

CRV HOMEOWNERS ASSOCIATION

OCTOBER 2012 NEWSLETTER

CRV HOA, PMB 512, 987 N Suncoast Blvd., Crystal River FL 34429
Website ~ www.crystalrivervillagehoa.com

Editor: Susie Lunney ~ 352-794-4115
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The President's Message

Because of personal issues, I have decided not to seek office for the coming year in any capacity. It has been my honor and privilege to serve the residents of our Village for the past seven years on the Board. I have tried to do the best for all residents. I am grateful to those on the Board who helped me during this difficult past year. Some will continue on the Board, and I am confident they will serve you well. I think we have accomplished much during my tenure as President, but none means so much to me as finally having street names and addresses in our Village for the safety of all residents. I will still be available for service at the discretion of the Board and request of residents, but I must turn my attention to the needs of my wife at this time. Thank you all for your caring and support.

I encourage you all to be involved in our HOA. When you choose your candidates for the Board for the coming year, consider carefully their qualifications. The HOA is not just a social group but is an advocate for the protection of your rights as a homeowner.

Carl Preston (#340) 795-6458

CRV HOA October Raffle

The Labor Day Raffle was so successful that our HOA Board decided to do another Raffle for October. As before, the winner can choose either a \$250 RaceTrac Gift Card, good for fuel or any other item at their store, or take the cash. Each ticket is \$10, and only 75 tickets will be sold. The drawing will take place on October 27 at the Halloween Party. You can obtain tickets from members of the HOA Board. Congratulations to Bob Johnson, winner of the Labor Day Raffle.

Nominations Committee Report

If you are interested in running for one of the Crystal River Village HOA offices, time is running short to make your intentions known. You must submit your name in writing and the office you are interested in to a member of the Nominations Committee by October 15. The offices of president, vice-president, secretary, treasurer, and two director seats are open on the HOA Board for 2013. Please contact one of the members of the Nominations Committee soon.

Bill Bryan ~ 352-257-9526

Lorraine Fricke ~ 352-795-2802

Ann Hodge ~ 352-601-1264

Demas Brubacher ~ 352-212-1899

Annual CRV Halloween Party

The Halloween Party is on Saturday, October 27. Did you get your ticket yet? You can obtain them from Chairperson Shirley Decker, 352-601-0307, Linda Shott, 220-6060, or Shelly Lumpiesz, 231-676-1526. Tickets are \$13.00 per person, and must be purchased by Oct 20. They will not be sold at the door.



The social hour, with snacks provided, and costume judging begins at 6:00 pm. Dinner will be served starting at 6:30 pm. Chef Leo Lumpiesz is preparing mild kielbasa and sauerkraut, ham, potatoes, cheesy corn, rolls, and a dessert cake. Coffee and a cold beverage will be available, but you may BYOB (bring your own beverage) if you prefer. Music for listening and dancing will be provided by the Carriers from 7-10:00 pm. Costumes aren't required, but it does add to the fun.

Updated Resident Directory

The Resident Directory has been updated with our new addresses and posted on the website. A map with the streets and numbers is also there on the Location/Directions page and can be downloaded as well. If you have changes to your phone numbers or email addresses, please contact me so the directory can be updated. Thanks, Susie

Congratulations & Best Wishes!

October Birthdays

2 Diane Bailey (300)	14 Shirley Clark (508)
2 Ann Kinderdine (303)	14 Patti Olenik (293)
4 Dolores Pollard (379)	17 Carole Sornberger (539)
5 Rosemarie VanDuzer (345)	19 Barbara DeRemer (002)
5 Kaye M. Prestidge (393)	19 Ann Hodge (003)
6 Carmela Provo (383)	22 Frank Rymar (511)
7 Shirley Peterson (158)	24 Suzanne Dost (399)
9 Carole Nye Polisson (313)	24 Chick Hilton (530)
11 Bob LaManna (405)	24 Joyce Mohr (494)
12 Linda Shott (504)	31 David Martin (359)

October Anniversaries

3 Bob & Rosemarie VanDuzer (345)
3 Don & JoAn Whippie (323)
4 John & Dolores Pollard (379)
7 Richard & Shirley Decker (520)
7 Alan & Barbara DeRemer (002)
8 Nick Polisson & Carole Nye (313)
12 Ed & Rose Peckham (447)
17 Harry & Barbara Rundle (332)
25 Lee & Mary Stiles (386)

From the Bingo Table

Now that the new Bingo Committee has finished the first month and has had a chance to get their feet wet, we would like to thank all those who have come to Bingo and helped us through this transition. We wish to thank all our callers and the people who call back the cards. A special thanks to Harry Rundle for stepping up and learning the table. It is good to see some of our snowbird Bingo players coming back. And to all residents of CRV, we say, "Come to Bingo!" This is your event, come out and play, have some fun, and maybe even win some money.

Woody & Barbi, Bingo Chairmen

Bingo Jackpot Winners

Aug 29	Trudy Wood	\$104
Sep 05	Jordan Clark	\$124
Sep 12	Gloria Apfel	\$105
Sep 19	Annie Collie	\$110

Bible Study Resumes

Weekly Bible Study will resume on **Wednesday, October 10 at 10 am** at the Clubhouse. All are welcome to join in this non-denominational study led by Pastor Brad Bresson from Nature Coast Community Church.

Suzanne Dost, 727-255-9255

HOA Home Sweet Home

The winners for October are:

Home Sweet Home Golden Award

Bill & Jane Bryan (#306)
895 SE Serendipity Place

Whether coming in or leaving the Village, this home gives us a feeling of happiness and friendship.

Beautiful job, Bill & Jane.

Home Sweet Home Silver Award

Alyce D`Annibale & Ralph Scalfani (#374)
1827 SE Plumbob Way

Drive by and take notice of this well manicured home. Great work, Ralph and Alyce.

~HOA Home Sweet Home Committee

Shuffleboard

Aug 28	Don Gibeau & Bud Shott
Sep 04	Draw - game not completed
Sep 11	Judy Hood & Barbara Lohfink
Sep 18	Rain Cancellation
Sep 25	Thelma Bachert & Linda Shott

NO October Saturday Breakfast

Please note that the information in last month's newsletter concerning the breakfast has changed. There will **NOT** be a breakfast this month. Many people have volunteered to work on the team, but Saturday Breakfast will not resume until a chairperson is found to lead this activity. If you are interested, please contact Carl Preston or Leo Lumpiesz as soon as possible.

Quote for the Month:

Now and then it's good to pause in our pursuit of happiness and just be happy. ~Robert Brault

September HOA Meeting Summary

The September 4 meeting of the HOA opened with a moment of silence in memory of Frank Hanson, who had recently passed. We did not have a quorum so it was an informational meeting only. Secretary's notes from the August meeting have been posted, and income and expenses for the month of August were reported by the Treasurer.

Committee Reports were given. Leo Lumpiesz reviewed the Judge's ruling on our case with the Park Owners. While not a win for CRV residents, many things were accomplished. The Owners have finally begun to take care of some much needed maintenance in our park. The most important item completed was the street names, helping to improve safety of our residents. This was a victory for all the residents of the Village. The Rent Committee will continue until the end of the mediation contract. Many residents requested updated directories. Susie Lunney has the new list about ready to be sent to our website. Residents can download a copy of the directory along with a map showing new street names and house numbers. Bud Shott, Ollie Simon, Marsha Gibson, Rose Bourque, and Bill Pickett offered to print maps for those who do not have computer access.

Trudy Wood reported a *CRV on the Move* trip being planned for mid-January. It is an overnight trip for \$89 to the Seminole Casino in Immokalee, near Ft Myers. Information and a sign-up sheet will be posted soon. Shirley Decker reported on the Halloween Party on October 27. Those tickets are available now. Bill Bryan reminded those interested in running for office to get their written confirmation in to the Nominations Committee as soon as possible. Marsha Gibson and Ann Hodge will be doing blood pressure readings for residents at the Clubhouse every other week, beginning September 5.

New signs posted on the gates say to report any malfunction immediately, but there is no number to call. Leo stated we should call the Office, or Delnora's cell (352-697-2373). If that doesn't reach her, residents can call Carl or Leo, who have Delnora's home phone number. Several people commented that they are either not listed at the front gate, spelled wrong, or have no codes. Many have called the office several times, spoken with Delnora and all requests have been ignored. A new resident was told by Delnora that she was "too busy" to handle her request. This will be brought up at the Rent Committee meeting. The green growth in the small lake will also be discussed with management.

Mary Stiles requested food donations for the Family Resource Center food pantry, which is in dire need. The grills at the Clubhouse saw a lot of use over the holiday weekend. Those at the pool noted that residents using the grills did not clean them afterward. **Residents take note:** if you use them, it is your responsibility to clean them afterward.

(This is only a summary. Full notes can be viewed on the Clubhouse bulletin board.)

Blood Pressure Reading

Blood pressure reading will change to **Thursday morning at 10 am**, every other week beginning in October. This is being done to avoid a conflict with Bible Study on Wednesday. Readings will be take on **Oct. 4 and 18** this month.

Marsha Gibson (#420) 794-6455
Ann Hodge (#003) 601-1264

In Memoriam

Dorothea Maloney-Binney, a seasonal resident in unit #410, passed away on August 28, 2012. She lived in Chatham MA. Originally Dot and her husband Robert, who preceded her in passing, came to Crystal River Village. We send our sympathy to her family and friends.

New CRV Residents

Last month I mentioned the recent sale of two units in our Village. Wayne Via is the new resident in 947 Serendipity Place (#309). Mr. Via works for Progress Energy, so you probably will not see a lot of him. Carmela Provo is our new neighbor at 1790 Plumbob Way (#383). We welcome them to CRV.

September Pot Luck

It was wonderful to resume our monthly Pot Luck on September 20. We weren't a large group, but there was more than enough delicious food to share, as always. Some of our new CRV residents, Mike & Nancy Russell and Tom Pyktel & Helen Pelzer, attended, so it was a great opportunity to meet them and get to know each other. .

FMO News & Information

The Federation of Manufactured Home Owners of Florida, Inc., more popularly known as the FMO, continues to work for us in Tallahassee. FMO's most recent effort was convincing Citizens Insurance Company to reconsider its decision to refuse coverage of required additions to our homes, such as carports, lanais, sheds, and the like. If they follow through, then what was just one more dumb action on the part of the State-owned Citizens Insurance Company will now require our insurance agents to jump through at least 5 more hoops to provide the same service. Citizens' latest test of our patience was reducing our Coverage E, Personal Liability Insurance, from \$300,000 to \$100,000 thereby leaving those with a Personal Liability Umbrella Policy with a \$200,000 gap. You should be very thankful if you do not have to do business with Citizens.

On the good news side of the house, in the January 2012 Newsletter, I appealed to residents of our Village to support FMO by joining with either an Annual or 3-Year membership. We had 48 members at that time, and we had 73 members when the drive ended on March 31. Your response was such a marked increase from previous years, especially in the 3-Year memberships. Doing that and more this year would certainly light a fire under FMO to double their efforts. This year's statewide goal for new memberships is 5,000, and I will tell you more in the next several Newsletters.

Please plan on receiving a copy of FMO News in your e-mail next month with an invitation/option to sign up for getting it via e-mail instead of a paper copy in the mail. We are all interested in reducing expenses, and this would dramatically reduce production, mailing, and handling costs. Oh, and one other thing, members can access important information on the FMO website, www.fmo.org, by logging on using your member number (located above your name on the mailing address label) and your Florida zip code. Try it and be pleasantly surprised!

Dennis Lunney, FMO Representative

Fun Tag Lines:

Everyone has a photographic memory.
Some just don't have film.
Change is inevitable, except from a
vending machine.



Special HOA Meeting

A special meeting of the CRV Homeowners Association will be held on October 18, 2012 at 1:30 pm at our Clubhouse. We encourage all residents to attend, and especially those who are members of the FMO. We will have guest speakers here to welcome you, share timely information, and congratulate our park for having one of the highest percentages of FMO members in this district.

Some Guidelines for a Viable HOA

(paraphrased from the FMO Newsletter)

- 1- All Homeowners Associations (HOA) have a responsibility to act as a guardian, supporting and defending all homeowners.
- 2- An HOA is not a social club, it is a legal management entity representing all homeowners.
- 3- The HOA Board is elected democratically by its members. The Board answers to the members, not the reverse.
- 4- An HOA insures every homeowner knows their park owners rights, but also knows their own rights and privileges.
- 5- Homeowners should always maintain their membership. If you choose not to be a member, you cannot vote or speak at meetings. The HOA Board can and will make decisions affecting you.
- 6- An HOA's duty is to investigate and represent any homeowner if in conflict with park management.
- 7- An HOA has a right to negotiate with a park owner/manager, but must never form a partnership with them to the detriment of the homeowner. A park manager cannot dictate operations of an HOA.
- 8- The HOA rent committee must be present and available when the annual rent negotiations are presented.
- 9- Be watchful; do not allow anyone to split a park into opposing factions.
- 10- It is imperative your HOA build its own legal fund for security.
- 11- Be kind to each other and work for the betterment of your community.

Upcoming CRV Events

- Nov 12 Veterans Day (to be observed on Monday) CRV Veterans History Project will recognize the service of Bill Pickett.
- Nov 22 Thanksgiving Pot Luck Dinner on Thursday at 4:00 pm
HOA will provide the turkey, stuffing, gravy, ham, coffee & punch
- Dec 20 Christmas Pot Luck

October Ladies Luncheon

The October ladies luncheon will be on **Thursday, October 25** at noon at **Charlie's Fish House**, located on the bay side of Hwy 19, nearly across from Crystal River city hall. Your hostesses this month are Barbara Lohfink (#503) 563-2405 and Shirley Suiter (#532) 795-6671. Watch the bulletin board for a sign-up sheet and sample menu.

There will NOT be a luncheon in November, due to Thanksgiving.

Rent Committee Notes

The Rent Committee's monthly meeting with Management was held on September 12, 2012. The growth in the small lake was brought up, and within a couple of days both of the lakes were treated for the grassy growth around the edges. You can see an improvement already. Other items discussed were Delnora's cell phone. She indicated it is now working properly, including the voice mail. In the event you need to reach her for an emergency, and the office is closed, you can call 352-697-2373. The gates, both front and back, will be tested monthly to assure the battery back-up is working properly to open the gates during a power outage. The water problem for the units on SE Buddy Street near the back gate is because the Sweet Bay Plaza retention pond is backing up into CRV's drainage area. Both areas need to be cleared of overgrowth so they will function properly. CRV Management needs to coordinate with Sweet Bay Plaza management to rectify this problem. And finally, in response to the complaints from numerous residents that they are either not listed at the front gate, have their names spelled wrong, or have no codes, Delnora said she is "working on it."

CCCC Town Hall Meeting

The Citrus County Citizens Coalition (CCCC) is sponsoring its second annual town hall meeting on Wednesday, October 24 at 2:00 pm. Area legislative leaders Mike Fasano, Jimmie T. Smith, and Charlie Dean have all indicated they will be in attendance. The meeting will be at the Walden Woods Ltd. Clubhouse, located at 7193 W. Walden Woods Drive, off Hwy 19, 1 mile South of the 19&98 intersection.

This is an opportunity to present your views. Last year's meeting was very successful. It even prompted one of the legislators to change his vote on a bill before the legislature that, if it had passed, would have repealed the existing tax exemption on our lot rentals. There will be a question and answer period where you can discuss issues concerning our state and affecting our lives.

'Tis The Season To Be Jolly (For Most of Us)

We know it is only the beginning of October, but the **Family Resource Center** is already busy working on our Christmas Children's Project. In 2011 we provided a wonderful Christmas for almost 2000 deserving children in Citrus County. All of the children have been referred to us by social service agencies, so their need is real.

Crystal River Village residents sent 30 deserving children a wonderful Christmas last year, either by adopting a child, giving money, or donating toys, art supplies, clothes, or coming to the center to help wrap gifts. If you are interested in adopting a child this year, we provide a fact sheet with information for each child, giving favorite color, interest, as well as sizes and most needed and most wanted items. This is not meant as a shopping list, just suggestions.

It's hard to believe there are so many families in Citrus County needing help for their children at Christmas. If you are interested in helping, please let us know.

Many thanks from Ginger West, Director
Mary & Lee Stiles, 564-0391
and all the Volunteers

Note: The plastic tote is still in the Clubhouse to place any donated foods for the Family Resource Center food pantry.

Crystal River Village - October 2012 - Calendar of Events

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 9am - Bone Builders 9:30am - CRV Golf 6:30pm - Poker 7pm - Women's Pool	2 8am - Men's Breakfast Ladies included 10am - Shuffleboard 1pm - Dominos 7pm - HOA Meeting	3 1pm - Bridge 7pm - Bingo	4 8am - ALUM CANS AT CURB 10am - Blood Pressure 10am - Painting Grp 1pm - Mah-jongg 7pm - Men's Pool	5 9am - Bone Builders 9:30am - CRV Golf 1pm - Cards & Games 1pm - Craft Class 6:30pm - Poker	6 10:30am - Horseshoes
7	8 Columbus Day 9am - Bone Builders 9:30am - CRV Golf 10am - Book Club 6:30pm - Poker 7pm - Women's Pool	9 8am - Men's Breakfast 10am - Shuffleboard 1pm - Dominos	10 10am - Bible Study 1pm - Bridge 7pm - Bingo	11 10am - Painting Grp 1pm - Mah-jongg 7pm - Men's Pool	12 9am - Bone Builders 9:30am - CRV Golf 1pm - Cards & Games 6:30pm - Poker	13 NO Breakfast 10:30am - Horseshoes
14	15 9am - Bone Builders 9:30am - CRV Golf 6:30pm - Poker 7pm - Women's Pool	16 8am - Men's Breakfast 10am - Shuffleboard 1pm - Dominos 7pm - HOA Board	17 10am - Bible Study 1pm - Bridge 7pm - Bingo	18 10am - Blood Pressure 10am - Painting Grp 1pm - Mah-jongg 1:30pm - SPECIAL HOA MEETING 6pm - POT LUCK 7pm - Men's Pool	19 9am - Bone Builders 9:30am - CRV Golf 1pm - Cards & Games 1pm - Craft Class 6:30pm - Poker	20 10:30am - Horseshoes
21	22 9am - Bone Builders 9:30am - CRV Golf 10am - Book Club 6:30pm - Poker 7pm - Women's Pool	23 8am - Men's Breakfast 10am - Shuffleboard 1pm - Dominos	24 10am - Bible Study 1pm - Bridge 7pm - Bingo	25 10am - Painting Grp 1pm - Mah-jongg 12noon - LADIES LUNCHEON 7pm - Men's Pool	26 9am - Bone Builders 9:30am - CRV Golf 1pm - Cards & Games 6:30pm - Poker	27 10:30am - Horseshoes CRV HALLOWEEN PARTY 
28	29 9am - Bone Builders 9:30am - CRV Golf 6:30pm - Poker 7pm - Women's Pool	30 8am - Men's Breakfast 10am - Shuffleboard 1pm - Dominos	31 Halloween 10am - Bible Study 1pm - Bridge 7pm - Bingo			

NEWSLETTER DEADLINE: by the 23rd of month
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