



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

Board of Directors

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

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

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

Secretary - Vacant

Architectural Committee

Darren Etheridge, Chair
398-6375, detheridge@clerkofcourts.cc
Kim Bowman, 682-7252, phil-dirt@cox.net
Johnny Williams, 689-4495, Johnny.Williams@cox.net

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

Grounds Committee

Edwin Santos, Chair
682-2911, hmd5859@cox.net
Gerald Campbell, 689-1249, buffinvestr@aol.com

Members at Large

Adam Grabowski, 423-0110, amgrabowski@cox.net
Barbara Cole, 682-5283, franzcole@cox.net

Volunteers

Neighborhood Watch Committee

Kim Bowman, 682-7252, phil-dirt@cox.net
Vic Fleischer, 682-6308, vicm2@cox.net
Angela Etheridge, 423-0830, aetheridge66@yahoo.com

Common Grounds Decoration Committee

Heather Coleman, 423-1185, hcoleman12@cox.net
Erin Lamkin, 683-4581, elamkin@cox.net
Linda Zoltek, 689-8598, lindazoltek@yahoo.com

Welcome Wagon

Connie O'Neil, 682-4654, josephroneil@cox.net

Newsletter

We publish this newsletter monthly. It follows each Home Owner's Association 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 100 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 Home Owners
Association Meeting – March 14, 2006
6:30 pm, Davidson Middle School**

**You are invited and encouraged to attend.
Help us make sure we are meeting your needs.**

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

**Silver Oaks Phase I
Home Owner's Association
P.O. Box 1542
Crestview FL 32539**

Silver Oaks Phase I Homeowners Association Meeting Summary

February 14, 2006

Location: Davidson Middle School, Library

Board Members In Attendance:

Barbara Cole	682-5283	franzcole@cox.net
Darren Etheridge	398-6375 (change)	detheridge@clerkofcourts.cc
Edwin Santos	682-2911	hmd5859@cox.net
Margo Vickery	423-0996	mwickery1@cox.net
Bill Vickery	423-0996	wwvjr@cox.net

Absent:

Adam Grabowski	423-0110	amgrabowski@cox.net
Kim Bowman	682-7252	phil-dirt@cox.net
Johnny Williams	689-4495	johnny.williams@cox.net

- **Special interest item.** Two Neighborhood Watch Program signs have been posted within Phase I. More signs have been requested. Kim Bowman continues to seek at least one NW contact per street in our area. We think this will be a very positive program in many respects. Contact Kim if you want more information on the program.

Treasurer's Report:

- Income and Expenses: \$14,184.50 Income and \$1,987.30 Expenses.
- All 2005 homeowner assessments have been paid. No liens necessary. Thanks.
- 95 home/lot owners have paid 2006 homeowner assessment dues. We appreciate their timely responses. Due date was January 30, 2006. Those not paying within 30 days after January 30, 2006 will be assessed 6% penalty per year and, ultimately, may have a lien filed against their property with Okaloosa County, Florida. Reminder. Those paying by cash will get a receipt. Those paying by check should keep their cancelled check as a receipt. Our Accountant charges us for each receipt mailed. We've asked them not to send them on payments by check.

Architectural Review Committee (ARC):

- Two complaints have been received about a swimming pool and fence project. Fence built isn't the one that was approved. Neighbor said his sod was damaged during this project and not fixed by contractor doing job. Action: ARC
- Builder is requesting an after-the-fact variance from Okaloosa County for new construction at Sorrel Ridge and Saratoga. Action: President and ARC.
- Damaged mailbox stations (and mailboxes) continue to be a problem. Problem is essentially that they need to be repaired to their original state. Responsibility for correction remains with the homeowner under our Covenants and Restrictions, Article VIII, Section 2 and Article IX, Section 10. Correction may involve repair or removal entirely. Action: ARC. See related article page 3 this newsletter.

- Improperly stored trailers and RV continue to be a problem. Action: ARC

Old Business:

- The February 2006 Yard of the month was the Cooper's yard at 2612 Sorrel Ridge Road. Congratulations to them. See back page for photo of their yard. Curb appeal and no obvious violation of Silver Oaks Phase I Covenants and Restrictions are criteria for consideration.

- Ed Santos discussed ongoing petitions for the Silver Oaks speed bumps & stop signs within our area and proposed sidewalk between Silver Oaks and Davidson Middle School. He will be around to each house to see if homeowners want to sign these petitions. The petitions will be presented to the appropriate Okaloosa County officials at a later date. Pending.

- Margo Vickery discussed the 2006 Calendar of Events for activities within Silver Oaks Phase I. April 1, 2006 will be our next semiannual yard sale. Phase II are invited to participate. Notice will also be provided to local newspaper. A date for recommended community clean up (spring cleaning) and a privately organized block party following spring-cleaning are pending. Pending.

- Barbara Cole provided an update on her team's efforts to repair damaged mailbox stations. Six damaged mailbox stations have been reported to her or her team. Kevin Miller has replaced one complete mailbox station, a newspaper section, and is pending work on three other mailbox stations. Jack Hughes is working with another homeowner on redoing his mailbox station. And, Al Hansen duplicated a newspaper box section for one of those projects. They've determined that all replacement parts can be bought locally except, caps, joiners, and logos. SIGNS GALORE says they can duplicate the newspaper box for about \$50.00 and the uprights can be purchased at FLORIDA FENCE also of Crestview. In addition, Barbara has created a temporary mailbox station (and box) that can be used on a temporary basis for those mailbox stations that have been destroyed and are awaiting parts. Thanks to Barbara, Al Hansen, Kevin Miller, and Jack Hughes for their work on this service provided to our homeowners. Pending.

- Ed Santos discussed status of out-of-order light at the front of our area, erosion on vacant and common area lots, and that the dead tree at the front of the area is gone. We may remove out of order light because it doesn't serve a useful purpose since the two streetlights have been installed. The builder concerned has made some progress on some Saratoga Drive vacant lots, but more work is needed in that area and on Sorrel Ridge Road. Okaloosa County is working corrective actions for erosion on common areas around the retention ponds. Pending.

- During our January meeting, as mentioned in our January newsletter, Barbara Cole volunteered to take the project of putting out a vote to change (amend) our Declaration of Covenants, Conditions, and Restrictions of Silver Oaks Subdivision, Phase I., Article V, Section 2, \$50.00 architectural review fee requirement. Since that meeting, she has asked to form a five person committee of home owners to gather other recommended changes from lot owners, consolidate them on to a ballot, get them to the lot owners for a YES or NO vote, and receive and tabulate the votes. The recommended changes receiving 90 or more % YES votes will be appropriately integrated in the Covenants, Conditions, and Restrictions. See related article on Page 4 of this newsletter. Pending.

- Barbara Cole has resigned from the Secretary position. The position will remain vacant until another board member volunteers to perform these duties. In addition, recording of the minutes have ceased until a new Secretary steps forth. The summaries in our newsletter will meet the record requirements of our Covenants and Restrictions, Article VII, Section 2(a). Closed.

New Business:

- Jack Hughes, ARC Chair has resigned from the board. Darren Etheridge volunteered for the ARC Chair position and was confirmed by unanimous vote of the Board of Directors. Closed.

- Gerald Campbell of Saratoga Drive volunteered to assume the remainder of Jack Hughes' Board of Directors term, which expires in 2007. Board voted after the meeting and by email to confirm Gerald in this position by unanimous vote. Welcome Gerald! Closed.

- Gerald Campbell volunteered to assume Grounds Committee member position as Ed Santos has moved to Grounds Committee Chair with the departure of Darren Etheridge to the ARC. Closed.

- Gerald Campbell provided documentation to include photographs of serious erosion on the FOR SALE vacant lot (lot 38, Section A) next door to him. The erosion is continuing on to his lot. Action: Grounds Committee. Pending.

- The Board of Directors approved a referred request to install a storage shed at 5840 Huntington Meadows Drive. Closed.

Newsletter Sponsors By Margo Vickery

If you know of someone with a business that would like to become better known within Silver Oaks Phase I, please ask him or her to consider becoming a sponsor for our newsletter. \$36.00 will get their business card included in this newsletter for one year. Have them contact me at 423-0996 or mvickery1@cox.net

Silver Oaks Phase I Mail Box Stations By Barbara Cole

As reported in our December 2005 newsletter, vandal damaged mailbox stations (all below black mail box) will be repaired or replaced by your homeowners association Board of Directors free of charge. Black mailboxes are available off the shelf at several local hardware stores and need to be replaced by the homeowner. We have several homeowners helping do these repairs. If the homeowner can assist, their help will be appreciated. If you ask these folks to come at a certain time to do the repairs, please be there. Please contact Barbara Cole at 682-5283 or at franzcole@cox.net to request this service. We do not intend to repair damaged stations if the owner does not request our help. Please keep in mind that repairing a broken mailbox station or mailbox is not optional. If you do not intend to repair it, you should remove it.

Declaration of Covenants, Conditions, & Restrictions of Silver Oaks, Phase I Amendments By Bill Vickery

We believe our Covenants, Conditions, and Restrictions can be improved and more accommodating to the needs of our homeowners. As most know, they may be amended by a YES vote of 90% or more of the lot owners. Reaching out and touching all 130 lot owners for such a vote can be time consuming. Therefore, we believe it best to first ask our lot owners to review the Covenants and Restrictions and submit the ones they would like to see changed or done away with. To help all understand your thought process, please submit your recommendation(s) in the following format:

Reference: Indicate Article, Section and Paragraph of the portion you are discussing.

Proposed Change: State current wording of your reference **and** your proposed wording of amendment or say "delete."

Rationale: Provide your reasoning to justify this change. Why should lot owners vote for this? Why is this a good idea? Consider and address impact(s), cost factor(s) to include savings potential, and quality of life within Silver Oaks Phase I., if applicable.

NOTE: The above three items will be on the ballot for all to vote YES or NO. It is very important that your wording be clear and concise to help everyone understand your proposal.

If you do not have a copy of the Covenants and Restrictions, they are available at <http://www.silveroaksfl.com> If you do not have access to a computer and need a copy, please contact one of our Board of Directors. They will be able to get you a copy. Mail your recommended amendments to: Silver Oaks Phase I HOA, P.O. Box 1542, Crestview, FL 32536 or to Barbara Cole at franzcole@cox.net

Please submit your amendment suggestion(s) as soon as possible but not later than April 6, 2006.

ODDS and ENDS

By Bill Vickery

OUR SPONSOR. If you need monogramming, logos, or embroidery work done, we don't think you will find a more convenient place to have it done other than your own house. 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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WANTED: Your Wants/Needs/FOR SALE items. If you are looking for something or a particular service, i.e., lawn cutting, car washing, pressure washing, etc., or, if you, as a private person (not in business), have something to sell, send your data for next newsletter. **Free.**

SERVICE OFFERED: I will wash your car or truck in my or your driveway using my soap and accessories. Contact Edwin Santos, Jr., 682- 2911

SERVICE OFFERED: Baby sitting (after school hours) in your home. Contact Amy Santos, 682-2911

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 the new folks to our neighborhood.





February 2006 Yard Of The Month (The Cooper home, 2612 Sorrel Ridge Road)



**Silver Oaks Phase I Newsletter Editor
% Bill Vickery
2638 Sorrel Ridge Road**

Crestview FL 32536

TO: