



**Silver Oaks Subdivision, Phase I, Home Owner's Association Newsletter
December 2007**

**Board of Directors/Special
Appointments/Volunteers**

President - Edwin Santos, 682-2911
hmd5859@cox.net

Vice President – Barbara Cole, 682-5283
franzcole@cox.net

Treasurer - Margo Vickery, 423-0996
mrvickery1@cox.net

Secretary – Susan Cooper, 423-5699 dlcammo@cox.net

Architectural Committee

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

Lee Serman, 826-0262

Al Hansen, 682-8182 karanal@cox.net

Jim Vance, 398-8268 jimandlesleyvance@cox.net

Grounds Committee

Chair - Karen Figueroa, 689-3442 kitt2u@cox.net

Al Hansen, 682-8182 karanal@cox.net

Mike Maharaj, 758-0052, harrybson@yahoo.com

Barbara Cole, 682-5283 franzcole@cox.net

Kevin Miller, 689-4524 kmiller60@hotmail.com

Common Grounds Decoration Committee

Chair - Barbara Cole, 682-5283 franzcole@cox.net

Karen Figueroa, 689-3442 kitt2u@cox.net

Neighborhood Watch Committee

Pending

Webmaster -

Primary, Jim Vance, 398-8268

jimandlesleyvance@cox.net

John White, 398-6032, Alternate

Newsletter Editor – Bill Vickery, 423-0996,

wwwjr@cox.net

Welcome Wagon

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

Al Hansen, 682-8182 karanal@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 will announce 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 115 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 Board of Director's
Meeting**

January 8, 2008, Davidson

Middle School , 6:30 pm to meet

You are invited and encouraged to attend..

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

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

2008 Board of Directors

Newly Elected (November) members:

Name	Term Expires (December)
Barbara Cole	2010
Susan Cooper	2010
Karen Figueroa	2010
Al Hansen	2010
Margo Vickery	2010

Continuing members are:

Mike Maharaj	2008
Kevin Miller	2008
Edwin Santos	2008
Lee Sterman	2008

Special Appointment (non-voting member):

Jim Vance	2008
-----------	------

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.

From the President

As our ever popular Silver Oaks Phase I Newsletter gets back in circulation, I want to take a few sentences to wish each of our families in our community a very Merry Christmas and a very fruitful and peaceful New Year. We truly are blessed to live in a beautiful community, with great families. I am sure this is the case in other communities, but I feel ours is one notch above. (You think maybe I am biased?) Please keep in prayer the sick, the elderly, and the deployed members of our community. To those families I would like to tell you that if there is anything at all that you need help with, please feel free to let your Board of Directors know. We stand ready to help in any way possible. To our new families in the community, a very heartfelt welcome goes out to you. I have got to say you made a great choice in a community to live in. With all that said, I wanted to express an invitation to all to attend the monthly Board of Director meetings as we will no doubt be taking on issues that affect all of us. We want to certainly take all of your best interest in, and represent you well. If you cannot attend, feel free to contact any board member, and your concerns will be addressed. Again, Merry Christmas, Happy New Year. I will see you on the other side.

Edwin Santos

2008 Budget and Homeowner's Assessment Amount

By: Margo Vickery, Treasurer

The Board of Directors approved the 2008 SOHOA Phase I budget. The total budget is set at \$17,550.00. The 2008 homeowner's assessment is \$135.00 per lot. There are 130 lots in our subdivision and the individual assessment is based on 1/130th share of the total budget. Our budget remains the same as last year but the allocations are different. Dues assessment notices for 2008 will be sent out by Mike McDuffies' Accounting Services within the next ten days.

The Board also approved a new contract with Mike McDuffie. Our monthly fee will rise from \$135.00 per month to \$150.00. This still falls below the average area charge for this service.

HOLIDAY SAFETY TIPS FROM THE Okaloosa County Sheriff Office

From: Ashley Barrineau <abailey@sheriff-okaloosa.org>

Personal Safety.....

- Park your car in a well lit area and be aware of your surroundings.
- Carry only the credit cards you intend to use and avoid carrying large sums of money.
- Never leave packages or valuables in your vehicle that are visible.
- While out and about, present an alert appearance.
- There is safety in numbers.....so shop with friends or relatives.
- Carry the day's most expensive purchases closest to your body, and don't carry so much you lose the ability to react quickly.

Residential Safety.....

- Be extra cautious about locking doors and windows when you leave the house, even for a few minutes.
- Indoor and outdoor lights should be on automatic timers.
- Large displays of holiday gifts should never be visible through the windows and doors of your home.
- When leaving the house for an extended time, call the Sheriff's Office to be put on our vacation watch list.

Driving Safety.....

- Please report dangerous, aggressive or impaired drivers without delay by dialing 651-7400 for South County or 689-5705 for North County.
- Holidays are a time of celebration, so if you drink please designate a sober driver.

A few extra precautions can keep your business from being victimized by a burglary.....

- This holiday season: keep it well lit, especially around doors, windows, skylights or other entry points.
- Remove all expensive items from window displays at night.
- Don't keep large sums of cash on hand and make frequent drops.
- Keep your cash register in plain view from the outside of your business, so it can be monitored by the Sheriff's Office during the day or at night. Leave it open and empty after closing.
- Make sure holiday specials, placards or signs don't inhibit field of vision or the ability to see common areas.
- Check the parking lot for good lighting and unobstructed views.
- When closing for the evening, walk out as a group.

• If you are left alone or feel nervous, call the Sheriff's Office to ensure your safety.

Architectural Review Committee (ARC) Recent Approvals

By: Kevin Miller, ARC Chair

I would like to say congratulations to homeowners on their projects and if we can be of any further assistance please feel free to call.

APPROVED PROJECTS

2634 Sorrel Ridge - 16x32ft pool with spa.

5880 Saratoga Dr. - Split level deck.

2621 Sorrel Ridge - 6ft vinyl privacy fence bordering the lot and 4ft picket on retaining wall.

2606 Pinto Lane - 18x32ft covered patio that matches existing architecture of the home.

5843 Saratoga Dr. - Three sided 4ft gothic style picket and one side 6ft shadow box fence.

2645 Sorrel Ridge - 4ft three sided fence matching the existing retaining wall.

DISAPPROVED PROJECTS

None

PENDING PROJECT REVIEWS

None

Community Yard Sales

By Karen Figueroa

Each year in the beginning of April and the first part of October our community along with Silver Oaks, Phase II, host a Community Yard Sale. These are so that everyone can have one big sale together and draw in lots of buyers. Phase I and Phase II, Home Owner's Associations, will place an ad in the papers the week before the event. Signs will be placed at the front entrance. All the homeowners have to do is place their items out on their driveways, have fun selling, and count your money! A reminder of the Sales, date and time will be sent to homeowners one week prior to the event. If you have any questions you can contact, me, Karen Figueroa at 689-3442 or Kitt2u@cox.net.

Pets

By Barbara Cole

Please keep your pets under your control. Homeowners are reminded that our Covenants and Restrictions, Article. IX, Use Restrictions, Section 7, talks about control of pets. These guidelines are intended to avoid unpleasanties among homeowners and to minimize potential accidents involving pets and/or people.

Christmas/Holiday Decoration At Front of Area

By: Bill Vickery

Thanks to Barbara Cole and Karen Figueroa of our Common Grounds Decoration Committee and homeowners, George and Brenda Stevens of Saratoga Drive for their beautiful work at the front of our area. Looks very classy!

New Folks

By: Bill Vickery

WELCOME TO: Jim and Leslie Vance, 2640 Sorrel Ridge Road. Jim and Leslie and their daughter Hardy, and son Tres, moved here from New Jersey. Jim is a pilot at Eglin AFB.

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.

Silver Oaks Phase I Directory

By: Bill Vickery

Phase I residents, Ginger Arthur and Susan Nagy, have volunteered to compile a directory of all our residents. This will be a voluntary thing on your part. If you want to help them save some time in doing this, you can go direct to them via email to provide them the following:

Name(s)

Street address

Phone #

E-mail address(es)

Children and ages as of Jan 08

Business (anything from Babysitting, lawn mowing, home base type business, or regular or service business) that they would like to have their neighbors know about.

And, if you would like to be in or organize a club/group for the neighborhood - playgroup, book or other suggestions.

We believe this is a great idea to help folks get to know each other better. Contact Ginger at 398-6014 or willsbear@cox.net or Susan at dscnagy@cox.net

Pet Shelter Donations Received from: Karen Figueroa

This year the Hughes family is planning on donating needed items to the local pet shelters for Christmas. How great it would be if we, as a community, could rally together and make the donation even more special. The foundations that they will be visiting are the following:

N.O.A.H. (N. Okaloosa Human Society in Crestview)

A.R.F. (Allen Rescue Foundation in Defuniak Springs)

P.A.W.S. (The Humane Society and Adoption Center in Okaloosa County)

S.O.C.K.S. (An organization that tries to find homes for CATS in FWB)

Items to donate:

OLD BLANKETS

TOYS

TREATS

FOOD - puppy, kitten, dog and cat (purina products preferred but not necessary)

*Monetary donations would be greatly appreciated for special need animals to help them find new homes. If donating money, please make your check out to the shelter of your choice.

If you decide to participate in this Christmas giving alliance, please drop your items off at 5844 Saratoga Drive (Phase I) with a note attached with your info, name, address, etc. optional and the foundation you would prefer to donate to. Items without a note will be divided equally between shelters. The items will be donated per Silver Oaks Community Phases I and II.

*Info will only be used to return Thank You cards to participants (for tax purposes.)

We will begin our drop offs to the shelters on Monday, December 17. Please find it in your heart to help our less fortunate canine and feline friends, and the ones that take care of them year round, this giving time of year. Any gift is surely appreciated. Thank you for your time and God Bless you and yours this Christmas season.

Warmest Wishes,
Angela Hughes

ODDS and ENDS

DO IT YOURSELFERS: Here's a web site that you might find useful. It's by the folks from Do It Yourself Network (DIY on cable TV) and covers all sorts of repairs, tips, etc., on vehicles. Contains how to videos.

http://www.diynetwork.com/diy/autos_boats

SERVICES RENDERED: For alterations call, Karen Figueroa at 689-3442

PONDERMENT MATERIAL: These thoughts would make a nice plaque for a daily reminder.

Three things in life that, once gone, never come back -

- 1. Time**
- 2. Words**
- 3. Opportunity**

Three things in life that can destroy a person

- 1. Anger**
- 2. Pride**
- 3. Unforgiveness**

Three things in life that you should never lose

- 1. Hope**
- 2. Peace**
- 3. Honesty**

Three things in life that are most valuable

- 1. Love**
- 2. Family & Friends**
- 3. Kindness**

Three things in life that are never certain

- 1. Fortune**
- 2. Success**
- 3. Dreams**

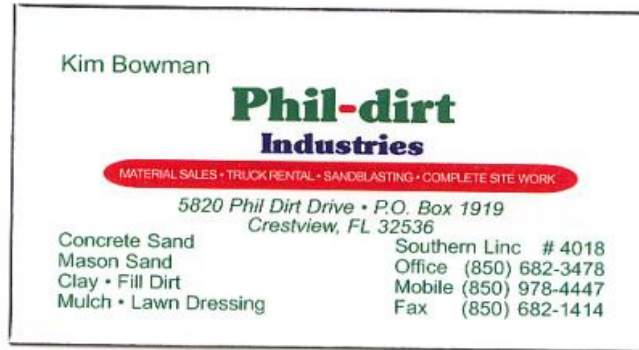
Three things that make a person

- 1. Commitment**
- 2. Sincerity**
- 3. Hard work**

(Author unknown)

OUR SPONSOR

Here's a sponsor that is one of us. Located very close and familiar with our area. Give Phil-dirt Industries a chance to earn your business.



**Merry Christmas
And
Happy New Year**

