

SUNBURST LAKE 'N GOLF ESTATES

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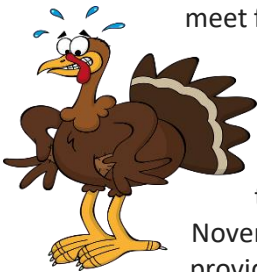
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DECEMBER 2020

A MESSAGE FROM THE HOA PRESIDENT

The number of coronavirus cases continues to rise, and many governors are placing additional restrictions on where you can go, who you can see and how many people you can have at your home. All this loss of personal freedom is concerning, especially as related to family and holiday gatherings. I received an email recently that addresses the issue, specifically Thanksgiving dinners. It reads as follows:

'We've been told that only six people are allowed to meet for Thanksgiving dinner, but thirty may meet for a funeral. With this in mind, we are announcing that we will be holding a funeral for our pet turkey, who will pass away on November 26. Refreshments provided. In lieu of flowers, please bring a side dish or dessert.'



Sometimes it helps to make light of a serious situation. For folks in our age group, the situation is serious. As reported cases increase, the chances of contracting the virus increases for everyone. The board met last Friday and decided on how to handle upcoming association meetings. There will be no General Membership Meeting in November and there be no Board Meeting in December. The January Board Meeting is doubtful, and the January Annual Meeting will not be held in the clubhouse, unless something happens to change the current situation. The ballot for the 2021 budget, board member elections, and a change to the Lake 'n Golf Pet Policy was reviewed, and board approved. It will be delivered to all owners either by mail or by street captains. We are asking that all ballots be returned by January 1, 2021, to allow time to obtain the number of ballots needed to meet quorum requirements. We fully realize that mail-in ballots have recently been a problem in many states, but Florida was not one. Hopefully, the board can count ballots a bit faster than Pennsylvania and no, we will not stop counting once the ballot count has started. The board will meet on January



14, 2021 to open and count the ballots and announce the results. Hopefully, it won't rain!

WHO NEEDS RESERVES?

What is a reserve account? Why have a reserve account? How much money should be in a reserve account? How much money do we have in the reserve account? Is that enough? All good questions, so let's get to the answers.

A reserve account contains money to fix things that break and need repair, or to replace things that are worn out, can't be fixed, and need to be replaced. A reserve account is put in place to avoid the dreaded "Special Assessment." No one likes unexpected bills. Reserve accounts (if properly funded) tend to fix or at least reduce the cost of surprise expenses.



RESERVE STUDY



How much is enough? No one knows for sure, because no one knows exactly when something will fail and how much it will cost to repair or replace. Those numbers are all estimates, which at best provide a ballpark figure.

How much does Lake 'n Golf have in reserves? We have two types of reserve accounts. Money set aside for repair and replacement and money set aside that is "fenced," because if the need arises we will need those dollars immediately.

Enough talk... what are the numbers? At the end of October, we had \$63,352.23 in our reserve account. Of that amount, about \$46,000 is set aside in fenced accounts. We have money fenced for the insurance deductible (\$16,000), money fenced for legal expenses (\$9,100) and money fenced for the purchase of the storage lot, should it be available for purchase when the lease runs out in 2021 (\$20,900). That leaves about \$17,360 for repair and replacement.

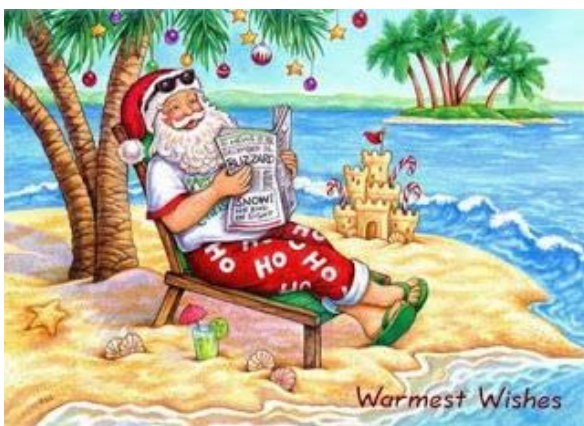
The really good news is that we have recently replaced a number of big ticket items in the park. We have a new dock, a new roof on the clubhouse and all new air conditioners. The only unknown expensive repair would be the pool. We have noticed that the pipes feeding the filter tank are shifting and pressing into the side of the tank. Will the fiberglass wall of the tank be strong enough to stop the pipes from shifting or will the pipes rupture the tank resulting in a major repair bill?

No one knows what will happen, if it will happen, and when it will happen, if it happens. That's a lot "happening" going on with the pool!

Do we have enough in reserves? Not if the pool breaks. The estimate to completely repair the pool today is approximately \$50,000. Do we have enough if the pool doesn't break? The answer is: not yet. We have enough for the estimated repair/replacement costs for items expected to fail in the next ten years, but not enough accumulated dollars to cover all future costs (i.e. the next new dock, the next new clubhouse roof, replacement of the aging break wall, clubhouse chairs and carpet, kitchen appliances, shuffleboard courts, and so on.

Bottom line? We are making progress and the park is in good shape. That's about as good as it gets in the year 2020.

Ed Fouch, President



FLEA MARKET FOR 2021

Due to the virus and all activities being cancelled in the clubhouse this year I am not going to have the flea market. However, if anyone in the community is interested in any large items (furniture, appliances etc.) I will be more than happy to sell them, and I will still take any donations for our future Flea Market. Hopefully, we will have a larger one next year. Please call me if you have anything to donate and I will schedule someone to come and pick up the items for you. You can reach me at 607-760-1907 or stop by 6605 Westchester Drive. Thank you!

Gordon Proper

FOOD DRIVE

I had a really cool idea that I'd like everyone to start doing. I am working with Phyllis Roalstad to help her church food bank.

Whenever you see a B1G1 sale, take the free one whether you need it or not and donate it to her church. If we could all donate a few food items, it will help a lot. We will be very happy to receive any nonperishable items.



If you want to donate items to help with this cause, please take them to Phyllis's house and put them by the table in the rear of her car port at 6615 Westchester Dr.

Gordon Proper

ANNUAL MEMBERSHIP MEETING, JANUARY 14, 2020

This is the 21 day (plus) advance notice as required by the HOA by-laws. Due to the pandemic, the annual meeting will be held exclusively to count absentee ballots. No other business will be conducted. The proposed budget, summary document and ballots are being distributed and/or mailed this week. Please make an effort to return your ballot by January 1, 2021. Vote by mailing or delivering your ballot to:

Phyllis Roalstad, Secretary, 6615 Westchester Dr NE, Winter Haven, FL 33881 or placing your ballot in a designated ballot box by the front door. Ballots may also be placed in the association's secure postal mailbox at the corner of Winslow and Canterbury. **Please return by January 1, 2021 in a sealed envelope with your name and address on the outside of the envelope.**

Phyllis Roalstad, HOA Secretary

CLEANING THE CLUBHOUSE

We are now accepting bids for the of the cleaning of the clubhouse for fiscal 2021 (February 1, 2021 thru January 31,2021). If you are interested in submitting a bid, please contact Gary Owens 863-875-6839 to obtain a copy of the required bid documents.

SOCIAL MEDIA

Lake 'N Golf Estates has a Facebook page created a couple years ago by Lori Stephens. You are welcome to join! If you have a Facebook page go to the top under "search" and type in Lake 'n Golf and click on the "join" button. You will be asked a couple of questions so we can avoid internet "trolls" from joining and keep the membership to residents.

If you are not getting this newsletter by email send a request to sunburst.lakengolf@gmail.com.

FESTIVE SOCIAL DISTANCING

With the clubhouse closed and all activities postponed until it is safe to hold them once again, the Christmas party has been canceled. However, we will be having the Christmas golfcart parade. It will be held on Saturday December 19, anyone interested in participating please bring your decorated golfcart, bike or trike and line up in front of the



clubhouse at 5:00 pm, the parade will start at 5:15.

I would also like to remind everyone to put your luminaries out at the end of your driveway at 6:00 pm on Christmas Eve, they make the community look so festive and peaceful. Just a reminder the New Year's Eve party is also canceled. Wishing everyone A Merry Christmas and a Happy New Year.

Robbin Rogers

JOINT BOARD MEETINGS

There will be a joint board meeting between the HOA Board and The Ladies and Gents Board on Friday, December 4 to discuss the pros and cons of commercial kitchen licensing. The boards will meet at 9:00 am at the pavilion.

'Tis the season for Scrooge, remember to LOCK-UP.

My New Year's resolution is to stop procrastinating. I am not starting until next week though! Happy 2021!

LADIES AND GENTS ACTIVITY

I am collecting Toys for children, again this year. If you want to contribute, please deliver the unwrapped toys to Barbara Ekiss, (the same place as last year)at 6763 Brentwood. I will be taking toys until the 12th of December 2020. Thank you all for your generosity.

Pamela Schwanda

WHAT TO DO AROUND WINTER HAVEN

Starlight Nights started November 25 and will continue every evening through January 6. Downtown Winter Haven will light up with light displays throughout the area. Businesses have joined in the fun with decorated windows and late shopping hours! This six-week event is perfect for those interested in driving through or getting out of the car to stroll the sidewalk.

Marshall Hampton Reserve, 3115 Thornhill Rd, is on the NE edge of Lake Hancock, across the lake from **Circle B Bar Reserve**, 4399 Winter Lake Rd, an equally interesting outdoor adventure. Marshall Hampton Reserve provides more than 7 miles of multiple-use trails for hikers and joggers.

Hollis Garden, 702 E Orange St, Lakeland, is a formal garden on a 1.2-acre site located within the historic Lake Mirror Park. You will find over 10,000 flowers, ornamental shrubs, and native trees. Check out www.polknature.com for more information on these and other interesting outside activities great for social distancing and preventing cabin fever.

Silver Moon Drive-In at 4100 New Tampa Hwy in Lakeland, just 40 minutes away, offers you an evening of entertainment with a double feature every night... if you can stay up that late. Bring your own snacks and stay in your car and catch first run movies. Check out silvermoondrivein.com for movie schedules.

Bok Tower Gardens located at 1151 Tower Blvd., Lake Wales will have concerts celebrating the Nativity Story and the sacred hymns of Christmas. This event is included in general admission. The "Peace on Earth Carillon Concert" will be held on December 6, 13, 20, 27 at 3:00.

<http://boktowergardens.org> for more information. www.havenmagazines.com has a December calendar of events for more to do, as you feel safe to be out.