



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

July 2008

Board of Directors/Special Appointments/Volunteers

President - Edwin Santos,
hmd5859@cox.net

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

Treasurer - Margo Vickery, 423-0996
[mvickery1@cox.net](mailto:m Vickery1@cox.net)

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

Primary, Jim Vance, 398-8268
jimandlesleyvance@cox.net
Alternate, John White, 398-6032, jwhitejr@aol.com

Newsletter Editor – Bill Vickery, 423-0996,
vickery2@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. \$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.

Good Information about your Homeowner Insurance Policy

By Margo Vickery

We recently received in the mail a cover letter from our Insurance Company along with a five-page letter telling us what factors are considered in establishing our homeowners' insurance premium. After reading it, we discovered that we were entitled to some discounts on our Hurricane Wind Premium, and it may also reduce our hurricane deductible. Our policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof and installing hurricane protection type shutters are the two most cost effective measures you can take to reduce the hurricane-wind premium. Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 84.0%.

We mistakenly believed that because our house was built after 1 March 2002 that we were already receiving a 68% new home discount. On calling our agent, we found that no discounts had been taken for the below listed hurricane improvements. Call your agent to make certain you are receiving these discounts. We received an immediate 47% discount (\$660.00) on the hurricane-wind premium from our first call by taking pictures of all four sides of our Hip Roof on a digital camera and emailing the pictures to our local agency. Almost all roofs in Silver Oaks Phase I are Hip Roofs.

Most homeowners will need an inspection to verify that other discounts can be taken. Free inspections are being offered through the new "My Safe Florida Home" program. Visit www.mysafefloridahome.com or call toll-free 1-866-513-6734. To be eligible, Floridians must live in single-family, site built homes.

If you are considering any of these improvements because you don't have them, ask a licensed contractor for an estimate. You may be eligible for a matching grant up to \$5,000 through the My Safe Florida Home Program!

Existing Construction Discounts (Homes built prior to 2002):

Roof Covering (i.e., shingles or tiles)

- Meets the Florida Building Code 14.0%
- Reinforced Concrete Roof Deck 84.0%

How Your Roof is Attached

- Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood 25.0%
- Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood 27.0%

Roof-to-Wall Connection

- Using Clips – defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud 51.0%
- Using Single Wraps – a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss 55.0%
- Using Double Wraps – straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss 56.0%

Roof Shape

- Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid). 47.0%

Secondary Water Resistance

- Defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off. 8.0%

Shutters

- Intermediate Type – shutters that are strong enough to meet half the old Miami-Dade building code standards 37.0%
- Hurricane Protection Type – shutters that are Strong enough to meet the current Miami-Dade building code standards 48.0%

Architectural Review Committee (ARC) Recent Activity

APPROVED PROJECTS: No report.

DISAPPROVED PROJECTS: No report.

PENDING: Unknown.

Silver Oaks Phase I July 2008 Yard of The Month

By Al Hanson

The yard of the month committee has selected the Faircloth home located at 5856 Calumet as the yard of the month, for July. Congratulations, Darren, Jeri and family.

Donated gifts to the family were provided by: The Blonde Bellagio; Azteca Mexican restaurant, and Publix market, all here in Crestview.

Thanks to all the donors for their generosity.

New Folks

WELCOME TO: Josh and Kathlene Carter, 5842 Hunting Meadows. They moved here from Houston, Texas.

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 Board of Director Meetings

By Bill Vickery

Do you ever wonder what is going on in the neighborhood? Why things are done or aren't? What decision processes are in place at the Board Director meetings? Who is on the board? Why not come out and attend one or more of the monthly meetings? Better yet, ask your questions at the meeting. I think you'll find the board members are no different than most of the folks living in our area. And, there will be four vacancies on the board this coming November when the three year terms of four members expire. Why not volunteer to serve on the board? The next four members will be voted in at the annual General Membership meeting in November.

Wasp Nests

By Bill Vickery

Lee Serman of Saratoga tells us some red wasps have moved into our neighborhood and they seem to like the paper boxes under our mailboxes. Why not? Wasps like nice neighborhoods too. In all seriousness, you might want to carefully check in and around your mailbox. The sooner you get rid of their nests, the better as their stings can really bother some folks especially children. If the wasps come back, you might want to spray the area with bug spray. Thanks to Lee for passing this on.

Speeding In Our Neighborhood

Editor's note. Here's what one of our fellow homeowners had to say. Makes sense to me.

“Bill, Could you please put another bit in the newsletter about folks going faster than the posted speed limit on Hunting Meadows Dr.? I was out the other day and counted a number of cars that went zooming by our house. Especially now that school is out and a number of children like to ride their bikes and, in my case, ride their skateboards and scooters.”

Choosing a Generator: Which Size Is Right?

Author Unknown (from Internet)

Portable gas or diesel generators are available for power outages as are propane whole house ones. Depending on their wattage output, generators will run anything from a small lamp to a number of large appliances. To determine the size generator you will need, total the wattage of the maximum number of items you will be running simultaneously. For items with start up ratings higher than their run ratings, use the higher rating to determine your power requirements.

Inductive load appliances and tools such as refrigerators, washers, and power tools require additional wattage for starting the equipment. The initial load only lasts for a few seconds on startup but is very important when calculating your total wattage.

For example: running a 100 watt light bulb, a 200 watt slow cooker, a 1,200 watt refrigerator with a start up wattage of 2,900 watts and a 750 watt TV would require 3,950 watts.

If you want one, use the information below to find right generator for you. The text describes the appliance or tool, the first number describes the running wattage, and last number describes the startup wattage. A zero in the start up wattage column denotes that no additional wattage is required for start-up.

3/8" hand drill	500	750	Jigsaw	600	900
Airless sprayer	700	1800	6" bench grinder	700	1800
Belt sander	1200	1700	Demolition hammer	1200	1800
7 1/4" circular saw	1500	1900	Portable heater	1500	1800
Furnace fan	1100	2000	Refrigerator/freezer	1200	3000
Sump pump	1700	3200	Clothes washer	1000	7500
Small refrigerator	500	2000	Light bulb	50	0
Home security	100	0	Television	400	0
Microwave	750	0	Coffeemaker	1200	0
Air conditioner (20,000 BTU)	3300	0	Water heater	4000	0
12v DC battery charger	200	0	Radio	225	0
Slow cooker	250	0	Electric blanket	1000	0
Electric skillet	1200	0			

How Would You Like To Learn Something Every Day?

By Bill Vickery

Wise GEEK will send you a paragraph or two by email telling you what something (of their choosing) is each day for free. And, they will also answer your questions, if Wise GEEK knows the answer, at no cost. They pride themselves on providing clear answers for common questions. Their subjects are categorized under: Home and Garden; Technology and Gadgets; Manufacturing and Industry; Internet and Computers; Health and Wellness; Crafts and Do-it-Yourself; Finance and Investing; Science and Engineering; Cars Boats and Airplanes; Business and Economy; Sports and Hobbies; Food and Cooking; Travel and Entertainment; Art and Music; People; The World; Animals and the Environment; The United States; Language and The Humanities; History and Government; and Miscellaneous. Or, search their 24,700+ original articles.

Check them out at: <http://www.wisegeek.com/>

Keep an eye on your license plate (Author unknown)

Received from: Franz Cole

From a State Highway Patrol Office: Pass it on to those you know.

A woman said her son found his license plate missing, so he called the police to file a report. They told him people were stealing the plates to get free gas. Given the rise in gas prices, some people have taken to stealing license plates, putting them on their car, then getting gas and running. The gas station will have 'your' license plate number and you could be in trouble for 'pump and run.' Check your car periodically to be sure you still have a plate. If you should find it missing, file a report immediately! Keep an eye on your license plate! Make sure you always know it's there! When the license plate is reported as the 'drive off vehicle,' it's YOU they contact! Be aware!!!!

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

FOR SALE:

Motorcycle, 2001 Honda 1100cc, Blue, Shadow Spirit, with only 4500 miles. Price includes: 3 helmets, rain gear, saddle bags, new SWITCH BLADE WINDSHIELD, and a leather motorcycle riding jacket. This is a great bike! Asking \$5,000.00 firm! Call Fig at 689-3442

A Screened-in Lanai Closure for Cayo Grande style house. \$300.00. See at 5841 Hunting Meadows Dr., or contact Karen Figueroa 689-3442.

Babysitting and pet sitting in people's homes or at ours in Silver Oaks Phases I and II. Babysitter is 13 and she has been certified, had experience in pet sitting, and child care. Her mother is home all summer too, so she has her to refer or back up, if needed. Her number is 850-398-5028, or cell 850-758-1979. She doesn't charge for the first time babysitting, and has reasonable rates for animals.

THOUGHT FOR THE DAY: How old would you be if you didn't know how old you are?
(Author unknown)

Hot Chocolate, Author unknown

Received from: Ken Frost, kensawards@yahoo.com

A group of graduates, well established in their careers, were talking at a reunion and decided to go visit their old university professor, now retired. During their conversation it turned to complaints about stress in their work and lives.

Offering his guests hot chocolate, the professor went into the kitchen and returned with a large pot of hot chocolate and an assortment of cups -porcelain, glass, crystal, some plain looking, some expensive, some exquisite - telling them to help themselves to the hot chocolate.

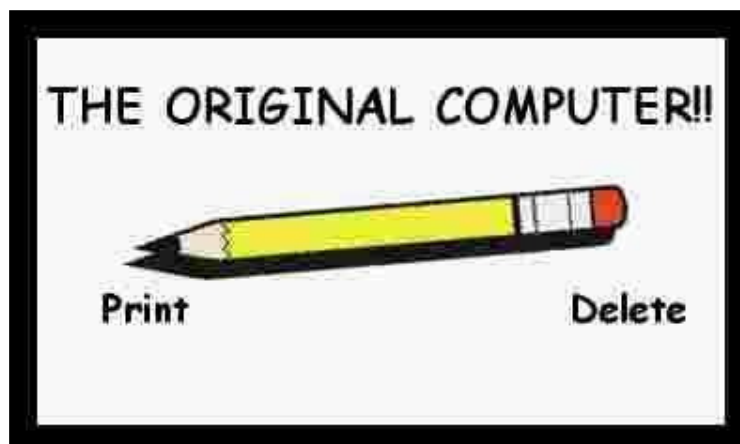
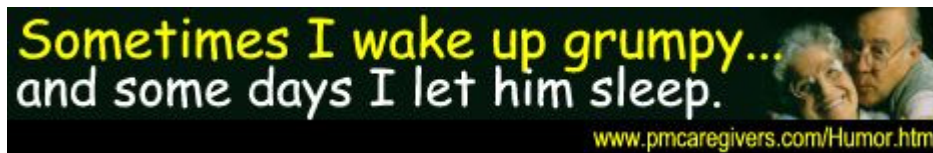
When they all had a cup of hot chocolate in hand, the professor said: "Notice that all the nice looking, expensive cups were taken, leaving behind the plain and cheap ones. While it is normal for you to want only the best for yourselves, that is the source of your problems and stress.

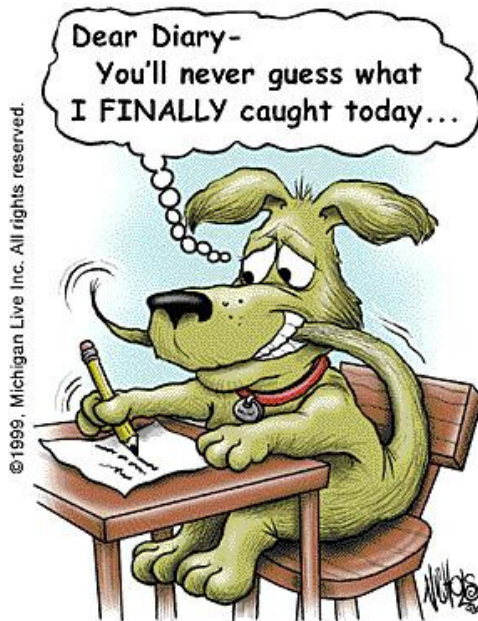
The cup that you're drinking from adds nothing to the quality of the hot chocolate. In most cases it is just more expensive and in some cases even hides what we drink. What all of you really wanted was hot chocolate, not the cup; but you consciously went for the best cups... And then you began eyeing each other's cups.

Now consider this: Life is the hot chocolate; your job, money and position in society are the cups. They are just tools to hold and contain life. The cup you have does not define, nor change the quality of life you have. Sometimes, by concentrating only on the cup, we fail to enjoy the hot chocolate. The happiest people don't have the best of everything. They just make the best of everything that they have.

Live simply. Love generously. Care deeply. Speak kindly. And enjoy your hot chocolate.

Humor





OUR SPONSORS

Please give our sponsors a chance to earn your business.

Kim Bowman

**Phil-dirt
Industries**

MATERIAL SALES • TRUCK RENTAL • SANDBLASTING • COMPLETE SITE WORK

5820 Phil Dirt Drive • P.O. Box 1919
Crestview, FL 32536

Concrete Sand	Southern Linc # 4018
Mason Sand	Office (850) 682-3478
Clay • Fill Dirt	Mobile (850) 978-4447
Mulch • Lawn Dressing	Fax (850) 682-1414

EAT. PARTY. SHOP. What's not to love?

Tastefully Simple offers many easy-to-prepare gourmet foods you and your friends can taste before you buy.

Contact me for more information.

**TASTEFULLY
SIMPLE**
est. 1995
The food you love. The time you deserve.

BETH BRYANT,
Tastefully Simple Independent Consultant
850-689-7572, foodpartylady@cox.net
tastefullysimple.com/web/bbryant

© 2007, Tastefully Simple, Inc.



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



July 2008 Yard of The Month, The Faircloth's, 5856 Calumet Ct.



**Silver Oaks Phase I Newsletter Editor
P.O. Box 1542
Crestview FL 32536**

TO: