Ripples from the Lake

The Official Newsletter of the Deerfield Lake Homeowners Association



May 2016 Volume 9 - Issue 5

MAY 2016 HOMEOWNERS ASSOCIATION MEETING MONDAY, MAY 2nd, 2016 7:00 PM

Message from Manny Mirailh - HOA President

The month of May marks the last Homeowners Association Meeting until the month of October.

In that regard it is also the last issue of the RIPPLES newsletter until October.

May is also the kick-off for our summer picnics celebrating two great American summer celebrations; Memorial Day and Independence Day (July 4th).

Please join your HOA Board of Directors and your neighbors by celebrating with a picnic at the clubhouse.

See the Ripples update in this issue for more info. A separate flier will be distributed later in May.

Manny Mirailh

Emergency Preparedness Committee Update

As you may know Hurricane Season is rapidly approaching. Hurricane Season starts on June 1st and ends on November 1st. The job of the Emergency Preparedness Committee is to make sure we are all ready for any storms. A few places you can find information is on the Broward County website under Hurricane Preparedness. There are some things though that we as a community need to remember. If you know of a neighbor that might need assistance, please let the office and our EP Committee know. Remember to tie down and secure anything that can become a projectile in high winds. Having a pet is also having a family member. It is important that you are aware of places you and your pet can stay or a shelter you can take the pet to. There is an attached preparedness list to the Ripples and we will try to keep some in the club house as well. If you have any questions or need any assistance do not hesitate to reach out to me. Thank you and stay safe!

Dianna MK Saunders
Chairperson Emergency Preparedness Committee

Bylaws & Policy and Procedures Committee: Article IV - Board of Directors

The Original Bylaw:

Original (B):

The board of directors shall consist of a minimum of five (5) and a maximum of seven (7).

Amendment given to the Board of Directors:

(B): The Board of Directors shall consist of a minimum of five (5) and a maximum of seven (7). One (1) family member per household is allowed to serve on the board of directors.

The Bylaws Policies and Procedures committee had the following recommendation which was read at the March 2016 HOA meeting:

(B) The Board of Directors shall consist of a minimum of five (5) and a maximum of seven (7). Only one (1) family member* is allowed to serve on the board of directors. *A family member is related by marriage, blood/and co habitation.

There will be a vote at the May 2, 2016 HOA meeting to accept or reject the following:

(B) The Board of Directors shall consist of a minimum of five (5) and a maximum of seven (7). Only one (1) family member* is allowed to serve on the board of directors. *A family member is related by marriage, blood/and co habitation.

As per our Bylaws Article III Section I (B5) an amendment to the By-Laws is a legal matter and therefore it is one vote per household, voter's name must appear on deed to be eligible to vote.

RESIDENTS NON-BUSINESS ADVERTISING

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

FOR SALE

Mercedes 450SL Sports. 1979, Silver. Blue Interior. 100.000 miles on the clock. Automatic, Gasoline, 3 owners. California Car, no Rust. Very good condition. Hard and Soft Top Convertible. Well serviced by trained mechanics.

FREE ENGLISH LANGUAGE HELP

Want to improve your English? Join us for fun and learning:

Our English language class will continue to meet at 3:00 PM on Wednesdays at the Clubhouse throughout the summer. We'll work on conversational English in a fun, relaxed way.

Questions? Call Darlene Marcusson: 954-363-4509

SPECIAL NOTICE JUNE – SEPTEMBER CALENDAR UPDATES

FOR THE MONTHS OF JUNE – SEPTEMBER THERE WILL BE NO RIPPLES PUBLISHED. A MONTHLY CALENDAR WILL BE CREATED AND DISTRIBUTED. ALL UPDATES TO THOSE MONTHLY CALENDARS SHOULD BE EMAILED TO THE ADDRESS BELOW BY THE 20TH OF EACH MONTH.

HOA BOARD MEMBER SHARON MINNICK WILL COORDINATE THE PRINTING AND DISTRIBUTION OF THE CALENDAR FOR THOSE MONTHS.

Allen Pummill – Lot E-5
Email: alpumm1@msn.com
Ph: 309-287-8223

FREE FLAG DISPOSAL SERVICE

Do you have a United States Flag that you want to have disposed of in the proper manner? Dick Dabb will facilitate the delivery of flags for disposal to a local military affiliated organization for proper disposal. Please Contact Dick Dabb D-18



4570 Lyons Road, Suite 114 * Coconut Creek * 954.582.5610
Across from the Promenade behind CVS and 7-Eleven
Tues.-Thurs.: 9am-5pm, Fri-Sat.: 8am-5pm, OPEN SUNDAY: 10am-5pm
www.shampoodlespetgrooming.com

\$10 Off
First Groom
Full Groom
New Clients Only
Shampoodles Pet Grooming
Expires 5/31//2016

\$2 Off
Existing Clients
Plus, free teeth brushing
\$10 value
Shampoodles Pet
Grooming
Expires 5/31/2016

\$18
Bath Special
Tuesday – Friday
Bath Service Starting at \$18
Shampoodles Pet
Grooming
Expires 3/31/2016



MEMORIAL DAY PICNIC MONDAY MAY 30TH 12 PM – 3 PM



HOSTED BY THE DEERFILD LAKE HOA
BOARD OF DIRECTORS

RESIDENTS - NO CHARGE RESIDENT'S GUESTS - \$5

EVERYONE MUST BE PRE-REGISTERED

CONTACT MARYANN LARKIN
LOT A-36
MUST PRE-REGISTER BY MAY 20TH

Committees

Audit Committee	Onon	
	Open	
Bowling	Maryann Larkin	954-427-2897
Crafts	Rosemarie Lopa	954-798-0680
Emergency	Diana Saunders	
Preparedness		
FMO	Robin Nicholson	
Koffee Klatch	Open	
Ladies Luncheon	Terry Koffer	954-425-8179
Social Committee	Barb Pummill	309-287-4121
Library	Ellen McDuffee	954-481-2926
	Linda Caswell	
Men's Breakfast	George Gwinn	954- 734-0913
Monthly Cards	Maryann Larkin	954-427-2897
Policies, Procedures		
& By-Laws	Deb Sulany	954-333-8453
Sunshine Lady	Ginny Freestone	954-531-0950
Water Aerobics	Ellen McDuffee	954-481-2926
Web/Ripples	Allen Pummill	309-287-8223
Welcome Lady	Darlene Marcusson	954-363-4509

NOTE TO ALL COMMITTEE CHAIRPERSONS

IF YOU ARE A COMMITTEE CHAIRPERSON PLEASE MAKE SURE A COPY OF YOUR MEETING MINUTES ARE EMAILED TO:

ALLEN PUMMILL - ALPUMM1@MSN.COM

THESE MINUTES WILL BE POSTED IN THE COMMITTEE SECTION OF THE WEBSITE. I WILL BE SUBMITTING ALL MINUTES TO THE WEBMASTER THE $15^{\rm TH}$ OF EACH MONTH.

Deerfield Lake Association Officers

President Manny Mirailh



908-655-8281

Secretary



Treasurer



954-644-9537



954-425-8500



954-254-4613



215-280-6230



215-287-3853

Pressure Cleaning For All Your Pressure Cleaning Needs

954-880-71
Licensed & Insured - Free Estimates

Custom Pavers . Sealing . Decks . Homes . Pool Decks . Driveways . Sidewalks & More

SAUL AND SOL TRANSPORTATION

Palm Beach County, Permit VH340

Your Local Dependable 24-Hour Service

Your Driver - Saul, Permit OP14653

WHY TAKE CHANCES?

Need a ride to the Airport or Seaport?

Special Rates for Deerfield Lake Residents!

*6 Passenger Van Available at No Extra Charge

Seaports	Doctor Visits	
Shopping	Restaurants	
Airports	Hospitals	
Special Events		

Certified, Licensed and Insured Call for Reservations 561-674-3787 or 561-852-2781

Water Aerobics

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



BOWLING

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

Please contact Maryann Larkin at 954-427-2897.

ALL ARE WELCOME

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.

Hand & Foot

Join Us: Every Monday 1 PM Every Wednesday 7 PM

Ladies Luncheon

Ladies Luncheons are very well attended. Come and join in the fun! The MAY Ladies Luncheon will be 12:30, MAY 18th.

Sign-Up Sheet in Clubhouse



Sunshine Lady Report Ginny Freestone 954-531-0950

GET WELL CARDS SENT TO:

- Marge Harfield
- Heidi Scourby
- Scott Kasten
- Josie LaRocca
- Ron Johnson

- Ginger Reca
- Irene Zuchowski
- Jeanine Woods
- Lou Pipe
- Donald O'Malley

SYMPATHY CARD SENT TO:

Delacava family for Ron Johnson

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

Bingo Report

Here at Deerfield Lake, the fun never stops nor does the bingo. We play every Tuesday at 7:00 p.m. sharp at the Clubhouse and play will continue weekly through the summer. We are giving away close to \$400 every night and having lots of fun doing it. Please join us this Tuesday and every Tuesday to make new friends and win some money. Free refreshments are served too, so it's really a good deal.

Ouestions? Call Darlene Marcusson: 954-363-4509

Turning Age 65 Soon?

Don't Do A Thing About Medicare Supplement Insurance Until You Talk With Me.

Make a fully informed decision.



Roosvelt Gutierrez
Florida Licensed Insurance Agent
954-673-6419



Medicare Supplement Plans are underwritten by Colonial Penn Life Insurance Company, an affiliate of Bankers Life and Casualty Company. Colonial Penn Life Insurance Company, Bankers Life and Casualty Company and their licensed agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program. Certain exclusions and limitations may apply.

CPL 04-B019-FL

MEN'S BREAKFAST CLUB

There were 12 men in attendance at our APRIL breakfast. The MAY Breakfast is scheduled on MAY 18th at Dyan's Country Kitchen, 9100 Wiles Road in Coral Springs.

We meet at the clubhouse at 8:30am. Please make sure you sign up at the clubhouse.

We'll Beat

any written Quot

by a licensed

Contractor.

FPL Participating

Independent Contractor for A/C Installations

& Duct Repairs.

The new degree of comfort."





3 TON SPECIAL, 16.0 SEER

12 Month Financing Deferred Interest (WAC)

Limited time offer. Ask about our financing promotions.

Heating and A/C Check-Up

- Clean Filter (Monday-Friday)
- Calibrate Thermostat
- Oil Motors
 19 Point Inspection
- of all A/C Components
 Up to 1 lb. of Refrigerant

With coupon

A/C, Appliances & Pool Heater Repairs*

No Job TOO BIG or TOO Small!!! All Brands of Air Conditioners

All Brands of Air Conditioners
All Appliances
*Call dealer for details.

**Cell dealer for details,

Pool heater services are provided under contract through a licensed and insured contractor in the specific discipline, With coupen.

Receive
Up To \$660
FP&L Rebates*
(See Dealer For Details)

CHECK OUT OUR

NEW LOW PRICES

For 2016

A / C TECHNOLOGIES

11834 Wiles Rd., Coral Springs • www.actechfl.com

Serving Broward, Palm Beach & Miami-Dade County since 1986

(954) 344-0300 or Toll Free 888-9-COOL-US



Licensed & Insured



Free Estimates

MOBILE HOME REPAIR SPECIALIST













· VINYL SIDING



FLOORS

· PLUMBING

PRESSURE CLEANING



954-914-2237 or 954-424-9651

Walgreens

AT THE CORNER OF HAPPY AND HEALTHY TM

Now Offering FREE * Prescription Delivery Service

protect yourself from shingles pneumonia and more

Get vaccinated

Shingles and pneumonia have serious consequences, but getting vaccinated can help keep you healthy. Stop by the pharmacy today.

Five Days a Week
Monday-Friday
Ask your
Walgreens
Pharmacist
today.

Walgreens
4529 W. Hillsboro
Blvd
Coconut Creek Fl.
33073
(954)480-9132

Sabrina's Hair Studio

Quality at its Best for Your Hair Care Needs 954-592-5474

Web: www.sabrinahairstylist.vpweb.com



30% Off Deerfield Lake Residents (

 \bigcirc \circ

25 Years' Experience in New York and Florida

FREE: REDKEN DEEP CONDITION TREATMENT and TONER (IF NEEDED AT TIME OF SERVICE

Precision Cut & Style, Razor Cut, Men Cut & Color,
Texturizing Long Hair, Color, Highlight, Lowlight, Glazing,
Perm, Eyebrow Waxing

4376 N State Rd. 7 Coral Springs, FL 33073
At the Turtle Crossing Shopping Center SW Corner of Wiles
Road

And 441, Phoenix Salon Suites # 107

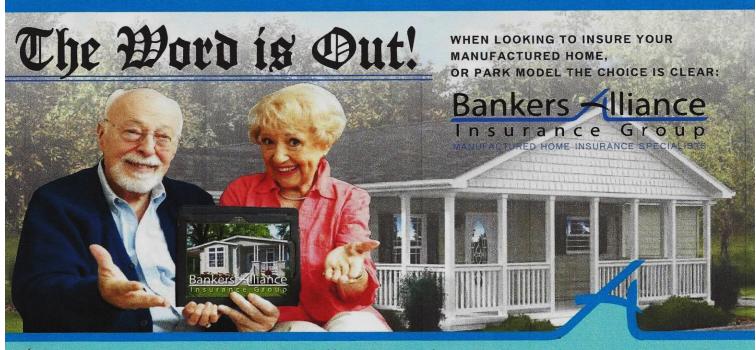
30% off the regular price for a first time client only
Not including promotional Package
30 % de rabais sur le prix régulier premier temps client
seulement. Non compris les Package promotionnel

HANDYMAN

"ONE CALL DOES IT ALL"
PARK RESIDENT
JOSEPH
954-415-8023
Monday – Friday
10am-3pm







- ✓ Excellent coverage options available through top rated insurance companies
- ✓ Restoring coverage for Citizens Customers at a fair market value
- ✓ YES, we do insure site built homes and condos.
- ✓ Serving Florida homeowners across the entire State
- ✓ The best coverage, at the best price; SAVE up to 30%

STERLING REPUTATION, SUPERB CUSTOMER SERVICE

Call us toll-free at 800-568-5163

or apply online at www.baigonline.com









Hurricane Readiness

Things to have on hand

- Drinking water: One gallon per person per day for 3-5 days. Don't forget about water for your pets as well
- Food: Non-perishable foods that are packaged or canned; canned milk, cereal, energy bars, etc. You
 might also think about fruits that don't need refrigeration like apples and oranges. Don't forget your
 pet's food!
- Paper and plastic goods: Plates, bowls, plastic silverware, plastic or paper cups, paper towels, toiletries and toilet paper.
- Medication: You should make sure you have enough medication for up to two weeks on hand. Make sure any special medical equipment is charged if needed.
- A manual can opener.
- Flashlights and batteries
- Battery or hand fans
- Radio or TV that is battery operated
- Make sure phones are charged and you have back-up charging for cell phones, computers and tablets. If you have a land line, make sure one phone is not a cordless.
- Trash bags
- Extra charcoal or propane for your grills, USE OUTSIDE ONLY
- Mosquito repellent and sunscreen
- Fire extinguisher

Shelters and registering special needs and pets

Special needs shelter ~ 954-831-3902

Vulnerable Population ~ 954-831-4000 (disabled, frail or have medical needs)

Pet friendly Shelters ~ 954-989-3977 option 7 or visit www.humanebroward.com

Service pets are welcome at all shelters by law

Regional Emergency Shelter is located at Lyons Creek Middle School and Monarch High School



Funerals can cost more than \$10,000. Social Security only pays \$255. Help protect your family with life insurance from Modern Woodmen of America. Call today – I can help you plan for life.

Philip Blum 4855 W. Hillsboro Blvd Ste. B4 Coconut Creek, Fl. 33073 B 954-482-0051 C 954-977-7767

> MODERN WOODMEN FRATERNAL FINANCIAL

TOUCHING LIVES. SECURING FUTURES

The FMO (Federation of Manufactured Home Owners of Florida) Update

Please become a FMO member!!

For only \$25/year or \$65/3 years, FMO fights for your rights and welfare. Membership includes a bi-monthly news magazine. It helps support a lobbyist in Tallahassee who monitors and responds to a multitude of bills submitted during each legislative session. Application forms can be found in the Deerfield Lakes' clubhouse (rack located at main entrance door) and on the website: www.fmo1.org.

The FMO Consolidated Legal Fund

The Florida Legislature has made it difficult for FMO to amend Chapter 723 by wanting us to submit a bill that has been negotiated with FMHA (Florida Manufactured Housing Association which include park owners & manufacturers). We would not prefer some of the changes in this bill. That leaves the courts as an alternative option to affect these changes.

A very important piece of our strategy to protect and improve our lifestyle is the creation and implementation of the FMO Consolidated Legal Fund. Our goal is to raise a significant fund to support legal actions initiated by HOA's around the stat that affect a large number of residents and establish legal precedents. We have six HOA's who have made their commitment in the first month.

For more information, go to our website: www.fmo1.org.

Personal Property Loans

We have a great opportunity to help many of our manufactured home (MH) owners. We are attempting to influence the Federal Housing Finance Administration (FHFA) to open up areas of MH financing and by so doing will lower the interest rates that the purchasers will have to pay.

Please detach the following attached page containing the letter for the FHFA, sign and date, and mail to the address located at the top left of the letter. Your voice is important to support this issue.

Robin Nicholson

Deerfield Lake FMO Representative