

# Saint James Golf Club HOA

## Newsletter

Volume 2, Issue 1

Newsletter Date : 10/09/2005

### HOA Meetings

These meetings are posted in the locked bulletin boards at the front entrance of the club house and at the entrance to the club house from the pool. Notice of meetings are posted at least 48 hours before the meeting.

Currently the Board Of Directors meet 2nd and 4th Wednesday of each month at 7:00pm . This is subject to change . Please check the bulletin boards for correct times.

#### Inside this issue:

<b>Board of Directors</b>	2
<b>Hurricane Season</b>	3
<b>Budget 2006</b>	3
<b>Covenants</b>	4
<b>Pool Side</b>	5
<b>Community Patrol</b>	6
<b>Garden Committee</b>	7

## From The Board

President:  
Peter Moss  
Vice-President:  
Robert Coleman  
Treasurer:  
Robert Evans  
Secretary:  
Jeremy Silber  
Member:  
George Maher  
Member:  
Lenny Lea  
Member:

### HOA Board Actions

The HOA board has met more than 12 times since it took over management of the community on March 11, 2005. And have accomplished the following:

1. Pursuing items on the "punch list" mentioned in the last newsletter,
2. hurricane damaged roofs have been repaired.
3. Lights have been installed in the parking lot.
4. The clubhouse roof, soffits, tiles and down spouts have been repaired by the builder.
2. Review "punch list" for other items that need to be completed.
3. The Board with homeowner volunteer help has organized files received from the builder, reconciled several list from Princeton on homes that have been closed and sent out the 3<sup>rd</sup> quarter HOA dues billing.
4. The board has acquired necessary insurance coverage.
5. The board has ap-

proved a set of financial controls for our HOA.

6. Contracts have been reviewed and new contracts have been signed.
7. Lakes have been restocked.
8. The board approved expenditures for a new heating system for the pool and spa.
9. Judy De Cesaris has been hired as the office administrator.
10. Ms Debra Ross has been hired as our HOA attorney. (Only officers of the HOA board are permitted to contact her on HOA business.)
11. The Maintenance Committee has checked out irrigation systems and working on necessary repairs
12. This newsletter has been produced and will be self-financing
13. While we are now largely managing our own community, the builder still has obligations to complete work according to plans and specifications. We are reviewing contracts to hire an engineering firm to help us through the turnover process.



# Board of Directors

- 17 Consolidated the bookkeeping system that we inherited from the developer into one system. This was done under the supervision of our new CPA.. In January the system will be converted to an accrual accounting system
- 18 Approved and started the process of changing our bank to GulfStream Business Bank. This will allow us to have a locked box. Next year you will have coupons that you will mail to the locked box when you make your payments. This will save the HOA mailing costs and reduce the need to post the payments in our accounting system. The information will be sent to us electronically and we will import it into our system. This will also allow us to have debit bill paying and allow you to pay us over the internet. You should receive your coupon book in late December.
- 19 **4th Quarter Association Dues have been mailed using our new accounting system. If you have not received your bill please call the association office. All payments should be sent to the association office**
- 20 For safety and security a fence has been installed around the electrical and pool equipment at the club house.

21 By using our own maintenance team for minor repairs we have saved a lot of money however they were wearing out their golf cart so we purchased a utility vehicle

## Committees

Architectural Control Committee

Chair:

Covenants Enforcement Committee

Chair: Clemet Lagala

Covenants and Restrictions Committee

Chair: Char Poole

Finance and Insurance Committee

Chair: Jack Ross

Maintenance Committee

Chair: Jim Santilli

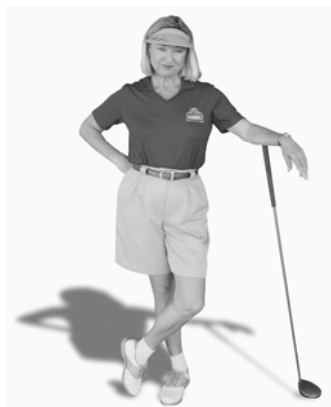
While we are quite pleased with the progress made since the newly elected board first met on March 11, a lot of work still remains to be done. **We need more volunteers!** The more work we do for ourselves, the easier it is to keep dues in check. If you are willing to help in any capacity, please call the HOA

office at 335-7155

## The Hurricane Season

The hurricane season runs from June 1 through November 30. Unfortunately, experienced hurricane specialists are forecasting another above average number of storms this year. Remember that “permanent mechanical shutters and temporary panels may only be used after a Hurricane Watch has been issued for the area and must be removed within forty-eight (48) hours after a Hurricane Watch has been discontinued.” Persons who are out of the area during the hurricane season, must “designate a person who will be responsible for installing shutters or panels---and provide notice of such designee’s name and telephone number to the ACC.” (From Architectural Control Committee’s Standards Manual, page 10.)

There are a number of entities that will put up and take down hurricane shutters. Within St. James Golf Club community, a number of residents will for a fee of \$75 put up these shutter and for \$75 will take them down. If you are interested in this service, please submit a request



## Debbie Beichel

Gated Golf Specialist

Cell 772-708-3292

Toll Free 800-368-4757

dbeichel@comcast.net

www.debrabeichel.com

Advertorial



Debbie Beichel

## “Tips that get homes sold fast and for Top Dollar”

This information is designed to help you efficiently sell your home and maximize your investment.

Know why you're selling, motivations affect everything from setting a market price to the time and money invested in readying the home to sell. Keep it to yourself it isn't ammunition for your buyer. Do your pricing homework. Price tells the buyers the maximum they have to pay, too high, you are not taken seriously, too low, you

won't realize the true value. Go home shopping yourself, see the properties your buyers will see, have your property appraised. Have a CMA prepared to compare properties that are on the market, recently sold and pending, have room to bargain. Maximize your home's resale potential. Appearance is critical, you can't change the location or floor plan but you can improve its appearance. The look and "feel" of your home generates an emotional response more than any other factor. Ask for opinions, make sure you're getting an honest answer. Then pick up, straighten, unclutter, scrub, scour, dust, you get the idea. Fix even the smallest things, you

never know what will turn a buyer off. Remove all traces of you from your home. Make it as neutral as possible. Avoid trendy color schemes, keep paint and carpet/tile in neutral shades. Odd smells kill deals quickly. Food, pet and smoking odors must be eliminated.

Disclose everything defective in writing. If a buyer knows about a problem, he can't come back with a lawsuit later. Maximize the marketability to attract more buyers. Approach negotiations in a businesslike manner, you control the pace. Know when your buyer needs to close, it's an advantage. Don't give yourself a deadline, it's unnecessary pressure and a disadvantage in negotiations.

Don't take a low offer personally. They are also trying to get the best deal. The offer must include price, earnest money, down payment, mortgage amount closing date and special requests. Every point is important. Don't deviate from your contract. The clock is ticking and getting to closing is the most important goal now.

If this all sounds like a lot of work, it is, but to be expected when selling anything of great value. Your reward is the outcome. Feel free to call me if you have any questions.

Coldwell Banker Residential  
772-708-3292 Cell  
[www.DebraBeichel.com](http://www.DebraBeichel.com)

All About you Entertainment

Home Plate Liqors

We can help you with any of your alcoholic beverage needs!!

We can cater your party too.

Sea Coast AIR

Sun Reality

# Proposed 2006 Budget

The board of directors is considering the following budget. The budget will be reviewed at the regular scheduled HOA Board meeting on October 26, 2005 and final adoption on November 9, 2005. Your input will be welcomed at the October 26, 2005 meeting. If you cannot make that meeting or wish to make your thoughts and comments available in another manner you can e-mail them to stjamesgchoa@bellsouth.net or fill out the comment below and either mail it to or drop it off at the HOA office. If you would like to see an more detailed budget you can pick one up at the office.

	2005 Actual	2005	2006
	Jan – Aug 05	Budget	Proposed Budget
Number of Homes	525	550	650
Total Income	\$630,281	\$877,800	\$1,077,793
<b>EXPENSES</b>			
Total 50000 Administrative	\$33,303	\$72,200	\$87,870
Total 51000 Maintenance & Repair General	\$20,115	\$31,000	\$27,300
Total 5200 Insurance	\$4,801	\$18,400	\$23,000
Total 54000 Grounds, Landscape & Irrigation	\$254,106	\$465,000	\$511,378
Total 5500 Lake & Fountain	\$10,881	\$24,000	\$17,000
Total 56000 Clubhouse Operating	\$33,806	\$36,700	\$47,810
Total 58000 Utilities	\$134,691	\$207,880	\$272,775
Unallocated Expense			\$17,160
Total Reserves	\$25,000	\$25,000	\$66,500
Total Expenses	\$516,743	\$873,180	\$1,077,793
Net Income/Loss *	\$113,538	\$4,620	\$0.00
Association Dues	Monthly	\$123.33	\$138.00
	Quarterly	\$397.00	\$414.00

\* 2005 Actual include revenues colleted for September  
 Expenses for September projected at \$70,000  
 Expenses committed for but not in expenses at this time  
 \$2250 for CPA to audit previous years  
 \$20,00o for Engineering Turnover review  
 Actual Net income/loss is closer to \$21,288

Gerald J. Jackson Jr.

Harbor Federal

The following are additional Items that the board is considering. The board is looking at financing the capital cost through an HOA loan.

	Capital Cost	Operating Cost	Impact on Monthly Dues	Quarterly Dues
1. Gate Security 12/7	\$10,500	\$68,400	\$8.34	\$33.37
2. Gate Security 24/7	\$10,500	\$133,400	\$16.10	\$48.47
3. Tot Lot Improvements	\$50,000		\$ .83	\$ 3.30
4. Maintenance Building 20 x 30	\$60,000	\$3,000	\$ 1.82	\$ 7.27
5. Centerline Tree Removal/Replanting*	\$12,000		\$ .20	\$ .79
6. Picnic Area Table Grills	10,000		\$ .17	\$ .66
7. Pond Pumps	\$35,000	\$600	\$ .150	\$ 4.50
8. Professional Services -Architect* Common area land use plan	\$5,000		\$ .08	\$ .33
9. Tennis Court Screen (wind block)	\$2,000		\$ .03	\$ .13
10. Basketball Court				
11. Bocce Ball Court	\$5,000			
12. Seating & Shade Structures				
13. Horseshoe Pit				
14. Volley Ball Court				

If the 12/7 Gatehouse operation along with all of the other items are approved by the board your dues for 2006 will be \$150.00+ per month which is \$450.00+ per quarter.

Comments \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Bottom's Up Mobile Care

## Restrictions and Covenants

The covenants committee would like to remind homeowners and renters to familiarize themselves with the covenants and architectural control guidelines. These items are being enforced in the community. A covenants violations committee has been formed. Violation notices will be sent out and residents receiving one should respond in 14 days or fines will be levied.

A few items to take notice of: Article XV, section 1, states that garbage cans and trash containers are to be placed outside for pickup only the night before scheduled

pickup and retrieved the day of pickup.

Article XV, section 17b, states that homeowners are required to clean any iron stains or discoloring on the exterior of their homes.

Architectural requirements 6C states that hurricane shutters may only be used after a hurricane watch has been issued for the area and must be removed within forth-eight (48) hours after a hurricane watch has been discontinued.

Homeowners also need to be aware that they are responsible to replant any trees that get blown over because of wind and rain. They are

also responsible to remove any dead trees or plants from their property. These are not things that are taken care of by the landscaper. These all are items that will keep our community looking nice and keeping our property values up. We thank you for your cooperation.

## Pet Owners

Please be considerate of other residents. Pick up after your pet. Animal feces pose a serious health risk, especially to children playing in the grassy areas.

!!!!!!!!!!CARRY A BAG!!!!!!!!!!

(Refer to Article XV-Section 3-Pg. 22 of the Covenants and Restrictions for further guidelines.)

## CLUBHOUSE LIBRARY. New Clubs

GAIL KELLY WILL BE OUR NEW CLUB HOUSE LIBERIAN. PLEASE HELP GALE IN HER QUEST TO PUT OUR BOOKS IN ORDER AND KEEP THEM NEAT.

WANTED-----SOMEONE TO MAKE BOOK SHELVES FOR THE CLUBHOUSE LIBRARY.

THE ONES WE HAVE NOW ARE ODDS AND ENDS AND DO NOT PRESENT THE LOOK WE EXPECT FOR THE CLUB. ANYONE INTERESTED CALL PHIL AT 785 8309 OR LEAVE WORD WITH JUDY AT THE OFFICE.

Saint James Residents :

If you are interested in joining

- 1) A bowling group at the new Saint Lucie West Lanes ( when it opens)
- 2) A Euchre card Club for Couples ( Left/right bowers ect.)
- 3) A Resident Progressive Dinner Dinners Club

Contact Jim / Peg Robincheck

PH# 343-0111 or

e-mail robincheck@bellsouth.net

**FISHING PARTNERS WANTED  
CALL CARL OR PHIL 785 8309**

Custom Painted Murals

Century 21

**INTERVIEW WITH DEBORAH ROSS:  
WHAT IT MEANS TO LIVE IN A DEED  
RESTRICTED COMMUNITY. DEBORAH ROSS IS THE SAINT JAMES GOLF CLUB HOA ATTORNEY**

Deborah Ross is a partner in the law firm of Ross Earle & Bonan, P.A. Her law firm represents over 250 community associations. We recently asked Ms. Ross the implications of living in a deed restricted community like St. James Golf Club. The following is her response:

Q: What does it mean to live in a "deed restricted community"?

A: A deed restricted community is created when a person or entity who owns a large parcel of land records restrictive covenants that bind all of the property. The property is then subdivided into lots and sold to individual owners subject to those restrictions.

Q: What is the legal implication of buying one of those lots?

A: Since the restrictions are recorded in the county in which the property sits, anyone who buys property within the community is deemed to have "constructive knowledge" of those restrictions. What this means, is that even if owners do not have actual knowledge of the restrictions or the specific terms thereof, they are presumed to have knowledge of and to have agreed to abide by same. In essence, the buyer is legally bound to abide by the restrictions whether

*they claim knowledge of them or not!*

Q: Why do people choose to live in a deed restricted community?

A: People choose to live in a deed restricted community because they want the amenities offered by such a community. Oftentimes such communities offer common facilities such as clubhouses, swimming pools, tennis courts, etc. In most cases buyers simply want to live in a community that is well kept, properly maintained and aesthetically pleasing. In reality there simply looking for some assurance that their property values are preserved. It is for all of these advantages that unit owners agree to give up some freedom with regard to how they use their property.

Q: What is the role of a community association which operates a deed restricted community?

A: The role of a community association, like St. James Golf Club HOA, which operates a deed restricted community is a double edged sword. On one hand, the residents expect the association to take appropriate action to ensure that all of the individual lots and the common areas are well maintained and aesthetically pleasing, and to ensure that other residents abide by

*the restrictions. On the other hand, it is oftentimes the same homeowners who are adverse to taking direction from the association.*

Q: How does the Association operate?

A: The Association operates under the guidance of an elected Board of Directors, empowered by the covenants and restrictions to establish rules on behalf of the membership. Members are bound to follow those rules as well as the restrictions. Design Criteria are a good example of community rules.

Q: Is the role of a board of directors particularly complex or difficult?

A: Yes, the role of the members of a board of directors which operates a community association can sometimes difficult, because the board members must balance their duty to enforce the deed restrictions and their desire to live amicably with their neighbors. And after all that may, at times, require them to bring legal action or levy fines against non-compliant owners who may be their neighbors.

**Continued on page 8**



Inside and Outside Pest Control **772-344-3077**

Household Pests Fleas and Ticks Lawn Spraying

Fire Ants Shrub and Tree Care Fertilizing

**\$25** off of our regular Pest Control package

open

## INTERVIEW WITH DEBORAH ROSS CONTINUED

Q: So what can the residents do to help in the process?

A: *It is the duty of all residents of a deed restricted community to assist the board of directors not only by bringing their concerns to the attention of the association, but to follow its directives as well. They need to be aware of the rules and abide by them. You take an active role in seeking to amend them.*

Q: In a nutshell then, what does it mean to live in a deed restricted community?

A: *When someone lives in a deed restricted community, they must understand that they give up the unfettered right to use their property in any way they see fit in exchange for the benefits of an aesthetically pleasing, well kept, properly preserved and appropriately managed community.*

## CLUBHOUSE AVAILABLE FOR PRIVATE PARTIES

The clubhouse may be reserved by homeowners for private functions.

Reservations are available in 4 hour blocks of time:

8 am-noon  
1 pm-5pm  
6pm-10pm

The donation to the St James HOA is \$50 per block of time. If you need time for set up, for example, you must reserve 2 blocks of time. available on a first come basis. There is a \$200 damage deposit, held until inspection of the premises is completed following clean up.

**NOTE: use of the pool and exercise facilities are not included in your reservation!**

for info or to make reservation contact Bob Coleman-871-0730

## St. James Telephone Directory

The St. James Telephone Directory is in need of an update. In order to have your name, address, and telephone number **included** or **removed** from the directory, we must have your authorization. Please email (hoffgl@aol.com) or call (HOA Number) to have your information included. Deadline for directory participation is 10/31/05. We will try to publish an updated directory shortly thereafter. The Directory is distributed to those families that have authorized their names for publication. The Directory is for local numbers and neighborhood distribution. It is not sold or given outside the community.

## Golf Course

The golf course is owned by a separate corporation and is not a component of St. James Golf Club Homeowners Association. Non-members are not permitted to enter the golf course property unless they have written permission

All American  
Garage Door

Patriot

# ST. JAMES COMMUNITY SOCIAL CLUB

At our fall meeting, the volunteers prepared a schedule of events that we hope will finish 2005 with flair. In this newsletter you will see highlighted some of these events in the form of flyers, which needs action on your part.

- 1.) Monday, October 31<sup>st</sup> – 5:30 p.m. to 6:30 p.m. – Children’s Halloween Pizza Party before “trick” or “treating.” – Free, R.S.V.P. essential (see flyer)
- 2.) Saturday, November 5<sup>th</sup> – 6:00 p.m. to 10:00 p.m. – Fall Fest - \$10.00/person
- (see flyer)
- 3.) Saturday, December 3<sup>rd</sup> – from 9:00 a.m. – Decorating of clubhouse and gatehouse. Full day of fun and caroling.
- 4.) Saturday, December 10<sup>th</sup>, from 10:00 a.m. – Children’s Christmas Party – Pancake, etc. will be served. Free, R.S.V.P. essential.
- 5.) Saturday, December 31<sup>st</sup> – New Year’s Eve Party - \$40.00/person. Food, wine and beer, etc. Card Game and a live DJ are on the schedule. Plan to

join us. A flyer with more details will be sent out in early November.

### Meetings

- Women’s Bunco**  
1st & 3rd Wednesday of each month 7:00 pm at the clubhouse
- Water Aerobics**  
Monday through Friday 9:00 am - 10:00 am  
Saturday 8:30 am - 9:30 am  
Open to all residents. At the clubhouse pool

## RED HATS, RED HATS, RED HATS

COME OUT, COME OUT, WHEREVER YOU ARE: THE ST. JAMES BEAU-TEES ARE CALLING ALL MEMBERS AND FUTURE WANNABEES. WE ARE HAVING OUR FIRST GATHERING ON SEPT. 29<sup>TH</sup>. WE WILL BE GOING TO THE "LADY ANN'S TEA ROOM" IN STUART. WE WILL BE IN FULL DRESS AND ALL OUR FINEST REGALIA. WE WILL MEET AT THE CLUB HOUSE AT 11:00AM AND CAR POOL FROM THERE. COST WILL BE BETWEEN \$13,00-17.00. WE ARE RE-REGISTERING OUR CHAPTER SO DUES OF \$2.00 WILL BE COL-

LECTED ON THE 29<sup>TH</sup>.

WE ARE ALSO PLANNING A TRIP TO MT. DORA ON OCTOBER 22<sup>ND</sup>. THERE WILL BE A CRAFT SHOW AT THAT TIME. THE COST OF THAT TRIP WILL BE \$35.00 FOR THE BUS TRIP. WE WILL BE ON OUR OWN FOR LUNCH AND DINNER. THE BUS WILL LEAVE AT 8:00AM AND RETURN AT 9:00PM

IF WE HAVE 20 PEOPLE THE BUS WILL PICK US UP IN ST. JAMES. WOULDN'T THAT BE

GREAT!!!!

ANYONE WISHING TO JOIN THE RED HATS, PLEASE CALL:

Norma Santina @ 344-4977  
Or  
Shirley Nemetz @ 873-4699

*We Take you from the Ordinary to a Lush Tropical Oasis*



Specializing In Quality Service for:

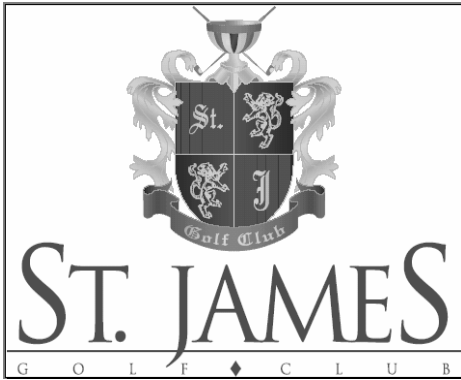
- Annuals
- Mulching
- Stone and Rocks
- Landscape Borders
- Retaining walls
- Landscape Lighting
- Trees and Planting additions
- Drainage

Custom Design & Installation  
**Anthony Scavone**  
**772-873-5799**  
Licensed & Insured

**\$50 off our regular Landscape Package**

# Mailing Information

**SAINT JAMES GOLF CLUB HOA**  
5601 NW Saint James Blvd  
Port Saint Lucie, FL. 34983



# TO:

## **SAINT JAMES GOLF CLUB HOA**

5601 NW Saint James Blvd  
Port Saint Lucie, FL. 34983

Phone: 772-335-7155  
Fax: 772-344-0818

Email: [stjamesgchoa@bellsouth.net](mailto:stjamesgchoa@bellsouth.net)

## Work Out Express

Jay Coburn  
RE/MAX

## Newsletter

This is our second effort at creating a newsletter. As in most newsletters content is critical and in short supply. We also need volunteers to assist us in writing articles, design, and publishing our newsletter. All criticism is welcome as long as the individual criticizing is willing to assist with future newsletters.

We want to make this meaningful, valuable, and readable, and pay for itself. If you know of anyone who would like to advertise in our newsletter please have them contact Bob Evans through the HOA office at 772-335-7155.

When you use one of our advertisers please let them know live in Saint James Golf Club and that you saw their Advertisement in our newsletter