



**Silver Oaks Subdivision, Phase I, Home Owner's Association Newsletter  
March 2008**

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

**President** - Edwin Santos, 398-5682  
[hmd5859@cox.net](mailto:hmd5859@cox.net)

**Vice President** – Barbara Cole, 682-5283  
[franzcole@cox.net](mailto:franzcole@cox.net)

**Treasurer** - Margo Vickery, 423-0996  
[mrvickery1@cox.net](mailto:mrvickery1@cox.net)

**Secretary** – Susan Cooper, 423-5699 [dlcammo@cox.net](mailto:dlcammo@cox.net)

**Architectural Committee**

Chair - Kevin Miller, 689-4524 [kmiller60@hotmail.com](mailto:kmiller60@hotmail.com)  
Lee Sterman, 826-0262  
Al Hansen, 682-8182 [karanal@cox.net](mailto:karanal@cox.net)  
Jim Vance, 398-8268 [jimandlesleyvance@cox.net](mailto:jimandlesleyvance@cox.net)

**Grounds Committee**

Chair - Karen Figueroa, 689-3442 [kitt2u@cox.net](mailto:kitt2u@cox.net)  
Al Hansen, 682-8182 [karanal@cox.net](mailto:karanal@cox.net)  
Mike Maharaj, 758-0052, [harrybson@yahoo.com](mailto:harrybson@yahoo.com)  
Barbara Cole, 682-5283 [franzcole@cox.net](mailto:franzcole@cox.net)  
Kevin Miller, 689-4524 [kmiller60@hotmail.com](mailto:kmiller60@hotmail.com)

**Common Grounds Decoration Committee**

Chair - Barbara Cole, 682-5283 [franzcole@cox.net](mailto:franzcole@cox.net)  
Karen Figueroa, 689-3442 [kitt2u@cox.net](mailto:kitt2u@cox.net)

**Neighborhood Watch Committee**

Chair- Al Hansen, 682-8182 [karanal@cox.net](mailto:karanal@cox.net)

**Webmaster**

Primary, Jim Vance, 398-8268  
[jimandlesleyvance@cox.net](mailto:jimandlesleyvance@cox.net)  
Alternate, John White, 398-6032, [jwhitejr@aol.com](mailto:jwhitejr@aol.com)

**Newsletter Editor** – Bill Vickery, 423-0996,  
[vickery2@cox.net](mailto:vickery2@cox.net)

**Welcome Wagon**

Chair - Connie O'Neill, 682-4654, [josephroneill@cox.net](mailto:josephroneill@cox.net)  
Al Hansen, 682-8182 [karanal@cox.net](mailto: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.

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**Next Silver Oaks Phase I Home Owners  
Association Board of Director's Meeting  
April 8, 2008, 6:30 pm  
At Davidson Middle School  
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>

## **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**

Another month down, and all is going good so far. Hello to all, it is that time of the month again, your monthly Silver Oaks Phase I update. Last month I informed you on the deep water well that was being installed up front. Well, I am happy and proud to inform the community that it is in! That project is complete. We will now move to replacing a few broken sprinkler heads, replanting some of the flowers, and just an overall spring clean up in the front of the community. I will of course keep you all informed on this up coming project, but it looks like it will add some much needed curb appeal up front. We now have secured an agreement with a lawn care contractor and have voted on a schedule to address our over grown retention ponds. Those of you that live next to one, have no fear in the coming weeks they will be trimmed to include the frontage on most of the empty lots. Just to let you know, the association is NOT footing the bill for the empty lots, we sent the empty lot owners letters with an agreement with a lawn contractor and had them sign off to have it cut on a schedule. The owners of 16 lots of the 23 empty lots agreed, and we will now implement the agreement. That means that we should no longer see many overgrown lots around the community. We hope to hear from the non-responding empty lot owners soon. Another project on the horizon is the maintenance of the "ratty looking" street signs. We are in the process of getting quotes to replace the faded, worn lettering with reflective lettering to assist our visitors in locating streets at night. We will of course also repair any signs that are leaning or broken. (More to come!)

On another issue, spring is coming, mark you calendars, the community YARD SALE is on 12 April be ready, get cleaning those garages, attics, kids rooms, under beds etc. This event should bring a good turn out to the community. Take advantage!! While we are on the topic of Spring Cleaning, it is time to pay the piper, remember putting off the yard cleaning because it was winter? Well, it is time again to get out and rake the yard, clean the flower beds, trim bushes and the list goes on and on.. I know, I dread these chores also, but they must be done right? Please remember if you have any Architectural projects that need to go through the board for approval, we stand ready to help. If you have any questions as to what is required just get a hold of Kevin Miller or Lee Sternam and they will help you through the process to make it quick and painless. (Their telephone numbers and e-mails are listed on the Silver Oaks Website.)

Lastly, I wanted to once again tell everyone that if there is an issue that is bothering you, please feel free to bring it to our attention. Of course we will do whatever we can to resolve it, but also remember that it may take us a little bit of time to figure out the problem or simply inform ourselves of the issues surrounding the problem. Well, that's it. If you have anything for me, drop me a line, e-mail, or snag me as I walk the community. So long for now! -Santos out-

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## **2008 Homeowner's Assessment**

By: Margo Vickery, Treasurer

The owners of 105 lots paid their 2008 homeowner's assessment at \$135.00 in Silver Oaks Phase I. Thanks! That leaves 25 lot owners left and overdue date remains 15 March 2008. We also have 4 overdue lot owners from 2007. At our next board meeting, we will discuss further actions to deal with remaining all overdue owners. Actions may include: suspension of voting rights, adding 6% per annum interest to the overdue amount plus reasonable attorney fees, if applicable, and establishment of a lien on the property. Our By-Laws address these matters and you can review Article VII, Section I, paragraph (b) and Article XI if you need to verify this. We may also consider making a bad debt report to the credit bureau.

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## **Architectural Review Committee (ARC) Recent Activity**

By: Kevin Miller, ARC Chair

**APPROVED PROJECTS: New back fence plus storage shed, 2618 Sorrel Ridge Road**

**DISAPPROVED PROJECTS: None**

**PENDING: Front door color change, 2606 Pinto Lane**

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### **Our Well**

Photo by Karen Figureoa

Some folks wondered if we were drilling for oil or water up front recently. The drillers settled for water and we are the proud owners of our own functioning water well.

Assuming trouble free operation, the well should pay for itself within less than 24 months given what we have been spending on water. Of course, the well will need electric to run, but it will be much less than what we were paying for water.

Thanks to Thomason Well Drilling, Inc., Fort Walton Beach, Florida for drilling the well and hooking the water line into our existing sprinkler system.



## **Yard of The Month**

By Barbara Cole

We selected, as our Yard of Month, the yard belonging Mr. and Mrs. Rupert and Joyce Johnson at 2603 Pinto Lane. Congratulations to the Johnsons! Donated gifts are: a \$25.00 gift certificate from Publix Supermarket, Crestview, FL, a free dinner pass for four from Mickey's Grocery & Grill of Baker, FL and a \$25.00 gift certificate and an aromatic candle from The Blonde Bellagio Beauty Salon of Crestview, FL.  
Thanks to the gift donors for their generosity.

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## **New Folks**

By: Connie O'Neill

**NEW RESIDENTS:** If you recently moved into our area and have not received a welcome basket, please let us know. Contact Al Hansen or me 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.

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## **2008 Silver Oaks Community Swimming Pool Information**

By: Bill Vickery

The annual fee for each residence in Phase I is \$130.00 payable in advance. The Phase II folks will issue a laminated pass that must be taken to the pool each time your family uses it. Pool opened March 10, 2008. Current plan is to put the application on our web site. Until that happens or if you don't have access to the Internet, contact Edwin Santos for an application for a pool pass.

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## **Storm Water Drainage**

By Bill Vickery

Homes are landscaped whereas water runs away from the house. It drains to the front and rear normally. Ideally, the excess water runs to one of our six retention ponds. The following article appeared in our May 2006 newsletter. Since we have a fair number of new residents in the area or some folks may have missed that issue, we are running the article again.

The majority of all homes in Silver Oaks Phase I have (or did have) a builder installed drain swale between the sidewalk and the street. When these swales are allowed to flow unhindered by blockage, they seem to do a good job absorbing and draining runoff from our lots. The water continues on to the storm drainage system and does not stand in yards, in the street, or on sidewalks. We believe a properly done swale serves two basic purposes: It provides an area for the water to drain off the streets and off your property and the water can then be absorbed into the ground. On most lots, excess water drains off towards the installed storm drainage systems.

Some of our sidewalks and driveways could be better formed to work with the installed swales. In some cases, more storm water drains down sidewalks than it does in the swale. And, in other cases the water runs into the streets and that can be a safety hazard.

To make sure folks know what the requirement says in our Covenants and Restrictions, here are the actual words:

**“ARTICLE IX, Section 13. Drainage. Obstruction or re-channeling of drainage flows after location and installation of drainage swales or storm drains is prohibited, except the Declarant and the Association shall have such right; provided, the exercise of such right shall not materially diminish the value or unreasonable interfere with the use of any Lot without the Owner’s consent.”**

We’ve had some instances of people changing or blocking the flow of drainage. You should not take action that diverts storm water runoff into or from your swale into the street or onto a sidewalk and you should not fill in swales to the point they no longer function as a swale. As should be obvious, if changing drainage affects your neighbor, you are opening yourself up for legal action or at the very least, hard feelings from your neighbor. In some cases, changing drainage may have a chain reaction and affect several neighbors.

Please do not change drainage on your property in the area between the sidewalk and street. And if you (or someone else) have already, you may need to get competent advice and/or help to correct what has been done.

Several homeowners have received no cost help in correcting the swales in front of their homes in our area from Okaloosa County, Public Works. The number to call for assistance is: (850) 689-5771, ask for Mr. Russ Berry or Mr. Clyde Denny.

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## ODDS and ENDS

**Reminder:** Our community yard sale will be April 12, 2008. Silver Oaks Phase II will also be participating so we should have a large number of customers turning out. Phase II people may even come to Phase I to buy our good stuff. Karen Figueroa is our coordinator on this event. Contact her at 689-3442 if you have any questions.

Are you seeking opportunities to excel? Do you have a service you are offering the residents of Silver Oaks? For example, lawn care, car/truck washing, 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 detailings. Call Edwin Santos, Jr., at 398-5682

Ford Mustang Club. Bob Tacher of Silver Oaks Phase II recently joined the Emerald Coast Mustang Club, in Fort Walton. He would like to be able to get together with some local folks who have the Mustang addiction. Contact Bob at [tacherrd@cox.net](mailto:tacherrd@cox.net)

**THOUGHT FOR THE DAY: “*Success is getting what you want. Happiness is wanting what you get.*”** -- Dale Carnegie, American lecturer, author, and pioneer in the field of public speaking and personality development (1888 - 1955)

**THOUGHT FOR MONTH:** Attitudes are contagious.....is yours worth catching?  
(MountainWings Original by Edie from Siletz, OR)

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## How to Make Measurable Progress Toward Your Most-Neglected Goals

By Michael Masterson

To Master Plan your new life, you must begin with long-term goals that correspond to your core values. From that good start, you must establish yearly and monthly objectives. Based on those objectives, you create weekly and daily task lists. Doing all that will help greatly. But if you want to really change your life, you have to learn how to prioritize.

I didn't always know how to prioritize. For much of my business career, I relied on goal setting and task lists and was happy with the results. But when I turned 50 and started writing for Early to Rise, I began to read how other business leaders achieved their goals. And that's when I discovered what a huge difference prioritizing can make.

The most important lesson I learned came from *The Seven Habits of Highly Effective People* by Stephen Covey. In that book, Covey presents a technique for prioritizing that impressed me greatly and soon became a central part of my planning process.

Divide your tasks, Covey says, into four categories:

Not important and not urgent  
Not important but urgent  
Important but not urgent  
Important and urgent

In the "not important and not urgent" category, you would put such things as:

Catching up on office gossip  
Shopping online for personal items  
Answering unimportant phone calls  
Responding to unimportant e-mails

In the "not important but urgent" category, you would include:

Returning phone calls from pesky salespeople  
Making last-minute preparations for an office party  
Attending a required meeting that doesn't help your career  
Planning for a meeting that doesn't matter

In the "important and urgent" category, you might list:

Making last-minute preparations for an important meeting with the boss  
Making last-minute sales calls to key clients  
Solving unexpected problems

And, finally, in the "important but not urgent" category, you might include:

- Learning how to write better
- Learning how to speak better
- Learning how to think better
- Working on your novel
- Getting down to a healthy weight

When you break up tasks into these four categories, it's easy to see that you should give no priority at all to "not important and not urgent" tasks. In fact, these tasks should not be done at all. They are a waste of time. Yet many people spend lots of time on them because they tend to be easy to do and sometimes enjoyable in a mindless sort of way. Or because they are afraid to get to work on important tasks because they are afraid of failure.

Even worse than spending time on tasks that are not important and not urgent is spending time on those that are not important but urgent. They should have been dealt with long before they reached the crisis stage.

If you discover that you are spending a lot of time on unimportant tasks, you've got a serious problem. Unless you change your ways, you're unlikely to achieve any of your important goals.

So which tasks should you give priority to?

In *Seven Habits*, Covey says that most people think they should give priority to important and urgent tasks. But this is a mistake. "It's like the pounding surf," he says. "A huge problem comes and knocks you down and you're wiped out. You struggle back up only to face another one that knocks you down and slams you to the ground." You are "literally beat up by problems all day every day."

All urgent tasks - both unimportant and important - are problematic: They are urgent because you've neglected something or because they are important to other people (like your boss). In either case, you need to find a way to keep most of them from winding up on your daily to-do list. This means making some changes in your work habits - usually a combination of being more efficient and delegating more chores to other people.

Urgent tasks will burn you out. And turn you into an unhappy workaholic. If you want transformation in your life, you have to give priority to the important but not urgent tasks - because those are the ones that will help you achieve your major, long-term goals.

It's not easy.

The important but not urgent tasks whisper, while the urgent tasks shout. But there is a way to get that critical but quiet stuff done in four simple steps:

Step 1. When planning your day, divide your tasks into Covey's four categories: not important and not urgent, not important but urgent, important but not urgent, and important and urgent.

Step 2. You will, of course, have to do the urgent tasks - at least until you get better at taking charge of your schedule. And you will have to find a way to get rid of the tasks that are not important and not urgent. But make sure you include one important but not urgent task that, when completed, will move you closer to one of your long-term goals.

Step 3. Highlight that important but not urgent task on your to-do list. Make it your number one priority for the day.

Step 4. Do that task first - before you do anything else.

Initially, you will find it difficult to do an important but not urgent task first. There are reasons for that.

Since it is not urgent, you don't feel like it's important. But it is.

Since it supports a goal you've been putting off, you are in the habit of neglecting it.

You are in the habit of neglecting it because you don't think it's important and because you might be afraid of doing it.

You might be afraid of doing it because you know, deep down inside, that it will change your life. And change, even good change, is scary.

But once you start using this little four-step technique, you'll notice something right away.

The first thing you'll notice is how good you feel. Accomplishing something you've been putting off is energizing. It will erase some doubts you have about yourself - doubts caused by years of "never getting to" your long-term goals.

That extra energy and confidence will grow, and will fuel you throughout the day. This will make it easier for you to accomplish other important but not urgent tasks.

As the days go by, you will realize that you are making measurable progress toward your neglected goals. In just a few weeks, you will be amazed at how much you've already done. And in 52 weeks - a short year from now - you will be a brand-new, much more productive person.

That year is going to pass by anyway. You are going to spend the time somehow. Why not do it by taking charge of your schedule? Why not spend that time on yourself - on what's really important to you?

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Elizabeth Bryant  
Tastefully Simple Independent Consultant

(850) 689-7572

[foodpartylady@cox.net](mailto:foodpartylady@cox.net)

[www.tastefullysimple.com/web/bbryant](http://www.tastefullysimple.com/web/bbryant)

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- Elizabeth Bryant



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**March 2008 Yard of The Month, The Johnson's, 2603 Pinto Lane**



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

**TO:**