself and welcome them to our neighborhood.

BABY SITTING SERVICE OFFERED: Certified baby sitter. References available. Call Lalie Bowman, 398-6287, 398-6306, or 305-2659.

SERVICE OFFERED: Baby sitting in your home. Contact Amy Santos, 259-2567.

SERVICE OFFERED: Baby Sitting (Child Care) - Available anytime during the weekends and anytime after 5:45 (get off work) on weekdays! Is also available to baby sit for families outside Silver Oaks.

Qualifications: Senior at the High School, 17 years old, oldest of 6 who interned at Antioch elementary school as a kindergarten aid also participating in her second year in the Early Childhood Education program at Crestview high and taught Preschool. Participating. Has taken CPR course and First Aid courses and passed the written exams and will be. **NOW WORKS FOR A LOCAL DAYCARE!** She has extended experience in ages 1 - 5 years. Is also available for pet sitting and dog walking! Call Cell anytime 850-398-3353 or home anytime between 8am and 10pm 850-398-4159. Please feel free to leave a message! Genevieve Wiedemann is the young lady. You can sign up for sitting via web site. Check out her web site at:

www.geocities.com/genschildcare

SERVICE OFFERED: I will wash your car or truck in my or your driveway using my soap and accessories. Contact Edwin Santos, Jr., 259-2567.

OUR SPONSORS

If you need monogramming, logos, or embroidery work done, we don't think you will find a more convenient place to have it done. The Calhoun's home is the last house on the right leaving the front of our area. Contact Lisa Calhoun and/or check out her web site.

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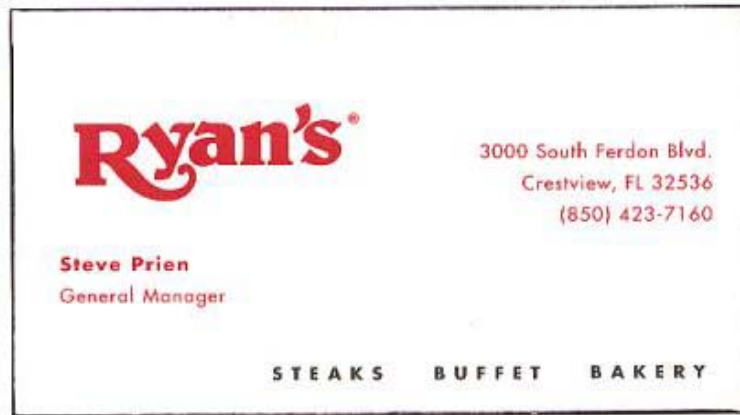
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Thanks again to Ryan's for their support concerning our Yard of The Month winners. Give them a chance to earn your business. You won't leave hungry.



Thoughts to Ponder

Our background and circumstances may have influenced who we are, but we are responsible for who we become. (Author unknown)

Either you control your attitude or it controls you. (Author unknown)

Don't accept your dog's admiration as conclusive evidence that you are wonderful. -Ann Landers

Ever consider what our dogs must think of us? I mean, here we come back from a grocery store with the most amazing haul -- chicken, pork, half a cow. They must think we're the greatest hunters on earth! -Anne Tyler

You can say any foolish thing to a dog, and the dog will give you a look that says, 'Wow, you're right! I never would've thought of that!' - Dave Barry



**Yard of The Month for October 2006 is at 5867 Saratoga Drive
Congratulations to the Stevens family**



**Silver Oaks Phase I Newsletter Editor
P.O. Box 1542**

Crestview FL 32536

TO: