

# Ripples from the Lake

*The Official Newsletter of the Deerfield Lake Homeowners Association*



November 2016  
Volume 9 - Issue 7

NOVEMBER 2016  
HOMEOWNERS  
ASSOCIATION MEETING  
MONDAY,  
NOVEMBER 7, 2016  
7:00 PM

## HOA President's Message

We want to welcome all of our seasonal Deerfield Lake residents. The month of November will be extremely busy as we prepare for the Thanksgiving holiday.

We also want to encourage everyone to support our nation by exercising our constitutional rights by voting on November 8<sup>th</sup>.

As a nation on November 11, we honor all the men and women that served in our military. To all of our Deerfield Lake residents that served this country in our armed forces we honor and salute you!

Included in this Ripples Newsletter is detailed information regarding the initial process of identifying residents that wish to be considered for positions on our HOA Board beginning in January 2017.

*Manny Mirailh*

*President – Deerfield Lake Homeowners Association*



**TUESDAY NOVEMBER 8th**



*Happy Thanksgiving*

## Deerfield Lake Honors Our Veterans

All of our Veterans and their Significant Others (includes a significant other of a deceased veteran) are invited to a special program at the Clubhouse on Veterans Day, November 8<sup>th</sup> from 12:00-2:00 PM at the clubhouse. A luncheon will be served.

Your Homeowners Association Wants to Honor You!

Please sign-up with Barb Pummill, Lot E-5, or phone 309-287-4121 by November 8<sup>th</sup>.

## Phone Directory Distribution

The 2017-2018 Deerfield Lake Homeowners Association Phone Directory has been completed and will be distributed at the Clubhouse at the November HOA Meeting on November 7<sup>th</sup>.

## Social Committee Update

Thank You to our Social Committee for their hard work decorating our Clubhouse for the Fall Season. Several hours were involved planning and staging the Fall Halloween Party as well as preparing the fantastic Halloween Party food.

The Christmas Holiday Party will be on December 10th featuring a gourmet dinner, a very special and entertaining floor show followed by a dance. A separate flyer will be distributed in Mid-November with more details including registration for this event.

Due to popular demand there will be a New Year's Eve party that you will not want to miss. The December Ripples will include the details. **ELVIS WILL BE IN THE HOUSE!**

Barb Pummill – Social Committee

**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](mailto:Alpumm1@msn.com)

**For Sale**

- Amazon Fire HDX8.9 16GB Black Like New, factory reset. 8.9" HD display 2560 x 1600, 8 MP rear-facing camera and front-facing 720p HD camera Ultrafast 2.5 GHz quad-core processor no scratches, comes with charger and red Origami cover/stand, ready to register and use. Model GPZ45RW Retail \$379, will accept \$175.
- Amazon Fire HD 10 16 GB Black Like new, factory reset. 10.1" HD display 1280 x 800 quad-core processor 1.5 GHz. Rear-facing 5 MP camera and front-facing HD camera. no scratches, comes with charger and purple cover/stand, ready to register and use. Model SR87CV Retail \$230, will accept \$100.
- Brother XL2610 Free-Arm Sewing Machine with 25 Built-In Stitches and 59 Stitch Functions plus 3 storage cases full of supplies, accessories, thread, bobbins, foot control and cover included. Like new, lightly used, no damage. Retail \$149, will accept \$75.

John 954-512-8927

**FOR SALE**

- 3 Piece matching living room set. Medium brown reclining sofa, stationary love seat and rocker recliner. All in very good condition. Asking \$500 or best offer.
- Play area for small dogs or cats. Very durable and easy to put together. Excellent condition! About 4-6 feet wide. Let's the animals play safely while you are out or busy! Original price \$90...Asking \$40

Please see Sharon or Barry or call 215-280-6230



# Shampoodles

**Pet Grooming**  
*Your source for the pampered pet*

Non-Anesthetic Cleaning  
Call to Schedule Appointment  
for your next treatment  
Great for Older Dogs

Small Dogs \$160  
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Ask about our policy if teeth  
cannot be cleaned

Fluff and Buff Bath  
and Blowout Starts at:  
Small Dogs \$50  
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Monthly program one small  
price and get fluffed and  
buffed every week. Bath and  
blowout only.  
Excludes grooming.

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](http://www.shampoodlespetgrooming.com)

<p><b>\$10 Off</b> First Groom Full Groom New Clients Only Shampoodles Pet Grooming Expires 11/30/2016</p>	<p><b>\$2 Off</b> Existing Clients Plus, free teeth brushing \$10 value Shampoodles Pet Grooming Expires 11/30/2016</p>	<p><b>\$18</b> Bath Special Tuesday – Friday Bath Service Starting at \$18 Shampoodles Pet Grooming Expires 11/30/2016</p>
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**FOR SALE**

Just in time for the holiday season!  
Department 56 Charles Dickens  
Series.  
Many pieces.  
Call Deborah – 954-420-9090

**WANTED**

Do you enjoy working with  
others in a volunteer capacity?

Are you a "Team Player"?

Contact an HOA Committee  
Chairperson or Board of  
Directors Member and become  
a VOLUNTEER!

**Ripples Advertising Guidelines**

The Ripples currently provides two  
advertising options:

1. All advertising to sell services or sell  
products in the Ripples is on an annual  
fee basis. This applies to both resident  
operated business and local retail  
business.

This income supports the printing of the  
Ripples.

2. Residents have the option to sell  
personal items free of charge in the  
Ripples. These Ad's will be printed two  
consecutive months.

Concerns or questions will be referred  
to our HOA Board.



**Committees**

<b>Audit Committee</b>	<b>Open</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>Rose Marie Lopa</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>Jan Klafka</b>	<b>954-270-5405</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</b>		
<b>&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>OPEN</b>	

**Deerfield Lake Association Officers**

**President**  
**Manny Mirailh**



908-655-8281

**Vice President**  
**Maryann Larkin**



954-427-2897

**Secretary**  
**Chris Frasca**



954-644-9537

**Treasurer**  
**Sandy Ladue**



954-425-8500

**Marge Reinhardt**



954-254-4613

**Sharon Minnick**



215-280-6230

**Barry Minnick**



215-287-3853

**Turning Age 65 Soon?**

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

**Make a fully informed decision.**



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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

**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**

<b>Seaports</b>	<b>Doctor Visits</b>
<b>Shopping</b>	<b>Restaurants</b>
<b>Airports</b>	<b>Hospitals</b>
<b>Special Events</b>	

**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 Season has started at Margate Brunswick Bowling Alley 2:00 PM every Thursday.

Please contact Maryann Larkin at 954-427-2897.

EVERYONE is WELCOME

**Bingo Report**

Our seasonal residents are returning to our community and to our bingo game. We are so happy to see them! Last night we gave away almost \$400 and our grand prize jackpot was \$110. Come out next Tuesday to have fun with your neighbors and friends and win some money. The average player spends about \$12, which is a very reasonable cost for an evening out with free cake and coffee thrown in. Play starts promptly at 7:00 so please plan to arrive no later than 6:45. Hope to see you at the clubhouse next week.

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.

**Hand & Foot**

Join Us:  
 Every Monday 1 PM  
 Every Wednesday 7 PM



**Thank You Volunteers**

A very special thank you to All of our Deerfield Lake HOA Volunteers! Without volunteers there would be no HOA. Your commitment to making Deerfield Lake a place we can all be proud to call home is essential to our way of life. We offer a very special Thanksgiving Wish for all of you!

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



Get Well Cards Sent to:

- Debbie Holt
- Beatrice Conrad
- Edith McDaniel
- Rose Marie Lopa
- Rob Zuchowski

Sympathy Cards Sent to Families of:

NONE

**Welcome Back**

Welcome Back to all of our seasonal residents!

As the weather turns cooler and colder up north it is great to have this tropical paradise to call home for a few months!

**MONTHLY "CARD PARTY"**

Due to the Veteran's Day, Veterans Recognition Luncheon There will not be a November Card Party.

Maryann



**Ladies Luncheon**

Ladies Luncheons are very well attended. Come and join in the fun! The NOVEMBER Ladies Luncheon will be 12:30, NOVEMBER 16<sup>TH</sup>, at Muddy Waters in Deerfield Beach.

Sign-Up Sheet in Clubhouse

**MEN'S BREAKFAST CLUB**

There were 10 men in attendance at our October breakfast. The NOVEMBER Breakfast is scheduled on NOVEMBER 16<sup>th</sup> at Denise's Kitchen in Pompano Beach.

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

ALL MEN ARE WELCOME TO JOIN US



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## BLOWOUT RHEEM SPECIAL

3 TON SPECIAL, 16.0 SEER

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Limited time offer. Ask about our financing promotions.

### Heating and A/C Check-Up (Monday-Friday)

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

# \$19.95

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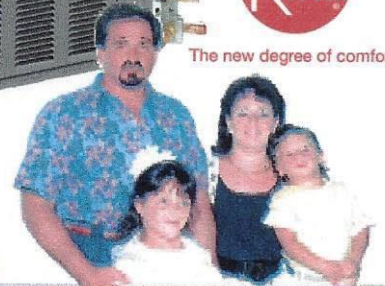


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*30% off the regular price for a first time client only  
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## HANDYMAN

"ONE CALL DOES IT ALL"

PARK RESIDENT

JOSEPH

954-415-8023

Monday – Friday

10am-3pm





**FROM THE NOMINATING COMMITTEE**

In January we will be holding elections. A reminder that our By-Laws allow for our Home Owners Association to have a minimum of 5 and a maximum of 7 members. Elections are to select Directors and immediately following the election the Directors will, amongst themselves, decide who shall hold the office of President, Vice-President, Secretary and Treasurer. In the spring, a new addition to our By-Laws now prohibit family members from serving on the Board at the same time.

Presently, Manny Mirailh is President. Manny has completed year one of a two-year term and plans to remain on the Board for the 2017 year. Maryann Larkin is Vice-President. Maryann is completing her two-year term and is planning on running again, for another two-year term beginning in 2017. Sandy Ladue is currently the Treasurer and is completing her first year on the Board and will remain to complete her two-year term. Chris Frasca has completed two consecutive two-year terms as secretary, and, as per our By-Laws cannot run again. We would like to thank Chris for her dedication and excellence as Board Secretary. If she so chooses, she may run again for the Board in 2019.

Marge Reinhardt will be completing one year of her two-year term. Due to health concerns Marge has decided to complete this year only. We will sadly accept her resignation as of January 2017. That leaves a one-year position open on the Board.

Barry and Sharon Minnick will both be completing their two-year term on the Board. They have decided to not run for a second term. We would like to thank them for their dedication and hard work as members of our Board.

As it now stands we need to elect five directors to the Board. Four for a two-year term and one for one year to fill Marge's seat on the board.

We urge anyone interested in taking on a meaningful, yet often-times thankless job, by serving your community for the betterment and continuation of our unique South Florida senior park lifestyle, please come to the November 7th HOA Meeting. Nominations can be made at the November and December HOA Meetings. You must be present at the meeting to be nominated. You must be a bona fide home owner which means your name appears on the manufactured home registration (not just on the rental agreement). You cannot be related to anyone already on the Board or planning to run for the Board.

If you meet these requirements, please consider serving. If you have any questions you may contact any of the members of the Nominating Committee: Donald O'Malley, George Gwinn or Linda Caswell. If you would like to know more about the commitment and what the Board does, then please speak to any of the Board members mentioned in this article.

**EVERY MEAL SHOULD TASTE THIS GOOD!**

**ORDER PARTY PLATTERS!**

**COME TRY OUR BREAKFAST SUBS**



GRAB A FOUNTAIN DRINK WITH YOUR TASTY SUB



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  
954-574-4001

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 CATERERS!

**\$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.

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

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

Become a FMO member!!

The FMO is the only advocate for manufactured/mobile home owners at the state level to monitor and oppose corporations that increase their return every year. For only \$25/year or \$65/3 years, FMO fights for your rights and welfare. Presently, Deerfield Lake has 51 FMO members out of approx. 340 residences. 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).

FMO contacts at Deerfield Lake:

Robin Nicholson 561-409-6690

Jan Klafka 954-270-5405

Highlights from the FMO Districts 12 & 12A Meeting Oct. 12, 2016 at Maralago Cay in Lantana

Facilitator: John Salvucci

Attendance: 10 (1 - Deerfield Lake, 1 - Sunny South, 1 - Rexmere Village, 1 - Everglades, 6 - Maralago Cay)

Agenda: HOA Officers' Training, Statutory Committee Training, and Officer information

NOTE: If you do not receive your membership card or FMO News magazine, please contact the FMO Office (725-530-7539 or online @ [www.fmo1.org](http://www.fmo1.org)) and ask for Beth Pankow, Membership Manager, to verify the correct address information.

NEXT MEETING: No November District Meeting is scheduled. Next FMO District Meeting will be at 10 AM, Wednesday, December 14, here at Deerfield Lake. Coffee and donuts will be available at 9:30 AM. (Please put this date on your calendar!)

Will  
**\$255**  
 pay for your  
**funeral?**

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.

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**STATE STATUTE 723 MANDATED CHANGES  
EFFECTIVE JULY 1, 2016**

THE ONLY MANDATED CHANGE THAT AFFECTS OUR BYLAWS IS TO:

**ARTICLE III, SECTION B, ITEMS 3, 4. AND 5:**

Mandated changes will read as follows:

Item 3. – changes are as underscored below:

3. At the annual corporate meeting and at General Membership meetings, twenty-five (25) members shall constitute a quorum. If a mobile home is owned jointly, the owner(s) of the mobile home must be counted as one for the purpose of determining a quorum and the number of votes required for a majority. At Board of Director's meetings, a majority of directors shall constitute a quorum.

Items 4 & 5 have been combined and new Item 4 is as listed below:

4. Decisions of educational, cultural, social and legal matters not limited to, but included those governed by State Statute, City or County Ordinances shall be made by a majority of bona fide owner(s) of manufactured home units in the community (one (1) vote per manufactured home (Reference SS723.078)).

Renumbering of remaining items will be revised with new issue of by-laws.