

Gospel Island Homeowners Association (GIHA)
111 W. Main Street
Inverness, FL 34450
President Steve Wise (352) 726-6408

December 11, 2006

Pritchard Island Homeowners' Association
111 W. Main Street
Inverness, FL 34450

Re: GIHA Board Meeting 12/11/2006

Dear PIHA Board:

The GIHA Board of Directors met at their regular meeting today and voted to contact the PIHA Board and again state that we want to assume responsibility of our own dock maintenance on the GIHA designated dock. Since PIHA owns the land and the dock along with those utilized by PIHA and SAPIHA we would continue to pay our share of the liability insurance through our monthly fee to PIHA as in the past.

We would also, upon advisement of our Attorney, Diane Cohen, prefer to have a written agreement affording GIHA homeowners perpetual rights for use of said dock. We are aware there is mention of this in the PIHA Covenants/By-Laws, but prefer and have been advised to have a separate document stating the perpetual use. Of course, GIHA will pay the Attorney fees for drawing up the agreement.

The GIHA Board asks that you take both requests under advisement at your next regular Board meeting and advise the GIHA Board as soon as possible.

Sincerely,



Steve Wise, President
GIHA Board of Directors

Bw

CC: File

**Pritchard Island Homeowners' Association
Minutes
January 10, 2006**

The PIHA meeting was called to order by President John Siefert. Board members present were John Siefert, Maxine Hellmers, Bob Clemens and Harriet McCombs.

With no corrections to be made, the minutes from the last meeting were approved.

A motion was made by Bob Clemens and seconded by Maxine Hellmers to continue delaying final approval of our budget until BottomLine Accounting has had time to thoroughly examine our books as well as our budget. We are still waiting to learn who our new insurance agency will be and what the costs will be for coverage. The motion was approved by the board.

A motion was made by Maxine Hellmers and seconded by Bob Clemens to allow Harriet McCombs to select and purchase new pool furniture. The board is in agreement with Harriet that we need to purchase better quality furniture than we have in the past. Harriet will purchase 12 new commercial grade chaise lounges at approximately \$120.00 a piece. The motion was carried by the board.

There was some discussion concerning the landscaping. John and Harriet have both spoken with Jeff of Neat & Tidy and have been assured by Jeff that the landscaping is continuing. Jeff will be removing more of the dead and overgrown bushes and replacing bushes where needed. He will not put in new plantings until spring.

Al Grubman gave a report from the Advisory Board. The report consisted primarily of the organization, objectives and mission of this group. Future minutes will include the recommendations and suggestions from the group.

A resident has notified the Board that someone is placing dog excrement outside her front door. She feels that this person believes she does not pick up after her dog and is trying to send her a message. She would like this person to know that she does pick up after her dog and this "message" is misdirected.

The next PIHA meeting will be February 13, 2006 at 6:15 pm at the Presbyterian Church.

Submitted by,

Harriet McCombs
Secretary

Pritchard Island Homeowners' Association
Minutes
February 13, 2006

The meeting was called to order at 6:15 pm by President John Siefert. Board members present were Bob Clemens, Harriet McCombs and John Siefert.

The minutes were read by Harriet McCombs. Bob Clemens made a motion to accept the minutes without corrections. The motion was seconded by Harriet. The minutes were approved by the board.

John Siefert reported on the work that he and treasurer Sam Gumbel have put into rewriting our budget to reflect the unexpected raise in insurance costs. Because of this delay in voting on and accepting our budget for this year, the budget will reflect a nine month budget instead of a twelve month budget. The board agreed to this to prevent having to ask members to pay the upcoming fee increase retroactively. We will resume our normal twelve month budget next year.

Harriet reported that she has ordered eight commercial chaise lounges for our pool.

Harriet and John gave a report on the status of our insurance. As most members already know, our previous insurance carrier was Allstate. As of this year, Allstate no longer insures homeowners' associations. We were put in a position of having to find a new carrier by February 1, 2006. We had two agencies looking for us and Harriet made contact with at least four other companies to try and find coverage. Allstate had been covering us for many years at the very low rate of approximately \$14,000.00 a year. Our budget had been set up reflecting this cost for a long time. It finally boiled down to the best deal we can find, at this time, is Citizens' Bank. Our annual payment is approximately \$54,000.00 a year. In addition to that, we had to buy liability separately at a cost of approximately \$4,000.00 per year. Another cost to be factored into our budget is that we have to try and save enough money in a reserve account to pay the 3% deductible that we will have to pay if we should ever need the insurance. We're talking 3% of almost seven million dollars. The board will continue throughout this year to continue searching for less expensive coverage. We will be discussing all of this and answering questions at our next meeting which will be March 13, 2006 at The Presbyterian Church. At this time we are expecting the dues to top out at about \$197.64

Harriet reported that there is insurance coverage available to buyers to cover special assessments. This is available through your homeowners' insurance. It is certainly worth everyone's time to call the company who holds your homeowners' insurance and inquire. If we have a severe storm, we will almost certainly have to have a special assessment to cover our deductible.

The next topic to be discussed was non-payment of dues. We have too many members who are many months behind in paying their dues. Dues are due on the first of every month. We have changed our mailing address

From:
PO Box 1297
Inverness, FL 34451
To:
PIHA
111 W. Main St.
BottomLine Bookkeeping
Inverness, Florida 34450

Please use this new address to pay your dues and any other communication to the board.

We have turned these overdues over to our attorney for collection.

Al Grubman made a report on behalf of the advisory board. The board has met and discussed the following topics: Missing pressure washer, Andy's removing his work shed which he has now done, the records building is nearing completion, posting speed limit signs on our road, the use of slow release fertilizer, landscaping the rear entrance and furnishing the records building. Al reported that he spoke to a representative of the City Council about repairing our roads at both entrances. He reported they have us on their calendar. They will have to raise the road bed to make these repairs. The board voted to have Al look into having the speed limit signs posted. Other topics were noted and the board will decide which topics to address at later meetings. The advisory board is a very important new addition to our board and it's purpose is to improve communication among the old and new units and Gospel Island. We look forward to future suggestions and topics to discuss.

John and Harriet reported on the hiring of a new attorney that we will pay on an "as needed" basis. Her name is Diane Cohen and she is the wife of our new accountant, Bob Cohen.

Bob Clemens reported on the dock repairs. We are still waiting for Marlin Marine to begin replacing the floating dock on pier number one. Bob reported weak railings and rotten boards on two other piers. Neat & Tidy gave us a bid of \$900.00 to repair these piers. Motion made by Harriet McCombs and seconded by Bob to accept this bid. It's very important that these piers be repaired as they have become a dangerous liability.

Bob Clemens will look for bids to place cement barriers in our parking areas in front of the garbage cans to protect the cans from people backing up and crushing them.

The board is asking for any Pritchard Island Homeowners' files that may still be in the possession of past board members. If you have any files, please call Harriet at 352/341-1183 or John Siefert at 352 860 0820 .

As there was no other business, John adjourned the meeting at 7:45pm.

Submitted by,

Harriet McCombs
Secretary

**EXTRA EXTRA READ ALL ABOUT IT
PIHA MONTHLY DUES SOAR TO \$197.64
(Now, that's out of the way.)**

Pritchard Island Homeowners' Association
Minutes
March 13, 2006

The meeting was called to order at 6:15 pm by President John Siefert. Members present other than John were: Bop Clemens, Harriet McCombs and Maxine Hellmers.

The minutes were approved by the board as written.

John gave a financial report of the Pritchard Island Homeowners' monies which included the announcement of the raise in amenities. He explained the position PIHA is currently in with our finances. We are having to use reserves to pay our bills until the monies increase with the higher amenities. Harriet reported on the continuing search for better insurance rates. She is currently corresponding with eight other agencies all of whom are searching for a company to give us a better rate. Please, if anyone, has any connections with anyone in the insurance business who thinks they might help us, just give Harriet a call and she will follow through on the lead. Her number is 352/341-1183. As no one else had any comments or questions concerning the budget, Bob Clemens made the motion that we accept the budget and Harriet McCombs seconded the motion. The motion was unanimously carried by the board. **The new rate of \$197.64 goes into effect April 1, 2006. Please send checks to BottomLine Bookkeeping 111 W Main St. Inverness, Fl. 34450. These changes do not affect owners of the new units. These changes affect original unit owners only.**

Bob Clemens reported that the warped floating dock on the first pier has been replaced and other more minor repairs have been made to a couple of the other docks.

Holly Martin explained the process of reporting and following through on violations. This has been a frustrating and long ignored problem. The board will absolutely step up the process of making sure that violations are addressed and that when police support or legal support is needed it will be done. A discussion issued as to a recurring violation of people parking in areas designated for others. We have ample parking spaces provided for guests. We will put signs at both entrances warning of this infraction and the consequences that the vehicle will be towed away at the car owner's expense.

*Must have contact with
Travis Co. & signs posted.*

MARCH 13, 2006

The Board will be meeting with our attorney next week to institute liens on properties that are three months or more behind in their amenities.

Al Grubman gave a report from the Advisory Board. Suggestions made by this board included:
-painting out the parking lines that are no longer needed that are in the curve close to the Gospel Island dock.

-a report on placing speed limit signs. The City of Inverness must investigate this need as these are city streets.

-that we not spend money repairing the swimming pool cracks as they will reoccur within a short while due to contractions of the cement.

-that we decide who will be responsible for paying for the landscaping at the rear entrance.

The Board made careful note of all the suggestions and will put these suggestions on the Board agendas for future discussions.

Harriet reported on the arrival of the eight new chaise lounges as well as an occurrence of pool vandalism. For the second time since last summer someone, or several people, have spread feces all over the bathroom walls. Harriet called the police and a report has been filed. The police feel this is the type of thing teenage boys would do. However, who knows? If you see anything suspicious around the pool area, please call a board member and if it happens again, the police promise to do a thorough investigation. 2

Ron Dallner, the Vice President of Gospel Island, asked to speak with our board. The topic was a request to use Pritchard Island Homeowners' docks. They are in a real quandary as they were promised dock space by the developer and it didn't happen for them. Harriet responded to Ron's request. We were happy to listen to Gospel Islands' request and appreciated that they felt comfortable enough to approach us. We wish we could help. However, this is complicated.

First, we are reasonably sure this would need a 100% vote from the Original owners and the New owners. All people living on the water side have access and use of these docks. That's about eighty homes. Second, there are only about sixteen usable dock spaces for bigger boats, so it's clear we don't have enough docks as it is. It doesn't matter that there aren't that many boats out there. The docks belong to these owners and we can't just give them away. Even with the suggestion that Gospel Island people would remove their boats if the need arose would only cause more problems eg. anger, delayed removal, hard feelings etc. We sincerely hope that Gospel Island can resolve their problem. Let's all think about what they could possibly do

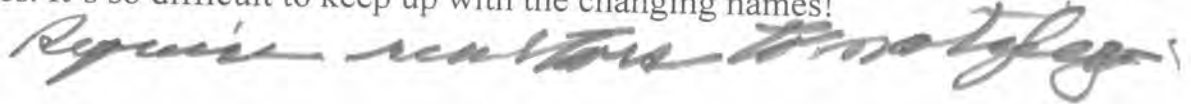
Bob Clemens presented bids for barriers to be placed in front of garbage cans to prevent people from running over the cans. His lowest bid of between \$1500.00 and \$2000.00 is acceptable by the board and we will hold on to that until our finances improve and we can afford to have it done.

2

We are trying to keep a sharp eye out for dangerous holes in the ground. We'll have Jeff fill the holes and cover them with sod. Please, if you see any holes that someone could step in and be injured, let a board member know. Keep in mind that we do not need to have an insurance claim. Not only is this to protect people from being injured, but to keep all of us from having our insurance rates increased.

Please help. If you rent your unit or, if you sell, please, please give Harriet the new information for mailing purposes. It's so difficult to keep up with the changing names!

Thanks.



Submitted by,
Harriet McCombs
Secretary

This and That

From the Association Times Friday, March 3, 2006:

"Preparing the annual budget and overseeing a community association's finances are perhaps the most important responsibilities of the association's board members. It is a primary business duty of a community association to maintain and preserve market values of both the residential and common area property. To do so properly, directors must develop funding plans for future repair or replacement of major common-area components, such as swimming pools, decks, asphalt surfaces, concrete areas, fencing, landscaping, monument signs, and much more. Using annual operating budgets and reserve budgets assist in reflecting the plans and goals of the association as well as in setting the level and quality of service for the community association's activities in the months and years ahead..."

Reasons to be shared with the members for creating and maintaining a reserve fund are (1) Fulfillment of legal, fiduciary and professional requirements (2) Requirements of the secondary mortgage market as dictated by Fannie Mae, FHA, VA and Freddie Mac (3) Deterioration/Depreciation of common assets from which current owners have benefited (4) It minimizes the need for unforeseen special assessments, especially for those on fixed incomes (5) A replacement fund or reserve enhances resale values, and (6) Accounting standards require proper attention be paid to the reserve/replacement fund, given the depreciable nature of certain assets over time."

Pritchard Island Homeowners' Association
Minutes
April 10, 2006

The meeting was called to order by President John Siefert at 6:15 pm. Board Members present were John Siefert, Bob Clemens, Sam Gumbel, and Harriet McCombs.

As there were no corrections to be made to the minutes, they were approved by the board.

The financial report was not available; however, John reported that BottomLine Bookkeeping has been successful in collecting all our past due amenities plus about \$6000.00 in prepayments. Good job!

Harriet and Sam reported on the continued search for less expensive insurance. Even though Harriet is still in touch with two companies, one is about \$1300.00 more than we are paying Citizens and the other asked to see the structural blueprints of our buildings. Sam will carry the blueprints to this company. We're still looking!

Harriet and Bob reported on their meeting with attorney, Diane Cohen which was in regards to streamlining our violations reporting process. It's our intention to close in on violators as quickly as possible with fines and liens. It seems we have some residents who just don't think the rules are important and have a total disregard for their neighbors or the rules. Residents, remember, when you teach your children to disregard the rules, don't be surprised when they get older and they disregard a much higher law. You taught them. Harriet reported that she has sent out ten violation warnings and most owners have responded very graciously. These are the people with class! We will be following up on these warnings with our attorney's assistance.

Harriet reported on the hiring of a new cleaning team for the pool house and area. They are Sarah and Wayne King of Clean Breeze Cleaning Services. They also clean houses and their card is posted on the pool bulletin board.

Harriet and Sam discussed the installing of rails of some kind on the new piers behind the new units. This is a mandate from the insurance company. Sam will follow through with contacting those people as well as bringing his own pier up to standards. Most owners have already done so. These particular owners are financially responsible for this kind of upkeep.

Advisory Board Report

Sam gave the report from the Advisory Board. Remember this is a group of six people who represent the three entities on our island-Gospel Island, SAPIHA and PIHA. Since PIHA is seldom fully represented, this group is not functioning as it should. We need two volunteers who will attend these meetings. You don't have to do anything but brainstorm. Call Al Grubman at 726-2201 if you will do this. We NEED people on the townhouse/unit side to GET INVOLVED.

Sam's report:

-The three entities should share equally in the furnishing of the records building. Sam made the motion and Harriet seconded. Carried.

-Nails are protruding from the gazebos and the piers. John will contact Neat & Tidy to do these repairs.

-Sam discussed the pros and cons of sealing the gazebos. In a nutshell, it would be too expensive to do over the years.

- Sam has offered to do a reserve study on a reserve fund for the docks. As it stands now, we do not have funds to replace docks. We can maintain what we have right now, but eventually, they will need more. Board approved.
- The street light that has remained on day and night has been fixed.
- The speed limit signs have been installed.
- The rusty wire around the pool will be removed. Board approved. John will contact Neat & Tidy for this job.
- Sam reported that Gospel Island very much wants to rent/lease dock space from PIHA and he feels this would be a way for PIHA to raise money for the dock reserve account. The board explained to Sam that we discussed this at the last meeting and the answer was then, and still is, no. The Board believes this would take a 100% membership vote. Sam disagrees and plans to investigate the legality of providing this amenity as well as whether it can be passed with a board vote or at least a majority vote.
- Suggestion made to change the lock and the keys to the pool. These keys have been floating around since 1987 and it's about time. Bob will investigate the cost involved.

This concluded Sam's report.

Under old business Sam reported that in order to tow vehicles that are wrongfully parked on the island, we have to have a contract with a towing company and signs to the effect must be posted. John will contact a towing company and arrange such a contract. When this is done, we will definitely be towing cars that are parked in other people's spaces.

The board discussed the problem we are having with new owners and renters coming in who have not been interviewed nor informed of our rules and regulations. We will be writing a letter to the local realtors and title companies reminding them that, legally, they cannot close without this procedure. This simple procedure can save us so many misunderstandings.

As there was no other business, the meeting was adjourned by John Siefert at 7:40 pm.

The next meeting will be May 8, 2006 at the Presbyterian Church.

Submitted by,
Harriet McCombs
Secretary

This and That

If you would like to express your feelings or concerns about any of the business discussed, put a note in the envelope with your monthly dues check. We will read them!

Pritchard Island Homeowners' Association Meeting
Minutes
May 7, 2006

The PIHA Board of Directors' meeting was called to order at 6:15 pm by President John Siefert. Other board members present were Bob Clemens, Maxine Hellmers, Sam Gumbel and Harriet McCombs.

The minutes from the April meeting were approved by the board.

Harriet reported that at this time there is no new news to report on the search for less expensive insurance. Sam reported that he took the structural blueprints of the townhouses and units to Philadelphia Insurance, as they had requested, but has not heard from them. We received a notice from ~~Capacity~~ ^{Century 21} Insurance, who picked up our liability insurance three months ago, that they are canceling our liability insurance as of June, 2006. At this time, we do not know why they have dropped us, who we will be able to get to cover us or how much it's going to cost. Sorry friends, but insurance is turning into a nightmare for us. The "good" news is that the liability insurance is not the one that is costing us \$54,000.00 per year. The liability was only costing around \$4,000.00 a year. However, it's very, very important that we have this coverage. For goodness sakes, don't anybody get hurt!

John reported that our dues are up to date and that is very good news.

Holly did not have any violations to report this month. Thanks to everyone for this good news!

John reported that the construction on the bridge is supposed to begin in June.

Al Grubman reported for the Advisory Council. The report was the same as last month with the addition of suggesting to the board that they repair the roofs on the gazebos. Some of the roofing blew off during the last storm and it's the opinion of the council that this is a liability. Maxine will contact our roofer and get a price for this project and bring it to the board next month. Holly Martin and Rose Eschelman will represent PIHA at the council meetings.

Sam reported that there are nails sticking up out of the gazebo floors as well as on the piers. He will contact Neat & Tidy about making these repairs.

Sam Gumbel gave the financial report. All in all, we are not doing badly. We are managing to pay our bills and as the increase in the amenities continues to come in, we should be able to maintain our homes and common areas as well as we ever have. Our concern at this time is that we have to begin putting money into a reserve account for future repairs.

As there was no other business, John adjourned the meeting at 7:30 pm.

Submitted by,
Harriet McCombs,
Secretary

The next meeting will be June 12, 2006 at the Presbyterian Church.

**Pritchard Island Homeowners' Association Board Meeting
June 12, 2006**

The meeting was called to order by President John Siefert at 6:45 pm. Because the church was closed, the meeting was held in our community records' building. Other board members present were Bob Clemens, Sam Gumbel, Maxine Hellmers and Harriet McCombs.

The minutes were approved as presented.

Sam Gumbel gave the treasurer's report. While our balance is low after we pay our bills, we are managing so far. Our problem is that so much needs to be done and we are either going to, eventually, have to start using our reserve accounts, which are a little over \$100,000.00, have small special assessments along the way, or raise the amenities again next year. At this time, the board is in favor of using some reserve accounts, if necessary and /or request special assessments if needed. We have to remember that we have a 3% deductible if we get hit by a storm. That's 3% of 7 million dollars. We did receive \$795.00 in an income tax return that we deposited. Maintaining the lawns, common areas and our insurance payments of \$4000.000 per month are the expenses that hurt us the most.

We are covered by insurance on all levels; however, owners must buy their own flood insurance. This is very inexpensive and you should make sure you have it. It's usually less than \$200.00 a year.

Rose Eschlen reported for the advisory committee.

1. There is a pit bull dog, which is against the rules, on the property.
2. The garbage Memorial Day weekend was horrendous in front of buildings E and F. It was in some other areas also, but these two buildings are the worst. How trashy can you get! It's your responsibility to call and find out if the trash is going to be picked up on a holiday. Other people managed to get it right-what's wrong with you? Have some class. The neighborhood smelled like a garbage dump for days!(My words, not Rose's.)
3. Advised that the gazebos be torn down as one is dangerously weak and they both need new roofs. The board acknowledges these reports and thanks the committee for their input.

Owners-please, please make sure your renters understand the Rules and Regulations. That is YOUR responsibility. The pet rule is..." No pet exceeding thirty-five (35) pounds in weight shall be allowed. Rottweilers, Pit Bulls and Doberman Pinschers will not be allowed." Every landlord needs to have a talk with your tenant asap and make sure they understand the conditions for living in this neighborhood.

Harriet has written the owner regarding the pit bull dog.

Harriet made a motion that we tear the gazebo down that is in such disrepair and put a new roof over the other one. Also, have Neat and Tidy cut the bushes down to a more attractive size. Bob seconded the motion and the motion was carried.

Sam submitted a bid from Marlin Marine to repair another dock that has been construed to be in a hazardous condition. The board approved the amount of \$9,490.00. This will not be done until after the storm season.

It was reported that some owners are bringing too many guests at one time to the pool. The rule states that daytime guests are limited to two per day and must be accompanied by an owner. Sam asked to be allowed to reword this rule to make it more user friendly and still protect the interest of the pool. Board agreed.

Tommy McCombs suggested that in regards to the four 10x10 holes in the ground around the communication centers behind the townhomes and units that we not install hedges that have to be watered and tended to get them growing. He suggested we install decorative fencing that will last forever and then sod outside the fence where the ground is raw from pulling up the bushes. Board approved \$500.00 to do one and see how it looks.

Dana Sutter asked to give a report from concerned neighbors of Pritchard Island. She feels, for one thing, that the board is not taking the breaking of rules seriously enough. If we were, we wouldn't have so many problems. She mentioned the pit bull dog, the garbage, "undesirable" people moving in, broken glass she has had to pick up, an owner on the Gospel Island side drunk driving and nearly running someone over and too many children in the pool at one time. Ms. Sutter mentioned how many times the police have been called into our neighborhood lately and arrest

have been made. She says they are very concerned as to where this neighborhood is going. The board responded that when violations are reported the proper letters are sent out and there is a legal 5-step process to this action. We had already thoroughly discussed the pit bull dog, the children at the pool and the garbage. This board is not the police. There are some things we can have some control over and there are things we can not control. We have to depend largely upon owners who rent, who live here and realtors who sell the property to make sure people are properly interviewed. Some fall through the cracks and the Board, which is made up of volunteers who are trying their best to do a job no one else wants to do, is doing the best they can. All I can say, (I, Harriet) is get on the Board and do a better job.

Sheryl Brock asked the Board, in writing, permission to have old shrubs removed from in front of her unit and she will plant new ones. She offered to pay for this herself. Board approved Ms. Brock's request.

As there was no other business, the meeting was adjourned.

Submitted by,
Harriet McCombs
Secretary

Pritchard Island Homeowners' Association Minutes
July 10, 2006

The PIHA meeting was called to order at 6:15 pm by President John Siefert. Members present were John Siefert, Bob Clemens, Sam Gumbel, Maxine Hellmers and Harriet McCombs.

The minutes were approved.

Sam gave the treasurer's report. In summation, we continue to pay our bills and the repairs we've had without touching our reserves. At this point, we have to begin trying to put money into our reserve accounts as we have some costly maintenance projects that will have to be done next year- for example, siding building B. We feel, if we have no emergency, we can do this. Some owners are still paying \$140.00 per month. Please get in touch with BottomLine Bookkeeping at 352 637 1122 and bring your accounts up to date. The next step, for us, is to put liens on these properties. Our present assessments will pay our costs as well as provide reserve accounts when everyone is paying their share. Harriet made a motion we accept the treasurer's report. Bob seconded and the motion was carried. Sam does a great job with our finances!

The pit bull dog has left the neighborhood. (The "undesirables" may still be here.)

The Advisory Counsel has been placed on hiatus. The concept is good which was to help communications between the three entities; however, it seemed to turn into a gripe session. If anyone is interested in trying this again next year, please let a Board Member know. Perhaps we can make it work after a cooling off period.

No action will be taken on the dock this year. It has been ascertained that the dock is not a danger at this time.

Sam inquired at Fitzpatrick's Insurance about having to build railings on the new piers behind the new units. When the agent came out for a walk-through with Harriet he told her we had to have the rails. Sam was assured that we do not. A cost we do not have to incur.

There is some discussion about keeping the second gazebo. We will have Andy Hendrix, Builder Extraordinaire, inspect it to see if it is structurally sound before we spend money for a new roof. *

The pool gate has been repaired three times. Please do not let it swing back as far as it will swing. This breaks the hinges.

The violations committee report was given by Holly Martin. One dog is being allowed to go outside without a leash and we still have a huge problem with buildings D and E and their piles of garbage being placed outside before dark on the day before, or even, sometimes, two days before, garbage pick up. Your neighbors do not want to see and smell your garbage for one or two days, especially, in this heat. If you have so much garbage you can't keep it inside or on your porch until garbage pick up day—TAKE IT TO THE DUMP! If you have to leave before garbage pick up day-TAKE IT TO THE DUMP! Since these two buildings insist on violating this rule, our next step will be to fine these rascalion miscreants. The owners shall be fined for their renters.

Sam revised Pool Rule # 11. Sam made a motion that we accept this version of the rule. Maxine seconded and the motion was carried. We will state the change in next month's minutes. Basically, it is a change concerning guests. We will also add to that that anyone or association on this island must get an approval from the PIHA Board to have a pool party of six or more.

Jan Grubman reported that she has been in contact with the Water Department about our fire hydrants. They promised her to have them working by the end of this week and they did. Good job, Jan.

Our next meeting will be held August 14th at the church.

As there was no other business, John adjourned the meeting.

Submitted by,
Harriet McCombs, Secretary

AMENDMENT
TO THE
RULES & REGULATIONS
OF
PRITCHARD ISLAND HOMEOWNERS' ASSOC.

The following change to the Rules & Regulations was approved at the meeting of the Board of Directors, by unanimous vote, on July 10, 2006.

- 1) Number 11, Swimming Pool, will be eliminated in its entirety, and replaced with the following:

11. SWIMMING POOL

Only members, leasees, and their guests may use the swimming pool and do so at their own risk. All persons using the pool are required to obey the posted swimming pool rules. Children under sixteen (16) years of age using the pool and facilities of the recreational area must be accompanied and supervised by a responsible adult. Children under sixteen (16) may not invite guests to utilize the pool as this is a private pool primarily for the use of owners. Parties of more than six (6) individuals must be scheduled and approved by the Board of Directors.

11.1 Swimming in the pool is permitted from ½ hour after sunrise to ½ hour before sunset. Since the pool is not guarded, persons using this facility do so at their own risk. Persons using these facilities must be appropriately attired.

PRITCHARD ISLAND HOMEOWNERS' ASSOCIATION
AUGUST 14, 2006

The Pritchard Island Homeowners' Association meeting of August 14, 2006 was called to order by President John Siefert. Board members present: John Siefert, Bob Clemens and Sam Gumbel.

Minutes approved with corrections.

Sam Gumbel gave the Treasurer Report to include an overview of the budget. We are continuing to pay bills that are coming in and seem to be in good shape for this time in the budget year. Discussion followed. John Siefert made a motion to approve treasurer report, seconded by Bob Clemens and motion carried.

It was mentioned again that the Advisory Committee eliminated at the last meeting, but that we would appreciate any information from AI and the sub-association.

Al Grubman of SAPHIA - There has been questions on dock space ownership and will come up again. He also attended the Sheriffs Meeting the other day and said that all Sheriff vehicles that come out this way will be equipped with AED's. Al Grubman said that when he questioned the Reverse 911 system and the calls we got to evacuate that the Sheriff said they are trying to get the bugs out of the system and if they don't know there is a problem, they can't fix it, so call and complain.

Dock repair – Was tabled at last meeting until next year.

Gazebo repair – Maxine was to get a hold of AJ to look at the gazebo.

Pool fence – Wire around the top has been removed.

Fence work around telephone boxes – They started on one behind "C" Building and all board members are asked to look at it and see if we want to expand it to all of them. Discussion followed concerning the cost of these fences. Still an open issue until we look at it completed and find out the total costs.

Lien was placed on a unit.

Bridge work – Sign saying that it will be closed on August 21st. Light was to go up at the Hess Station today per Al Grubman.

October Meeting – The City Manager, Frank DiGiovanni called asking to attend a meeting. John Siefert stated this will be in October and possibly be a joint meeting with SAPIHA and Gospel Island. Everyone is invited to attend and meet with the City Manager.

Violation Committee – Bob Clemens spoke about a problem with a unit and a large plant that was growing in the common area by her door and needed to be cleaned up. There was also another report of a boat being launched between buildings. Al Grubman brought up about a complaint of a sign in a yard and he talked with them and they removed it.

OLD BUSINESS

Swimming Pool – Amendment to 11 – Swimming Pool - reviewed by the Board. Sam Gumbel got a print out of the State Swimming Pool Rules & Regulations. Discussion followed concerning food and drink at the pool and where it can be consumed. There was also a conflict concerning the times the pool could be open, with either a set time or dawn/dusk. Discussion followed.

NEW BUSINESS

Neat & Tidy has asked for a 3% increase which amounts to about \$60.00 a month as fuel has gone up since we signed the contract. Sam Gumbel made a motion to approve, second by John Siefert, motion carried.

Tennis Courts – Sam Gumbel talked about the tennis courts. The last time it was sealed it was sealed with an asphalt sealer and has ruined the tennis court. Very few people use the tennis court. The surface is ruined – we can leave it as it is, get estimates or get rid of the tennis court. John Siefert – we should get an expert to look at it, see what we need to do. Sam Gumbel will call someone.

John Siefert adjourned the meeting.

Pritchard Island Homeowners' Association
Minutes
September 11, 2006

The meeting was called to order by President John Siefert at 6:15 pm. Members present were Sam Gumbel, John Siefert and Harriet McCombs.

The August minutes were read aloud by Harriet as they had not been delivered to members having email. As there were no corrections to the minutes, they were approved by the board. Thanks to Holly for taking the minutes in Harriet's absence.

Sam Gumbel gave us copies of the monthly financial report. Our man Sam has gone through our records for the past seven years and he knows exactly what's coming in and what's going out. Thanks to Sam's hard work, we now have our funds flowing in the correct directions. For example, we should have x amount of dollars going into replacing siding, x amount of dollars toward maintaining roof, etc. It's always been on paper this way, but it hasn't been clear what's exactly there in real money and whether or not it's actually going there on a regular basis. Anyway, Sam has been working hard at this all year and he will get right.

City councilman, Giavanni, will be present at our October visit . All member are invited as you always are.

Al Grubman gave a report on the bridge. He is pleased with the news that these builders are professional bridge builders and not just building contractors. Still no report on the completion date.

VERY IMPORTANT INFORMATION

It's nomination/election time. I hope your nominations will be in post marked no later than September 18. **THIS IS SO VERY IMPORTANT.** Please do not think your nominations and votes are not important. **THEY ARE.** After we receive your nominations we will be notifying those of you who are nominated by telephone or letter if we do not have your telephone number. After we have our list of those wonderful, caring, interested, upstanding people who notify us in writing that they accept the nominations, we will mail the ballots out and announce the date of the annual meeting which will be sometime after October 28, 2006. At this meeting we will count ballots, announce the new Board of Directors, approve the budget and the new Board will take control.

AMENDMENT TO POOL RULE # 11:

The following change to the Rules & Regulations was approved at the meeting of the Board of Directors, by unanimous vote, on July 10, 2006.

1) Number 11, Swimming Pool, will be eliminated in its entirety, and replaced with the following:

11. SWIMMING POOL

Only members, lessees, and their guests may use the swimming and do so at their own risk. All persons using the pool are required to obey the posted swimming pool rules. Children under sixteen (16) years of age using the pool and facilities of the recreational area must be accompanied and supervised by a responsible adult. Children under sixteen (16) may not invite guests to utilize the pool as this is a private pool primarily for the use of owners. Parties of more than six (6) individuals must be scheduled and approved by the Board of Directors.

11.1 Swimming in the pool is permitted from ½ hour after sunrise to ½ hour before sunset. Since the pool is not guarded, persons using this facility do so at their own risk. Persons using these facilities must be appropriately attired.

Harriet is asking people who live anywhere on the island to give her a call if you would help her and Tommy pull weeds and vines from the entry way at least once a month. The vines are choking the bushes and that's why they are growing so slowly. She and Tommy usually go down there about 7pm, but we can set up a time and date with those interested. Call us at 341 1183. Considering the beating they took from the city while pipes were being laid, they look good. Gospel Island residents are just as welcome to come and perhaps with people from all entities involved we can, off the record, discuss the back entry.

Violations report. There was no violations report. I'd like to say, in a positive light, thank you, thank you, thank you. I took a little hike around the hood as I knew the garbage trucks had not run and was expecting to see our usual neighborhood dump. There were a few bags out, about five or six, I think, neatly bagged. The biggest kick was Gospel Island had more garbage out than we did. Now, we at PIHA could point fingers and make a big deal about a small issue but we won't because we're good people doing our part to make a good neighborhood better-thank you very much. I can't believe I have sunk to skulking around the hood counting garbage bags. Oh well, I guess a gal has to find something constructive to do with her life.

As there was no other business, John adjourned the meeting.

Submitted by,
Harriet McCombs, Secretary

PRITCHARD ISLAND HOMEOWNERS' ASSOCIATION
MINUTES
October 09, 2006

The Pritchard Island Homeowners' Association Board of Director's meeting was called to order by President John Siefert. Board members present were John Siefert, Sam Gumbel, Bob Clemens and Harriet McCombs.

As there were no corrections to be made to the minutes they were approved by the board.

Sam Gumbel gave the treasurer's report. Sam has been working closely with BottomLine Bookkeeping trying to get our financials untangled. It seems the accounting office has not clearly understood from which funds expenses always come. Sam has been working with them to simplify our budget sheets so we do not have so many mistakes. The board agreed that the president or the vice president should always be one of the signees on all checks. This way they can be sure that our bookkeeper takes the funds from the correct accounts. As far as the monthly report goes, we are continuing to gain a little each month as we pull in overdue accounts and add our increase in fees to our various accounts. Establishing proper reserve accounts is still a challenge. Sam is working on our annual budget and he will report on this at our next meeting which will be our annual meeting. There will be a special budget meeting to discuss the 2007 budget at the island office Wednesday, Oct. 11th. Everyone needs to be aware that Citizen's Insurance raised their premiums 20% last May. This increase will affect us next February when we renew our contract. *FED*

Bob Clemens accepted the responsibility of hiring someone to pressure wash the buildings. We do have a reserve account for cleaning and maintaining the buildings.

Maxine Hellmers has missed three meetings in a row. Consequently, the board has the duty to replace her. The board voted for Holly Martin to take Maxine's seat. We welcome Holly and her experience and expertise to the board.

The board voted to have the remaining gazebo torn down and the debris removed. A budget of up to \$700.00 was allocated, but the time frame is uncertain due to funds. We leave this on the table for the 2007 board to determine when would be the most appropriate time to do this financially.

The roof has been repaired on unit 864.

A letter was sent to an owner to either cut back or remove the overgrown foliage behind her unit. She has until October 30, 2006 to do so.

Otherwise, the board will have it done and send her the bill. Please, everyone, be aware of how your plants are growing and how they look. It's fine for us to plant plants within a certain boundary that does not interfere with the lawn mowers, but once you plant you must maintain those plants yourself.

We will not be fencing around the remaining communication centers. They are on top of the ground and not in a hole as the fenced one is. We do not feel they are a hazard. Neat & Tidy will remove debris and put down sod around the remaining centers.

Harriet reported that all ballots are in the mail.

DON'T FORGET-OUR NEXT MEETING WHICH IS NOVEMBER 13, 2006 AT THE PRESBYTERIAN CHURCH WILL INCLUDE OUR ANNUAL MEETING. TRY TO BE THERE. BOARD MEETING AT 6:15 pm FOLLOWED BY ANNUAL MEETING.

This and That

Ain't that a shame-The Chronicle carrier has asked our friend Rose Eschelon to cease and desist from placing our newspapers at our doorsteps! She feels Rose is interfering with her tips. We all know that Rose does not accept tips for this service. (Maybe a plate of cookies once in a while.) She does this as a gift from her heart. So, if you were wondering---mystery solved.

Anyway, Rose gets a Mr. Roger's Neighborhood Award for her efforts all these many years. We love you, Rose. Some other folks get MRNA's, too. Beverly Wise, who lives on Gospel Island, took the time to clean all the pool lounge chairs of mold and dirt. Thanks, Beverly. Your efforts were noticed and greatly appreciated. AND, all you people who have taken such care lately to keep the garbage can areas neater—you also get Mr. Roger's Neighborhood Awards. God bless.

I'd love to see our island form a garden club to maintain both entries and to help each other with our own gardening. I mean men and women. Why don't all interested people meet at the island office Thursday,, November 2, 2006 at 2:00 pm?

We sincerely hope everyone is voting not only in our association election, but on November 7th.

Submitted by,
Harriet McCombs

Pritchard Island Board of Directors
Special Budget Meeting
Minutes
October 11, 2006

A special budget meeting was held by the board of directors to discuss the annual budget. John Siefert called the meeting to order at 5:00 pm. Members present were John Siefert, Sam Gumbel, Bob Clemens, Harriet McCombs and Holly Martin.

Sam presented all board members with a copy of his proposed budget. He went over every item and explained his justifications for his reasoning. After going over the budget very carefully for over an hour it was approved by all board members.

Everyone should know that while we don't go to the expense of mailing a copy of the budget to everyone, all our records are always open and if you desire a copy of the budget we will mail it to you.

Sam and the other board members will be happy to answer any questions at the annual meeting.

Submitted by,
Harriet McCombs
Secretary

PRITCHARD ISLAND HOMEOWNERS' ASSOC., INC.
Operating Budget
Fiscal Year 2007

Line Item	Annual Cost	ANNUAL CONTRIBUTIONS			CONTRIBUTIONS PER MONTH		
		PIHA	SAPHIA	GOSPEL	PIHA	SA	G.I.
Lawn service & landscaping	\$ 25559	\$ 23933	\$ 757	\$ 869	\$ 35.61	\$ 2.34	\$ 2.34
Pest control	4275	4004	126	145	5.95	.39	.39
Termite treatment	1050	1050	---	---	1.56	---	---
Pool maintenance & service	5500	2701	1303	1496	4.02	4.02	4.02
Pool house & deck cleaning	3250	1596	770	884	2.38	2.38	2.38
Buildings, cleaning & maintenance	2832	2832	---	---	4.21	---	---
Electricity	5900	2900	1397	1603	4.31	4.31	4.31
Water & sewage	650	319	154	177	.48	.48	.48
Legal fees	1500	1500	---	---	2.23	---	---
Audit & accounting fees	5760	5646	57	57	8.40	.18	.15
Mailings, meetings, office expense	350	325	25	---	.48	.08	---
Taxes & government fees	340	253	41	46	.38	.13	.12
Parking area repairs	500	500	---	---	.74	---	---
Contingency fund	1500	1500	---	---	2.23	---	---
Insurance	68850	67370	1054	426	100.26	3.26	1.15
Beautification/Landscaping	2000	2000	---	---	2.98	---	---
Services	<u>22135</u>	<u>17984</u>	<u>3240</u>	<u>911</u>	<u>26.77</u>	<u>10.00</u>	<u>2.45</u>
Funds needed for 2007	\$ 151951	\$136413	\$ 8924	\$ 6614	\$202.99	\$27.57	\$ 17.79
Adjusted per unit per month		\$ 203.00	\$ 27.54	\$ 17.79			
Reserve breakdown:							
Roof replacement/repairs, PIHA	\$ 6153	\$ 6153	\$ ---	\$ ---	\$ 9.17	\$ ---	\$ ---
Roof, pool house	93	46	22	25	.07	.07	.07
Roof, office bldg.	88	43	21	24	.07	.07	.07
Siding, PIHA bldgs,	3941	3941	---	---	5.87	---	---
Siding, pool building	39	20	9	10	.03	.03	.03
Painting, PIHA bldgs.	1167	1167	---	---	1.74	---	---
Painting, fences & pool house	1133	557	268	308	.83	.83	.83
Swimming pool and pool house	1000	491	237	272	.73	.73	.73
Tennis court	1000	491	237	272	.73	.73	.73
Docks, PIHA & SAPIHA	7521	5075	2446	---	7.55	7.55	---
DOCK, Gospel Island	Gospel Island assumed responsibility for funding.				---	---	---
Plumbing / buildings, PIHA	Funded	---	---	---	---	---	---
Contingency fund	-----	---	---	---	---	---	---
Reserves needed for 2007	\$ 22135	\$ 17984	\$3240	\$ 911	\$ 26.77	\$10.00	\$ 2.45
Adjusted per unit per month		\$ 26.77	\$ 10.00	\$ 2.45			

PRITCHARD ISLAND HOMEOWNERS' ASSOCIATION
MINUTES
NOVEMBER 13, 2006

The Pritchard Island Homeowners' Association Board of Directors meeting was called to order at 6:15 pm by President John Siefert. Members present were John Siefert, Bob Clemens, Holly Martin and Harriet McCombs.

The minutes were read aloud by Al Grubman as it seems the mail out minutes were not sent for last month. John will contact our accountant about this error. As there were no corrections to the minutes, they were approved by the board.

As our treasurer, Sam Gumbal, was out due to illness John went over the budget. Sam will deliver a more concise report at our next meeting. The most important aspect of the budget is the increase in our insurance premiums. Citizens' Insurance increased their rates last ~~May~~ ^{FEB} and this will affect us in February as that is when our premium will be up for renewal. This increase from Citizens' has caused another increase in our monthly fees. Our monthly fees are now \$203.00 starting in December, 2006. Attached to the minutes is a copy of the budget. Members who are complaining-please get your calculators out and do the math. If it weren't for the contributions we get from SAPIHA and GI we would have to pay close to \$230.00 per month to meet our needs. A \$68,000.00 yearly insurance fee is very steep for our budget, but we have no choice. I do continue to track down any and all leads that people give me for another insurance company. The latest being a lead Rose gave me which ended in discovering that particular company no longer handles commercial insurance and is in trouble paying its claims. I'm seeing this more and more. Nationwide is still willing to cover us for \$100,000.00 a year. This gives you an idea of what we're up against. We also have to pay an appraiser to reappraise our buildings (original units only) before Citizens' will renew. Harriet got three bids from appraisers the lesser of the evils being \$1800.00. Most of you continue to have faith in us and we thank you for that. We hide nothing and Sam is willing to talk to anyone one-on-one or, to small groups about this budget.

Don Quenlin and Ron Klish have agreed to act as our violations committee. This was a much needed committee and we're grateful to Don and Ron for accepting that job.

Rose Eshelman has volunteered to interview new tenants and new owners. NOW LISTEN UP-THIS MEANS YOU OWNERS MUST NOTIFY THE BOARD WHEN YOU HAVE A NEW TENANT OR A NEW OWNER. IF ANY MORE PEOPLE MOVE INTO THESE UNITS WITHOUT BEING PROPERLY INTERVIEWED AND MADE AWARE OF THE RULES AND REGULATIONS THE OWNERS WILL BE FINED \$100.00. Everyone knows this is the same procedure that all associations use. You may call Harriet McCombs at 352 341 1183 or John Siefert at 352 860 0820 to arrange interviews.

When you plan to have a satellite dish installed it is mandated that you first notify the board of your intentions and there is a disclaimer in regards to damages that the dish

might cause that you must sign and return to the board. We ask you kindly to please heed this procedure and we shall have no problems with dishes.

We need someone to volunteer to register boats. It's a very simple job that takes little time. Please call Harriet or John if you'll take this job. Thanks!

Al Grubman gave a report for SAPIHA. Someone stole the battery from the Grissom's pontoon boat when it was docked at the Gospel Island pier. If you have any information or saw anyone around the boats that seemed suspicious, please let the Grissoms know. Also, keep an eye on your own boats.

As there was no other business, John adjourned this portion of the business and called the Annual Meeting to order.

ANNUAL MEETING

Rose Eshelman, Jan Grubman and Rene Nolte counted the ballots for positions on the Board for the year 2007. John Siefert, Sam Gumbel, Bob Clemens, Holly Martin and Harriet McCombs were elected to the Board. The only position that changed was Holly Martin will act as Vice President instead of Bob Clemens. The new officers continued with the meeting.

Harriet reported that the switch box at the entry way is broken. Bob reported that he is working on having an electrician come out and repair or replace the old box.

Harriet reported that the Beautification and Gardening Club met and had a very productive and informational meeting. The group was made up of residents from Gospel Island, SAPIHA and PIHA. We will meet again on December 5th at 2 pm at the Island Office. Our plans are to decorate the entry way for the holidays. This "club" is very casual and informal and we invite anyone who is interested to join us. We really had a good time.

It was reported that Neat & Tidy will be here a week after Thanksgiving to cut down overgrown foliage that is the responsibility of the association to maintain. That would be original plantings. Neat & Tidy will also be cutting for members who have contacted them and plan to pay Neat & Tidy to cut back plants and shrubs they have planted. The Board is requesting that everyone who has overgrown foliage that you planted please tidy up or hire someone to do it for you. If you need assistance call Harriet. The units that have been reported to the Board as being overgrown and messy are #'s 820, 852, 860 and 864. Please take care of this before the end of the year. If not, we will do it and send you the bill. We'd prefer that you handle it yourselves.

I'd like to thank everyone again for the attention you've given to our requests that you not load up the garbage cans before garbage pick up day. Several snowbirds have already commented on how much cleaner the neighborhood looks.

Sam informed me after our meetings that we have about six unit owners who are hundreds and even over a thousand dollars in arrears with their fees. We will be sending these members a letter giving them 14 days to clear these bills and after that we will be having the attorney place liens on these properties.

Don't forget the next meeting will be December 11, 2006 at 6:15 pm at the church. Please, please come forward at the meeting if you have concerns. Don't just run around the neighborhood complaining. Keep in mind that, "Assertion, unsupported by fact, is nugatory."

As there was no more business the meeting was adjourned at 7:30 pm.

DON'T FORGET

DUES as of ~~12/01/06~~ WILL BE \$203.00.

1/1/07

Submitted by,
Harriet McCombs
Secretary

**PRITCHARD ISLAND BOARD OF DIRECTORS MEETING
DECEMBER 11, 2006
MINUTES**

The December Board of Directors meeting was called to order by Vice President Holly Martin. Members present were, Bob Clemens, Sam Gumbel, Harriet McCombs and Holly Martin.

The minutes were corrected as follows: Correction of spelling from Gumbal to Gumbel was made. With this correction, the minutes were approved.

Sam Gumbel gave the monthly treasurers' report. If you wish to have a copy of this report, please notify a board member and we'll see that you get one.

We are in the process of making extra copies of rules and regulations for those of you who have requested them. (Nancy, I haven't forgotten!) (PIHA only.)

A suggestion was sent to the Board to place signs at both entry ways designating this area as a deed restricted area. The Board was not sure exactly what verbiage could be used to succinctly describe what we would want to express. We'll put more thought into that.

Harriet gave a report on violations letters sent out. Her biggest concern is how to be absolutely certain that the people who are receiving the letters are the actual perpetrators. The garbage situation is the most difficult. We just can't think of a way to avoid occasionally getting the wrong person. Harriet makes it a point, when this happens, to apologize and try to track down who the real culprit might be. (PIHA only).

Speaking of the garbage-this month the garbage situation has been A + right up to last Sunday when we had a huge, messy pile outside units 892, 894, 896 and 898. Everyone denies it is theirs. So, there you go. Guess who cleaned it up? It would be great if each owner who is renting out would take just one minute and call your tenant and thank them for the good job. You owners of the above mentioned units should call and inform them that it is you, the owner, who is going to be fined for this violation and you are not going to be happy about it. (PIHA only).

A request was made by a member on the SAPIHA portion of our grounds to clear some growth behind his villa. This requires not only the approval of our Board, but the approval of Terry Sullivan from the EPA. This request was denied by the board and, consequently, will most likely, be denied by the EPA.

Sam gave a report on liens and foreclosures that have been sent to our attorney. We have about four liens and one foreclosure in the works. When members get as much as six(6) months in arrears with their dues, we will foreclose. People who get as far in arrears as three(3) months will have liens put on their properties. Our money is too tight, our financial responsibilities too high, to allow people to not pay their fair share. (PIHA only.)

Remember last month when I reported that our reappraisal for Citizens Insurance was going to be \$1800.00? Good news. Tenacious Sam said "Hold on. Let me check out some companies in South Florida." He did and found a company in St. Pete that is going to do it for

DECEMBER 11, 2006

\$725.00! Now, are you wondering, as we are, why three companies in Citrus County wanted to charge us \$1800.00-\$2000.00 to do the same job? Folks, when you elected Sam you got a good one! (PIHA only).

A motion was made to replace the twenty-three year old switch box at the entry way. Our plants will soon die without water and our lights are not lighting the way into beautiful Pritchard Island. Bob Clemens will see that it's done. We can always count on Bob for so many things that keep our island running smoothly.

Harriet reported that our garden and beautification group met and decorated the front entry way with lights. We had a lot of fun and invite anyone from Gospel Island, SAPIHA and PI to join us. Next meeting will be at 2 pm at the Island Office on January 9, 2007. It's very informal.

Al Grubman reported from SAPIHA. A resident of the new units (SAPIHA) complained that Harriet was misusing the email to correspond and requested that her name be removed from that mailing list. It had already been discussed earlier that sending transmissions by email is probably not acceptable in a legal sense. Therefore, minutes will no longer be mailed via email. However, I will leave the account open for anyone who needs to contact the Board and wishes to use this venue.

Sam read a letter from Gospel Island regarding their dock that is located on PIHA common land. They are offering to assume all responsibility for the maintenance of that dock. Because the dock legally belongs to PIHA which includes SAPIHA, of course, we will continue to pay our share of the liability insurance as we have in the past. This relieves us of all maintenance responsibility. This is a good thing. The board unanimously agreed to this offer

I'm going to attach some important forms that owners seem to be unaware of. These forms are legal and binding upon association members. (PIHA only.)

I'd like to thank Beverly Wise of Gospel Island for arranging the delightful luncheon at the little French restaurant on Apopka street. Women from GI, SAPIHA and PI were all there and we had a wonderful time plus the food was scrumptious. Several of us won beautiful prizes. This is just what we need to pull our community together. May there be many more!

Don't forget our next meeting will be January 8, 2007.(PIHA which includes SAPIHA).

Don't forget fees go up January 1, 2007 to \$203.00 per month.(PIHA ONLY).

I really feel our community is trying to overcome our unfortunate "first impressions". We're all good people. Why don't we start the New Year with new impressions? The Board wishes you all the happiest of all holidays. God bless.

Submitted by,

Harriet McCombs
Secretary, PIHA