



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

August 2008

Board of Directors/Special Appointments/Volunteers

President - Edwin Santos,
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Vice President - Barbara Cole, 682-5283
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Treasurer - Margo Vickery, 423-0996
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Secretary - Susan Cooper, 423-5699 dlcammo@cox.net

Architectural Committee

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

Chair- Al Hansen, 682-8182 karanal@cox.net

Webmaster

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Welcome Wagon

Chair - Connie O'Neill, 682-4654, josephroneill@cox.net
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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. \$35.00 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 Home Owners Association Board of Director's Meeting
September 9, 2008, 6:30 pm
At Davidson Middle School
You are invited and encouraged to attend.**

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

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

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 Vice President

Thanks to the Silver Oaks Phase I, Board of Directors, Grounds Committee, the Silver Oaks Homeowners Association recently had some sections of sidewalks replaced due to cracking. The streets that were involved were Hunting Meadows Drive, Pinto Lane, Palomino Trail, four different places on Sorrel Ridge Road, and two places on Saratoga. Once a lot owner constructs a sidewalk the replacement, repair and maintenance of that sidewalk shall be a common expense of the association. The exception is if the homeowner or some other known party is responsible for the damage.

Barbara Cole

Architectural Review Committee (ARC) Recent Activity

By Kevin Miller

APPROVED PROJECTS: None.

DISAPPROVED PROJECTS: None.

PENDING: 5841 Hunting Meadows Dr., Screened patio

New Folks

By Al Hansen

WELCOME TO: Adel and Deloris Johnson, 5837 Saratoga. They have three children, one son and two daughters, ages 11, 4, & 2

NEW RESIDENTS: If you recently moved into our area and have not received a welcome basket, please let us know. Contact Al Hansen or Connie O'Neill 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 August 2008 Yard of The Month

By Karen Figueroa

**2650 Sorrel Ridge Rd.
The Anderson's
Shannon, Stephen, Victoria, Noah & Ethan**

Donations (gift) by:

Bella Donna Day Spa (A man's Pedicure and a free months tanning for women from Bella Donna Day)
648 North Wilson Street
Crestview, FL
(850) 689-8904

Ryan's Grill, Buffet, Grill, and Bakery (free dinner for two)
Crestview, FL

Publix Market (\$25.00 dollar gift certificate from Publix)
Crestview, FL

Covenants, Conditions, and Restrictions of Silver Oaks Noncompliance

By: Margo Vickery, Grievance Committee Chairman

At the June 2008, Silver Oaks Phase I Board of Directors Meeting, a grievance committee of three directors, majority vote decides, was formed and tasked to look into Covenants, Conditions, and Restrictions noncompliance reported by members of the Silver Oaks Phase 1 Owners Association.

If you have a complaint, we ask you first to try and resolve this matter with your neighbor. Most neighbors when approached with a complaint, in a nice manner, will endeavor to do what is right and meet the requirements of our Covenants, Conditions, and Restrictions.

The paragraph below is written into our covenants and restrictions for a reason.

" ...Any Owner shall have the right to enforce, by any proceeding at law or in equity, all restrictions, covenants, reservation, liens, and charges now or hereafter imposed by the provisions of this Declaration." Article X11, Section 1.

If approaching your neighbor does not work, then put your complaint in writing, an email will suffice, and our committee will look at the problem. We do our best to be fair and consistent. We look forward to an equitable settlement for all concerned. If you have any questions about noncompliance or perceived noncompliance, I'm at 423-0996 and my email is mwickery1@cox.net, or by regular mail at Silver Oaks Owner's Association, Phase 1, PO Box 1542, Crestview 32536.

Owner Responsibilities

By Margo Vickery

Most residents understand they have responsibilities regarding their property and we believe they would maintain their property properly whether we had Covenants and Restrictions or not. But, some may need a reminder of the basic requirements.

Article VIII, Section 2, says, in part, "Each owner shall be responsible for the maintenance of his Lot, including all structures, parking areas, and other improvements located thereon in a manner consistent with the community wide standards and all applicable covenants."

Article VIII, Section 10, says, in part, "It shall be the responsibility of each Lot Owner to prevent the development of any unclean, unsightly or unkept condition of the building or grounds on such Lot which shall substantially decrease the beauty of the neighborhood as a whole or a specific area."

Both of those Sections say a lot more. And, you'll find specific requirements in the Covenants and Restrictions. If you aren't familiar with the requirements, we urge you to learn them. If you no longer have your copy of the requirements, you can find them on our web site. If you don't have access to the Internet, contact one of our board members for a copy.

Snakes

By Margo Vickery

We've had several recent reports of snakes seen in the neighborhood. We should remember they (or their families) were here long before we were. Most are harmless, but still scare folks. Be careful and observant in your yard. Don't forget, they like wood or leaf piles, hose boxes, trash piles, and other places of shelter.

1-800-GOOG411

By Bill Vickery

Here's a number worth putting in your cell phone. This is an awesome service from **Google** and it's free. Great when you are on the road. Check out the video clip!! <http://www.google.com/goog411>

The Best (and worst) ways to Back Up

By Joseph D. Younger

Whether in your driveway or a shopping mall, put your brain in gear before you shift into "R".

On a per-mile basis, backing up may represent the most dangerous bit of driving you undertake every day. According to the most recent government statistics, vehicles going in reverse account for 182,000 crashes annually. That doesn't seem like much (it represents less than 2 percent of the total on U.S. roads) until you

consider that driving backward involves a miniscule fraction of your overall mileage. Besides, the official stats don't include those "Duh!" driveway moments, the times when people back into a pole or a garbage can, denting the back bumper or busting a taillight. Such minor incidents usually never make it to police reports.

Nevertheless, backing-up collisions take a shockingly high human toll. According to the National Highway Traffic Safety Administration, vehicles going in reverse kill more than 160 people and injure about 10,000 others in an average year. Experts suggest that elderly pedestrians and toddlers less than 5 years old are most at risk of being killed or injured by a vehicle backing up. In fact, one survey of hospital emergency admissions in Orange County, Calif., found that 57percent of all toddlers involved in pedestrian-vehicle collisions were struck by vehicles going in reverse. Separate studies indicate that most serious backing-up crashes involve sport-utility vehicles, pickups or vans, all vehicle types with generally poor rearward visibility.

Most fatal back-up collisions occur in driveways. But in parking lots, reverse is clearly the most dangerous gear of all. According to one recent study, vehicles backing up accounted for a whopping 59 percent of collisions that injured pedestrians. Whether you're backing out of a parking space, your driveway or anywhere else, follow these "do's" and "don'ts" for doing it the smart way:

DO walk around your vehicle once before you get in. On many vehicles, high rear decks and headrests restrict visibility out the rear window. From the driver's seat, you can't see anything at your back bumper. Many serious backing accidents involve drivers who simply never see little kids directly behind them.

"Never just assume that you have a clear path in which to back up," says Wave Dreher of AAA Colorado's Traffic Safety Department. "Before you get in the car, check for children nearby and other objects directly behind you."

DON'T use only your mirrors. Even the biggest rearview and outboard mirrors don't provide a field of view large enough with which to back up safely. They do little good when you're moving in reverse.

DO turn your head and shoulders in the direction you want to go. Under almost any circumstances, the rear window affords your best view to the rear.

"If you're going straight or turning to the right as you're backing up, turn your head and shoulders to the right," advises Dreher. "Put your right arm on the back of the seat, and keep your left hand on top of the steering wheel." To turn left while in reverse, reverse the position. Twist your head and shoulders to the left, and keep your right hand at the top of the steering wheel. Choose a reference point several dozen feet away and steer toward it.

DON'T stick your head out the window. "You have more control of your vehicle when your head is inside it," says Dreher. Besides, by leaning out the window, you run the risk of whacking your dome against the outboard mirror of an adjacent car, the corner of your garage or some other obstacle. Never open your door and peek to the rear while the vehicle is in motion.

DO give yourself a lift. The higher you sit, the more you can see out the back window. A low seating position enlarges the blind spot to the rear, because the rear deck and trunk screen objects near your back bumper.

"Use your left leg to press down on the floor and lift your body out of the seat a bit," advises Dr. William E. Van Tassel, AAA's national director of driver training operations. "You may have to move your left foot closer, directly in front of the seat, to get enough leverage to jack up your body. You can also scrunch your shoulders up the seatback to help lift yourself."

DON'T touch the gas pedal unless absolutely necessary. With automatic transmissions, just putting the shifter into "R" and lifting your foot off the brake not only gets the vehicle moving but also usually provides sufficient

speed. Unless you're backing up an incline, you almost never need to touch the accelerator. Moving slowly gives you plenty of time to monitor your position constantly and helps you keep the vehicle under control.

DO glance quickly and repeatedly to the front. Besides the rear, the front corner of the vehicle represents the greatest danger zone, specifically, the corner opposite the one in which you're turning. For example, if you're backing and turning left, the right front corner may strike the side of the car parked alongside you. "Take quick, repeated glances to the front to make sure you have clearance," says Dresher.

DON'T drive backward unless you have to. The best way to avoid a collision while backing up is to avoid backing up entirely. In a parking lot without wheel-stops, for instance, two empty spaces nose-to-nose present the perfect opportunity to pull through the first and head in to the second. That eliminates the need to put the car in reverse to exit, but do this only where head-out parking is legal.

DO enlist help in a tight spot. When you find your car sandwiched between two massive Subs that severely restrict your visibility, you may not be able to back out safely solo. In that case, ask your passenger or a friendly passerby to stand well behind your car and provide direction. You might have to swallow your pride by enlisting help. But which would you prefer, a slightly bruised ego or a dented fender?

This article reprinted with permission from AAA New York Car & Travel Magazine.

ODDS and ENDS

WANT ADS, FOR SALE, OR SERVICES RENDERED: Do you need something, have something to sell, or a non-commercial service you are offering the residents of Silver Oaks? For example, lawn care, car/truck washing, alterations, baby-sitting, etc. If so, please send us the details and we'll include your entry in the next newsletter.

SERVICES RENDERED:

- **For alterations call**, Karen Figueroa at 689-3442
- **POORBOY'S Auto Detailing.** Automotive detailing from basic car washes to complete detailing. Call Edwin Santos, Jr., at 398-5682

Humor

Aging: Eventually you will reach a point when you stop lying about your age and start bragging about it. (Author Unknown)

Some people try to turn back their odometers. Not me, I want people to know "why" I look this way. I've traveled a long way and some of the roads weren't paved. (Author Unknown)

When you are dissatisfied and would like to go back to your youth, think of Algebra. (Author Unknown)

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Due to their continued support of our Yard of the Month program



**August 2008 Yard of the Month, 2650 Sorrel Ridge Rd.
The Anderson Family Home**



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