

# Ripples from the Lake

*The Official Newsletter of the Deerfield Lake Homeowners Association*



APRIL 2017  
Volume 10 – Issue 4

APRIL HOMEOWNERS  
ASSOCIATION MEETING  
MONDAY,  
APRIL 3RD, 2017  
7:00 PM

## APRIL 2017 HOMEOWNERS ASSOCIATION MEETING

Please plan to attend the April Homeowners Association Meeting at 7:00 PM at the clubhouse.

This meeting will include a business meeting and a special presentation on Health and Wellness, by Dr. A Singh, M.D and Brenda Burgess from AIM Healthcare here in Coconut Creek.

The Board of Directors welcome and encourage Deerfield Lake residents to attend our monthly Homeowners Meetings.

## *SPRING MIRACLES*

Spring is a miraculous experience. The whole world comes alive after the winter in which it seemed that everything was dead. The world comes filled with color and the scent of delicious greenery. The world that seemed so dull and cold has come alive once again. Little did we know that beneath the cold hard ground the plants and trees were preparing for rebirth. Spring gives us hope for rejuvenation in our own lives as well. Spring is a time to renew the excitement and zest for life that lives inside.

Source: <http://www.familyfriendpoems.com/poems/nature/spring/G>

## AWARENESS AND REMINDERS

Recently we have received several Reminders and Requests from Park Management.

- Neighborhood Watch - A meeting was scheduled for March 23<sup>rd</sup> at the clubhouse. We appreciate the efforts of our volunteers. As noted, residents do not have to leave their home or put themselves in harm's way. We can all be "eyes and ears" within the community. The goal, "Keep Our Community Safe".
- A March 17<sup>th</sup> flier distributed by Management to each resident mail tube, provided a detail list of Home Maintenance and Exterior Improvements reminders. These are applicable year around reminders but as the summer season arrives, and several of us are absent from the community for an extended period, we need to make sure we have safely secured our property.
- SPECIAL NOTICE – Each resident is requested to COMPLETE AND SUBMIT TO THE OFFICE, no later than APRIL 12<sup>TH</sup> 2017, the special notice Form delivered to each home on March 17<sup>th</sup>.

ALL QUESTIONS AND CONCERNS, PLEASE CONTACT THE COMMUNITY OFFICE AT ANY TIME. 954-421-1116

## FMO WATCHDOG

March 2017

### Preventing Lot Rent Increases - Nancy Black Stewart

As the Florida Legislature begins the Regular Session all mobile and manufactured home owners living in parks and communities on leased land must get prepared.

As you know, the land you are leasing for your home is assessed as commercial property. Ten years ago, Florida voters approved a change to the Florida Constitution that placed a cap on the amount of increase for the ad valorem property tax assessment each year. The cap is 10%. As an example, even though the park land may have increased in value 15% from the previous year, the maximum amount of the assessment increase would hold steady at 10%.

Why do we care? Ad valorem taxes may be passed on to home owners on a pro rata basis.

This is because, unfortunately, the tax cap also has an end date of January 1, 2019. This issue must be placed on the ballot and approved by 60% of the voters. In November 2018. If it is not approved at that time by the voters the sunset date will take effect and commercial property taxes will increase too.

Yes. We do care. A lot. So, this is where things stand at this writing.

Senate Joint Resolution 76 has been filed by former Senate President Tom Lee and House Joint Resolution 21 by Representative Colleen Burton are moving through the legislative process already. Each bill has passed out of the first committee of reference...Senate Appropriations Subcommittee on Finance & Tax, (5-0), and House Ways & Means Committee, (16-1).

As you know, I do not usually opine as to the prospective outcome of legislation...everything changes by the minute. I will make an exception here and tell you that I believe the Legislature intends to put this issue to the voters next year!

Of course, the business community has been working on this issue along with FMO and FMHA. The real work will be to convince Florida voters of the value of keeping a cap on assessments! Stay tuned for further developments.

(Re-Printed from Recent Correspondence Received from FMO Leadership)

Deerfield Lake FMO Representative - Robin Nicholson, 561-409-6690, [rbnnicholson@yahoo.com](mailto:rbnnicholson@yahoo.com)

### Flea Market and Raffle Update – Maryann Larkin

Thank You to all our volunteers and residents for a successful 2017 HOA Flea Market and Raffle. Without our volunteer worker's events like our annual Flea Market would not be possible.

The Flea Market and Raffle constitutes the largest revenue generating activity for our Homeowners Association.

#### Basket of Cheer Winners

1st Prize - Lenny & Doris Baton K-7

2nd Prize - Deb Sulany G-3

3rd Prize - Kathy Trapp R-12

4th Prize - Tony & Monique Lananna P-14



#### Raffle Ticket Winners

\$250 Vanessa Puskas A-16

\$150 Chris Frasca U1

\$50 Staci Mottel S-11

**Deerfield Lake HOA  
Committees**

<b>Audit Committee</b>	<b>Allen Pummill</b>	<b>309-287-8223</b>
<b>Bingo</b>	<b>Darlene Marcusson</b>	<b>954-363-4509</b>
<b>Bowling</b>	<b>Maryann Larkin</b>	<b>954-427-2897</b>
<b>Crafts</b>	<b>OPEN</b>	<b>954-798-0680</b>
<b>Emergency</b>	<b>Diana Saunders</b>	<b>401-855-3253</b>
<b>Preparedness</b>		
<b>FMO</b>	<b>Robin Nicholson</b>	<b>561-409-6690</b>
<b>Koffee Klatch</b>	<b>OPEN</b>	
<b>Ladies Luncheon</b>	<b>Terry Koffer</b>	<b>954-425-8179</b>
<b>Social Committee</b>	<b>Barb Pummill</b>	<b>309-287-4121</b>
<b>Library</b>	<b>Ellen McDuffee</b>	<b>954-481-2926</b>
	<b>Linda Caswell</b>	<b>914-388-4548</b>
<b>Men's Breakfast</b>	<b>George Gwinn</b>	<b>954- 734-0913</b>
<b>Monthly Cards</b>	<b>Maryann Larkin</b>	<b>954-427-2897</b>
<b>Policies, Procedures &amp; By-Laws</b>	<b>Deb Sulany</b>	<b>954-333-8453</b>
<b>Sunshine Lady</b>	<b>Ginny Freestone</b>	<b>954-531-0950</b>
<b>Water Aerobics</b>	<b>Ellen McDuffee</b>	<b>954-481-2926</b>
<b>Web/Ripples</b>	<b>Allen Pummill</b>	<b>309-287-8223</b>
<b>Welcome</b>	<b>Sharon Minnick</b>	<b>215-280-6230</b>

**Deerfield Lake Association Officers**

**President  
Manny Mirailh**



908-655-8281

**Vice President  
Maryann Larkin**



954-427-2897

**Secretary  
Kathy Trapp**



**Treasurer  
Robert Schenck**



609-335-3336

**Director  
Deborah Dane**



954-420-9090

**Director  
Garner Denmark**



**Director  
Sandy Ladue**



954-425-8500



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- FLU SHOTS (SEASONAL)
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- SKILLED NURSING FACILITES (NURSING HOMES)

- COMPLIMENTARY BLOOD PRESSURE CHECKS
- LAB ON SITE
- INJECTIONS
- WELL ADULT EXAM
- TREATMENT OF ACUTE/CHRONIC ILLNESSES
- HEALTH AND WELLNESS EDUCATION
- HOSPITAL AFFILIATIONS :  
North Broward Medical Center,  
Coral Springs Medical Center,  
Northwest Medical Center,  
West Boca Medical Center

**We are less than a mile away**



**Water Aerobics**

Meet Monday, Wednesday and Friday at 10:00 AM.  
**POOL IS HEATED**



**BOWLING**

League Bowling at Margate Brunswick Bowling Alley 2:00 PM every Thursday.

Please contact Maryann Larkin at 954-427-2897.

**EVERYONE IS WELCOME**

**Bingo Report**

Residents enjoy bingo at 7:00 on Tuesday evenings, at the clubhouse, throughout the year. Bingo is a very well attended activity with a long tradition here at Deerfield Lake.

In addition to the opportunity to win a monetary BINGO jackpot it is an opportunity to socialize with friends and neighbors as well as make new friends!

Why not come out this Tuesday and join the fun. Free coffee and snacks are always included.

Questions? Call Darlene at 954-363-4509.

**Koffee Klatch**

Come join us every Tuesday morning at 9:00 AM for coffee, a treat, and good fellowship. We discuss upcoming events and all are encouraged to attend. Come meet your neighbors.

**Ladies Luncheon**

Ladies Luncheons are very well attended. Come and join in the fun! The APRIL Ladies Luncheon will be APRIL 19th at 12:00.

Sign-Up Sheet in Clubhouse

**Hand & Foot**

Join Us:  
 Every Monday 1 PM  
 Every Wednesday 7 PM

**\*\*\*NEW ACTIVITY\*\*\***

Men's Poker  
 Each Friday Evening  
 7 PM at the Clubhouse

**MEN'S BREAKFAST CLUB**

The APRIL Men's Breakfast is scheduled for WEDNESDAY APRIL 19<sup>TH</sup>. All men are welcome to attend.

We meet at the clubhouse at 8:30am and carpool to the selected restaurant.

Please make sure you sign up at the clubhouse.

**MONTHLY "CARD PARTY"**

The 2nd Friday of every month a "card party" is held at the Clubhouse. This is a social gathering for \$2 a person; which includes refreshments. We are always looking for more people to attend, so feel free to come with your friends-there's plenty of room for more games. The hours are from 12-4. A table must be reserved by contacting Maryann Larkin at 954-427-2897. We hope to see you there.

Maryann

**Sunshine Lady Report**  
 Ginny Freestone 954-531-0950

**Get Well Cards**  
Sent To:

- Marge Throckmorton
- Terry Koffer
- Maggie Ganem
- Marge Reinhardt
- Manuel Mirailh

**Sympathy Cards Sent to**  
the Families of:

- Helen Dawson (loss of her daughter)

**RESIDENTS NON-BUSINESS ADVERTISING**

**Revised FOR SALE Revised**

Honda Pressure Washer.  
 2700 PSI. Used 10 Hours  
 Paid \$329 NEW Sell for \$100  
 Contact Dave  
 239-850-0322 954-481-8336

**Yard Sale - April 7 & 8, 2017**

B-5 will hold a "Yard Sale"  
 Saturday, April 8th, and Sunday, April 9th, 2017,  
 from 12:00 - 5:00 PM.

Items will range from \$1.00 and up, including furniture, pictures, wall art, small kitchen items, knick-knacks, and much, much more. There will be items of interest to everyone, so circle the dates on your calendar, and we cordially invite you to stop by and check things out -- You will be pleased!

**\*\* Please... No "early birds" are invited or requested before the announced times!!**

**All Resident Advertising Will Be Published for**  
**Two (2) Consecutive Months**

Resident Personal Advertising requests  
 Must be delivered or emailed to  
 Allen Pummill Lot E-5  
 No later than 20th of each month  
Alpumm1@msn.com



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**BLOWOUT RHEEM SPECIAL**

**25 MONTH FINANCING  
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Limited time offer. Ask about our financing promotions.

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- 19 Point Inspection of All A/C Components
- Clean Filter
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With mentioning this ad. Expires 4/30/18.

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 CustId: 9231777949  
 Dir/Iss: HOCFL YP1 04/2017  
 UDAC: DHC - CIP  
 ATTUID: gk885x  
 Date: 03/02/2017 02:16:AM

YPH: 100071  
 Air Conditioning Equip & Syst  
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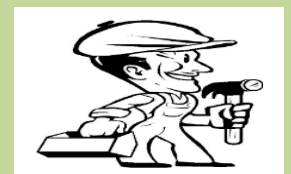
**PARK RESIDENT**

**JOSEPH**

**954-415-8023**

**Monday – Friday**

**10am-3pm**



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TASTE THIS GOOD!**

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OUR  
BREAKFAST  
SUBS**



**BUY ONE, GET ONE**

**FREE**

Buy any regular 6" sub and a drink and get any regular 6" sub of equal or lesser value free with a purchase of 30 oz drink.

**Subway  
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Must present coupon. At this location only. Not valid with any other discount, offer or promotion. Not valid with Simple \$6 menu. One coupon per visit, per customer. Limited time only.

**SUBWAY CATERS!**

**\$5 Off**

**Sandwich  
Platters**

**Subway  
954-574-4001**

Must present coupon. At this location only. Catering orders must be placed 24-hrs in advance. Limited time only at participating restaurants. Additional charges for extras. One coupon per visit, per customer. Not valid with any other coupons or offers, cannot be combined.

**BREAKFAST SPECIAL**

**Free Coffee**

**with the  
purchase  
of a breakfast  
sandwich**

**Subway  
954-574-4001**

Must present coupon. At this location only. Limited time only at participating restaurants. Additional charge for extra. One coupon per visit, per customer. Not valid with any other coupons or offers, cannot be combined.

**\$1 Off** **OR** **50¢ Off**

**Any  
footlong  
sub**

**Any 6"  
sub**

**Subway  
954-574-4001**

Must present coupon. At this location only. One coupon per visit, per customer. Cannot be combined with any other coupons, discounts or promotions. Additional charges for extras.

**GRAB A FOUNTAIN DRINK  
WITH YOUR TASTY SUB**



**4420 W. Hillsboro Blvd.**  
**Creek Town Center**  
**Coconut Creek, FL 33073 • 954-574-4001**

FMO UpdateMarch 8, 2017 District 12 FMO Meeting Notes:

Location: Everglades Lakes, 3300 SW 52<sup>nd</sup> Ave., Davie, FL 33314

Facilitator: Jim Blaszka, Everglades Lakes FMO Representative

Attendees (21): FMO Director at Large Jerry Durham + 2 Deerfield Lake, 18 Everglades Lakes (Davie)

## Discussion:

- Jerry Durham, FMO Director at Large, presented various topics:
  - FMO organization: District 12 (Dade, Monroe, & Broward Counties) does not have a President, District 12A (Palm Beach County) does not have a President. These two districts constitute Section IV which does not have a President. Lack of leadership adversely affects membership retention, lack of scheduled meetings and training.
  - Tie-Down Program: Communities can apply for a no cost Tie-Down Program. Two contractors are now available in Florida whereas there had only been one.
  - Board Certification: More training classes will be scheduled in fall of 2017. It will be mandatory for board members to be certified by Oct. 2017 (noncompliance to be handled by individual HOAs). An alternative although less preferred, is to sign an affidavit that you have read required material and have it notarized. 600 have been certified to date...expect 1000 by the end of the year.
  - Liability insurance: Highly recommended for every HOA. If alcohol is allowed at social events, there is the possibility of a lawsuit if there is an accident. Without the insurance, strongly advised to prohibit consumption of alcohol at social events.
  - HOA records: Keep for 7 years...trying to change to 5 years.
  - HOA financials: must file income tax form.
  - One vote per household: This is a regulation that existed since 1984. FMO chose to add it to FS 723. HOA's must not change this statute.
  - HOA dues: Most HOA's request a yearly fee of \$5 - \$10 from each residential home.
  - ≥ 55 community: HUD law...inspection is required for certification. 80% must have 1 homeowner ≥ 55. The remaining 20% is up to the HOA rules which are sent to Department of Business Professional Regulation (DBPR) for approval.
- Roundtable discussion:
  - Deerfield Lake
  - Everglades Lakes: 600 homes. Park owned by a family trust since 1972. 2017 rent increase is \$25/month. Range of lot rent \$640 - \$670. There is a Crime Watch called "Eagle Eye". Management bought a used golf cart which is used in two shifts from 6-8 PM & 8-10 PM every night. It is gated with a security officer 24/7. An emergency gate (for fire and rescue) is being installed in addition to the one existing gate. The board has been trying to amend the HOA rules...it's been over 2 years waiting for DBPR approval.

Complete meeting minutes can be found on the office bulletin board.

Become a FMO member!!

This organization is the legislative link to Tallahassee where our laws are made for Florida. FMO protects us! As an example, the state wants to tax MH attachments which would increase our rent by approx. \$40/month. FMO has been successful to resist this increase and continues to protect us with this and other legal matters. With so few members, FMO may not continue to exist and we will be subject to possible monetary increases from the state and/or park owners with no recourse. For only \$25/year or \$65/3 years, FMO fights for your rights and welfare. Application forms can be found in the Deerfield Lakes' clubhouse (rack located at main entrance door) and on the website: [www.fmo1.org](http://www.fmo1.org).

Next Meeting: To be determined

NOTE: If you do not receive your membership card or FMO News magazine, please contact the FMO Office (725-530-7539 and ask for Beth Pankow, Membership Manager, or [members@fmo.org](mailto:members@fmo.org)) to verify the correct address information.

Deerfield Lake FMO Representative - Robin Nicholson, 561-409-6690, [rbnnicholson@yahoo.com](mailto:rbnnicholson@yahoo.com)



**Message from the Homeowners Association (HOA) Board of Directors**

At the March 6<sup>th</sup>, 2017 Homeowners Board of Directors meeting, Treasurer Robert Reed Schenck introduced one of our park residents, Ms. Girlene Jurasinslc. She is originally from Brazil and speaks Portuguese. Living within our Deerfield Lake Community there are several Brazilian residents. Many of our Brazilian residents have limited or no English and are having difficulty reading and understanding flyers, the monthly Ripples newsletter and other information distributed by the HOA or Deerfield Lake management, or engaging in the community in general which they would like to do.

I have been asked to act as the Homeowners Association Board Liaison and Girlene would act as the unofficial spokesperson for the Brazilian residents within the Deerfield Lake community. We will work together to develop an informal program to encourage our neighbors to feel more comfortable in the neighborhood. This might be as simple as introducing ourselves to our neighbors and letting them know about our many events and activities within the Community.

Girlene and I will be implementing this as soon as possible.

This is not limited to the Brazilian population. We welcome any ideas or thoughts you would like to share or contribute. Please feel free to contact me at 954-420-9090 or by email: [debdane15@gmail.com](mailto:debdane15@gmail.com). This information can also be found in the community directory.

Girlene may be contacted at 754-366-2529.

Sincerely,  
Deborah Dane  
Director - Board of Directors  
Deerfield Lake Homeowners Association

**Message from the Editor**

Borrowing a quote from the famous author Nathaniel Hawthorn, "time flies over us, but leaves its shadow behind". With that in mind we once again face the reality that April marks the end of our winter season at Deerfield Lake. April also is the month we start to say "so long for now", to our seasonal residents. The May 2017 issue of the Ripples will be the final issue of the Ripples until October 2017.

What beautiful weather we have experienced this season at Deerfield Lake.

We thank our social committee for their time and effort providing us with memorable parties. Entertainers and caterers from outside our community, that service our events, often comment on the quality of our community and residents. They always express appreciation for the opportunity to work for us at Deerfield Lake.

This season we have added several new advertisers in our Ripples Newsletter, in addition to renewals from our current advertisers. We thank each one for their support. We encourage you as residents to consider these advertisers as potential resources or options for services when a need occurs.