



## *Highland Lakes Reserve*

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HLR Board of Directors Meeting  
November 21, 2017  
3:30 pm / Marmer Construction

### **Agenda**

Call to Order

Review and Approve Minutes from 10/17/17

Review Financials: Discuss transferring reserve money

Old Business

- Landscaping & Lighting Proposal
- Comcast
- Delinquent accounts

New Business

- Fence line treatment proposal
- Signage
- Rules & Regulations
- Website

Adjourn





## *Highland Lakes Reserve*

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HLR Board of Directors Meeting  
October 16, 2017  
3:00 pm / Marmer Construction

### **Agenda**

Members present: Marty Wohl, Kevin Bock, Bill Lanzisera, Rebecca Benevides-Noonon, and Dusty Johnson (via phone) CAMs present: Linda Boring, Johanna Johnston

#### Call to Order

Marty called the meeting to order at 3:01.

#### Review and Approve Minutes from 8/29/17

Rebecca moved to approve the minutes as presented seconded by Kevin. Motion passed unanimously.

#### Review Financials: Discuss transferring reserve money

Linda reviewed the financials. The only outstanding invoice is one for hurricane pick up in the amount of \$2,000. Some discussion about the sign replacement costs. The first bid by Souther Signs came in at \$18,490. Linda noted that the cost of the sign replacement can come out of Capital Improvements when an acceptable bid is found.

Linda reviewed the aging summary. The ones that have not paid their fees have been given two notices and Linda recommends one more week to collect then turn over to legal.

Starting January, the maintenance fee invoice will include the late fee plus disclose that it will be given to the attorney after 90 days.

Linda will follow-up with TJ regarding lot 029.

There was discussion about transferring the reserves into an account that generates interest. Kevin made a motion to move \$200,000 to MidFlorida account contingent upon the same terms as previously presented earning 1% interest and the account remains liquid. Bill seconded. Motion passed unanimously

#### Old Business

- Landscape/IRR Plan – There was some discussion on the need for some cleanup of the landscaping. Marty noted the difference in the maintenance between the two main bids. Bill made





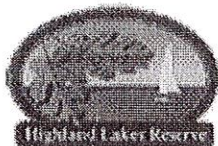
a motion allow to Terry from Edgewood Landscape to revise the plan for landscaping and lighting at both entrances and to award him the maintenance of the entrances. Rebecca seconded. Motion passed unanimously.

- Developer lawsuit - The last update Marty received was that they would start with an asset search and if it is discovered that there is no money in it, they will send a refund. Mr. Gibson has an FBI agent looking into the developer's taxes.
- Comcast – Linda said that Mr. Vines responded that his supervisor is reviewing.

#### New Business

- Hurricane cleanup
  - Boat ramp – Bill said the boat ramp still has some debris on the concrete pad.
  - Common areas -
  - Vacant lots – There are some vacant lots that have hurricane debris that needs to be cleaned up and Jimmy can't mow them anymore. Linda will send out a notice that the owners need to clean up their lots and they have 30 days to do so or the Association will do it and bill them. Bill suggested one option is to move all debris to a vacant lot, get a burn permit and burn the debris to save on hauling fees.
- Entrance signage – Discussed earlier
- Fence – Bill says he still thinks the Association will have to put a fence all around the property. Bill presented that from Lake Charlotte Ranch down approximately 5,000 feet of field fence \$15,565. Barbed wire fence would be \$6,380.
- Lower sewer stacks – Bill is recommending the Association lower the sewer stacks. Linda said Jimmy quoted \$40/hr per guy and it would likely only take a day to do. Marty said he would lend his truck tools and dumpster and it could be done by way of volunteers.

Marty adjourned the meeting at 4:54



4:43 PM  
 11/20/17  
 Cash Basis

**Highland Lakes Reserve POA, Inc**  
**Profit & Loss Budget vs. Actual**  
 January through October 2017

	Jan - Oct 17	Budget
Ordinary Income/Expense		
Income		
Annual Dues	243,752.30	237,000.00
Other Income		
Plan and Specification Review	3,000.00	6,000.00
Total Other income	3,000.00	6,000.00
Total Income	246,752.30	243,000.00
Gross Profit	246,752.30	243,000.00
Expense		
Administrative/ Management	5,400.12	7,000.00
Annual Owners Meeting Expense	268.75	1,000.00
Attorney Fees	17,173.22	23,000.00
Bad Debt Expense	10,726.94	10,000.00
Bank Service Charges	0.00	400.00
Computer and Internet Expenses	45.00	1,000.00
Copy and Reproduction Costs	14.54	1,000.00
Insurance Expense	2,426.60	3,000.00
Mileage Reimbursement	0.00	250.00
Office Supplies	447.02	500.00
Postage and Delivery	22.89	750.00
Professional Fees	4,414.47	6,000.00
Repairs and Maintenance		
Common Area Mowing	37,310.00	42,000.00
Entrance Gates	4,561.18	5,000.00
Fencing	13,750.00	17,000.00
Landscaping/Irrigation	10,708.75	16,000.00
Lot Mowing	3,085.00	6,500.00
Pond Maintenance	22,881.32	33,500.00
Repairs and Maintenance - Other	5,934.30	6,500.00
Total Repairs and Maintenance	98,230.55	126,500.00
Supplies	2,317.38	3,000.00
Telephone Expense	2,039.74	3,000.00
Utilities	4,991.52	5,000.00
Total Expense	148,518.74	191,400.00
Net Ordinary Income	98,233.56	51,600.00
Other Income/Expense		
Other Expense		
Reserve - Capital Apropriation	0.00	51,600.00
Total Other Expense	0.00	51,600.00
Net Other Income	0.00	-51,600.00
Net Income	98,233.56	0.00

4:48 PM  
11/20/17  
Cash Basis

Highland Lakes Reserve POA, Inc  
**Balance Sheet**  
As of November 20, 2017

	Nov 20, 17
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
HLR POA-HNB Checking	290,068.48
Total Checking/Savings	290,068.48
Accounts Receivable	
Accounts Receivable	-1,875.00
Total Accounts Receivable	-1,875.00
Other Current Assets	
Due from Owners - Mowing Costs	4,310.00
Inventory Asset	
Gate Remotes	500.00
Total Inventory Asset	500.00
Total Other Current Assets	4,810.00
Total Current Assets	293,003.48
Fixed Assets	
Improvements	9,000.00
Total Fixed Assets	9,000.00
<b>TOTAL ASSETS</b>	<b>302,003.48</b>
<b>LIABILITIES &amp; EQUITY</b>	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Construction Bonds	3,000.00
Debris Deposits	3,000.00
Total Other Current Liabilities	6,000.00
Total Current Liabilities	6,000.00
Total Liabilities	6,000.00
Equity	
Retained Earnings-Unappropriated	201,442.38
Net Income	94,561.10
Total Equity	296,003.48
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>302,003.48</b>

## Linda Boring

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**From:** TJ Wohl <tj@heartlandlaw.com>  
**Sent:** Thursday, November 16, 2017 9:37 AM  
**To:** Linda Boring  
**Cc:** Bill Lanzisera; Donald Johnson (dohojo05@gmail.com); Johanna; Kevin Bock; Martin Wohl; Rebecca Benevides  
**Subject:** RE: Past Due accounts

The Association has the authority under the Declaration of Covenants and Restrictions to impose interest at 18% on the unpaid amount and a late fee (capped at 5% of the annual assessment, per statute). That gives you a late fee of \$75 and accrued interest around \$200.

I recommend the Board authorize me to include those amounts on these demand letters, along with a \$200.00 attorney's fee. I understand there is a Board meeting next week, so I'll await the Board's decision before sending out the letters.

Thanks,  
TJ

-----Original Message-----

**From:** Linda Boring [mailto:linda@lindaboring.net]  
**Sent:** Thursday, November 16, 2017 9:24 AM  
**To:** TJ Wohl <tj@heartlandlaw.com>  
**Cc:** Bill Lanzisera <spoiler409@gmail.com>; Donald Johnson (dohojo05@gmail.com) <dohojo05@gmail.com>; Johanna <camprofessionals@gmail.com>; Kevin Bock <Kevin@TeresaBock.com>; Martin Wohl <marty@marmarconstruction.com>; Rebecca Benevides <rbnpa@earthlink.net>  
**Subject:** RE: Past Due accounts

I definitely think it should be increased. The board will start charging late fees next year per statute. Linda

-----Original Message-----

**From:** TJ Wohl [mailto:tj@heartlandlaw.com]  
**Sent:** Thursday, November 16, 2017 8:57 AM  
**To:** Linda Boring <linda@lindaboring.net>  
**Cc:** Bill Lanzisera <spoiler409@gmail.com>; Donald Johnson (dohojo05@gmail.com) <dohojo05@gmail.com>; Johanna <camprofessionals@gmail.com>; Kevin Bock <Kevin@TeresaBock.com>; Martin Wohl <marty@marmarconstruction.com>; Rebecca Benevides <rbnpa@earthlink.net>  
**Subject:** RE: Past Due accounts

Linda,

At least half of these are the same owners we had to send demand letters to for 2016 assessments. The only penalty they suffered last year was a \$100 attorney's fee, which obviously didn't get their attention. I have other community association clients that have me assess a \$250.00 attorney's fee on the demand letter (actually a statutorily-required Notice of Intent to Record Claim of Lien) to insure owners pay timely.

Does the Board want me increase the attorney's fees charge to \$250, leave it at \$100, or somewhere in between?

Thanks,

TJ

-----Original Message-----

From: Linda Boring [mailto:linda@lindaboring.net]

Sent: Thursday, November 09, 2017 10:45 AM

To: TJ Wohl <tj@heartlandlaw.com>

Cc: Bill Lanzisera <spoiler409@gmail.com>; Donald Johnson (dohojo05@gmail.com) <dohojo05@gmail.com>; Johanna <camprofessionals@gmail.com>; Kevin Bock <Kevin@TeresaBock.com>; Linda Boring <linda@lindaboring.net>; Martin Wohl <marty@marmmerconstruction.com>; Rebecca Benevides <rbnpa@earthlink.net>

Subject: Past Due accounts

TJ,

Please send letters to the delinquent accounts attached. Hylton is included and the board does want to file lien. Linda

Linda Boring, CAM

Broker Manager

863-381-4025, Cell

811 US Hwy 27 South

Sebring, FL 33870

# Central Florida Aquatics, Inc

August 14<sup>th</sup>, 2017

Highlands Lakes Reserve Property Owners Association  
Attention: Mr. Marty Wohl  
3321 US Hwy 27 S  
Sebring, FL 33870

Mr. Wohl,

Central Florida Aquatics, Inc (CFA) is pleased to provide you with a proposal for the management of vegetation along the fence lines of the HOA Preserve Areas. CFA proposes to labeled herbicides (Pramitrol 25E, glyphosate, 2-4D Amine, and surfactants) to manage species within the areas delineated on the attached map.

**Scope:**

CFA was asked to provide a proposal for the management of all vegetation along the fence lines of the Preserve Areas defined by the attached maps (an approximate total of 1.54 miles).

**Limitations:**

This proposal is specific to vegetation located within ~1-1/2' of each side of the wooden fence line. This proposal does not include any hand work, clearing, or tree removal. These services can be provided as needed though will be subject to a separate quote.

**Schedule/Pricing:**

Based on a site visit and the attached takeoff CFA proposes the following treatment schedule/scope:

**Initial Treatment:** CFA will spray all areas indicated on attached map. The total cost of the initial treatment is **\$800.00.**

**Ongoing Treatments:**

CFA recommends a total of 2 treatments per year. Treatments will take place on an approximate 6-month interval depending on the time of year and density of vegetation. The total cost of ongoing treatments is **\$600.00.**

**The total estimated year one cost, assuming continuation of treatments, would be \$1,400.00.**

Payment on all goods and services is due at completion of treatment.

**Should you choose to skip or cancel a treatment, the above listed prices are null and void and the project will be subject to rebid.**

Thank you for the opportunity to provide you with a proposal for this project. Should you have any questions please contact me directly at (561) 239-2733 or I would be happy to meet with you or any of the POA members to discuss this proposal.

Sincerely,

Gregory W. Griffin

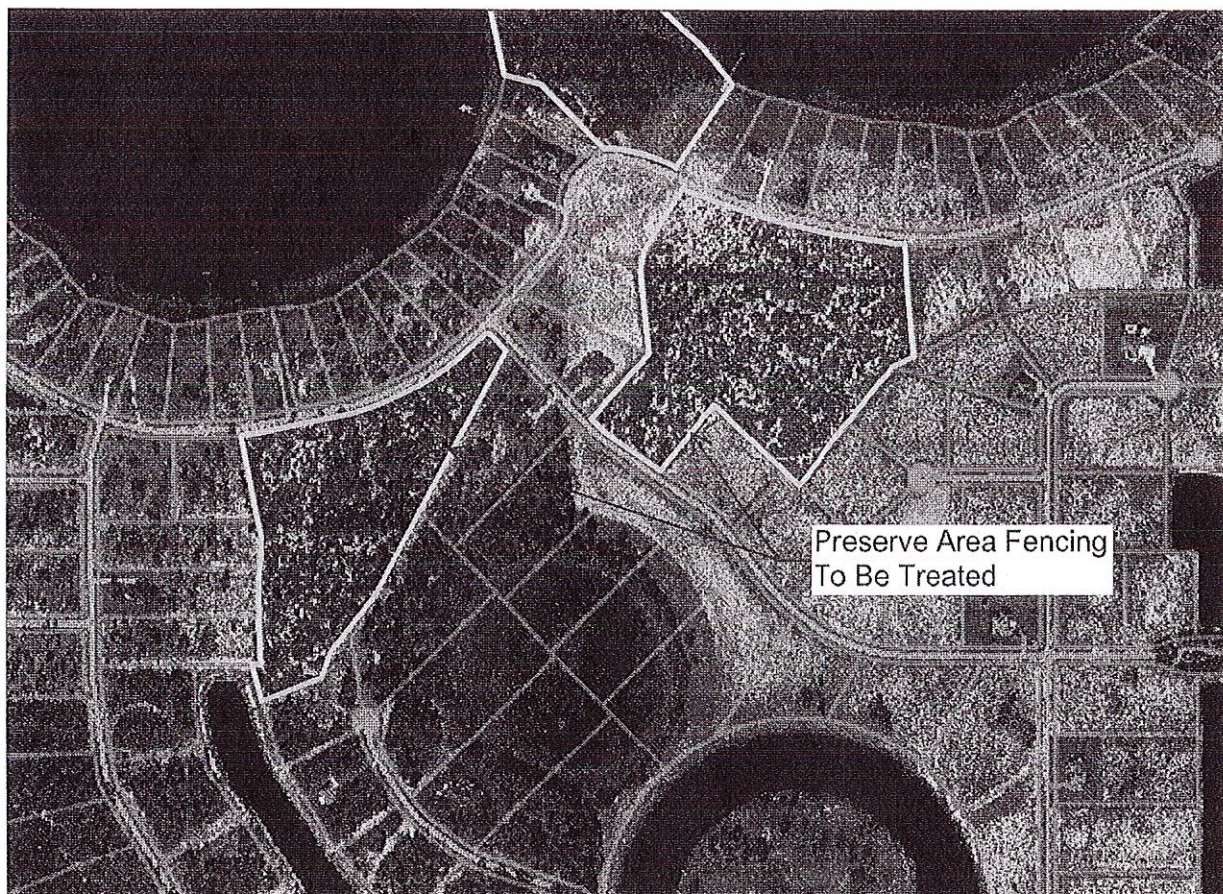
Digitally signed by Gregory W. Griffin  
DN: cn=US, email=ggriffin@cfai.com,  
ou=BSHess Consulting, Inc.,  
ou=President, cn=Gregory W. Griffin  
Date: 2017.08.14 15:03:33-0400

Gregory W. Griffin, President  
Central Florida Aquatics, Inc  
CM20665

**9134 CR 635, Sebring, FL • 33875 • 863-381-4569 • Fax: 863-471-1757**

Commercial & Residential Aquatic Plant Management

Highlands County Property Appraiser



S-17-35-29-080-00C0-0000

<http://www.hcpao.org/Search/Parcel/29351708000C00000S>

3001 WOODLAND CREEK TRL  
SEBRING, FL 33875-

Owners  
INFORMATION ITEM  
HOMEOWNERS ASSOC

Mailing Address

Legal Description  
ALL WILDLIFE PRES AREAS  
IN SUB-VALUE W/LOTS

DOR Code: N. - NOTE RECORD  
Neighborhood Code: 0 -



Customer: Highlands Lake Reserve

Address:

Qty	Description	Unit Price	Line Total
	<b>Main Entry</b>		
1.00	Landscape	\$ 21,000.00	\$ 21,000.00
1.00	Concrete parking Pad	\$ 2,700.00	\$ 2,700.00
1.00	Irrigation	\$ 8,600.00	\$ 8,600.00
1.00	Lighting - note 200.00 allowance for each post light	\$ 24,275.00	\$ 24,275.00
1.00	Directional Bores	\$ 1,800.00	\$ 1,800.00
0.00	Per SQ FT Floratam - Removal and Replacement - .65	\$ 0.65	\$ -
	Total Capital Improvement		\$ 58,375.00
12.00	Annual Maintenance per specs	\$ 850.00	\$ 10,200.00
			\$ -
	<b>Sparta Entry</b>		\$ -
1.00	Landscape	\$ 18,100.00	\$ 18,100.00
1.00	Concrete parking Pad	\$ -	\$ -
1.00	Irrigation	\$ 950.00	\$ 950.00
35.00	Lighting - <del>note 200.00 allowance for each post light</del>	\$ 400.00	\$ 14,000.00
1.00	Directional Bores	\$ 1,800.00	\$ 1,800.00
18500.00	Per SQ FT Floratam - Removal and Replacement - .65	\$ 0.85	\$ 15,725.00
	Total Capital Improvement		\$ 50,575.00
12.00	Annual Maintenance per specs	\$ 1,300.00	\$ 15,600.00
			\$ -
	<b>North Buffer</b>		\$ -
1.00	Irrigation	\$ 19,800.00	\$ 19,800.00
1.00	Landscape	\$ 10,394.00	\$ 10,394.00
1192.00	Fence	\$ -	\$ -
	Total Capital Improvement		\$ 30,194.00
12.00	Additional Maintenance for buffer landscape	\$ 150.00	\$ 1,800.00
			\$ -
	<b>South Buffer</b>		\$ -
1.00	Irrigation	\$ 11,700.00	\$ 11,700.00
1.00	Landscape	\$ 7,434.00	\$ 7,434.00
319.00	Fence	\$ -	\$ -
	Total Capital Improvement		\$ 19,134.00
12.00	Additional Maintenance for buffer landscape	\$ 100.00	\$ 1,200.00

All material is guaranteed as specified in plan. All work to be completed in a professional manner according to standard practices.

All alterations involving added costs executed on written orders. Invoices submitted during construction due upon receipt for work completed.

J-N-T'S MOWING SERVICE, INC.

9449 Ramblewood Drive  
Zolfo Springs, FL 33890

# Estimate

Date	Estimate #
11/12/2017	1680

Name / Address
Highlands Lake Reserve POA

				Project
Description	Qty	Rate	Total	
Furnish material and build stop signs, mount street signs on top, paint and install on roads	15	200.00	3,000.00	
furnish material and build speed limit signs, paint and install them	2	100.00	200.00	
Thank you for the opportunity to bid on this job			<b>Total</b>	\$3,200.00



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### **Agenda**

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Old Business

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- Comcast
- Delinquent accounts

New Business

- Fence line treatment proposal
- Signage
- Rules & Regulations
- Website

Adjourn



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## account Rates

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### current account Rates

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To better serve our members, MIDFLORIDA periodically reviews our rates to ensure we stay competitive and always offer you the best rates possible.

Account	Dividend Rate	APY*	Minimum Balance	Open an Account
Business Checking with Interest (balances \$100,000 and under)	0.050%	0.05%	\$0.01	
Business Checking with Interest (balances from \$100,000.01 to \$1,000,000)	0.995%	0.05% to 0.90%	\$100,000.01	
Business Checking with Interest (balances over \$1,000,000)	0.050%	0.90% to 0.05%	\$1,000,000.01	
Business Money Market (balances under \$1,000)	0.050%	0.05%	\$0.01	
Business Money Market (balances \$1,000 and greater)	0.050%	0.05%	\$1,000.00	
Business Savings	0.050%	0.05%	\$0.01	
Investor Checking (balances under \$1,000)	0.995%	1.00%	\$0.01	
Investor Checking (balances from \$1,000 to \$10,000)	0.995%	1.00%	\$1,000.00	
Investor Checking (balances over \$10,000)	0.050%	1.00% to 0.05%	\$10,000.01	

Account	Dividend Rate	APY*	Minimum Balance
Relationship Checking (balances under \$1,500)	0.000%	0.00%	\$0.01
Relationship Checking (balances \$1,500 and greater)	0.050%	0.00% to 0.05%	\$1,500.00
Holiday Club (balances \$4,000 and under)	1.982%	2.00%	\$0.01
Holiday Club (balances over \$4,000)	0.050%	2.00% to 0.05%	\$4,000.01
IRA Savings	0.050%	0.05%	\$0.01
Money Market (balances under \$1,000)	0.050%	0.05%	\$0.01
Money Market (balances \$1,000 and greater)	0.050%	0.05%	\$1,000.00
Relationship Savings (balances under \$10,000)	0.050%	0.05%	\$0.01
Relationship Savings (balances from \$10,000 to \$100,000)	0.050%	0.05%	\$10,000.00
Relationship Savings (balances over \$100,000)	0.050%	0.05%	\$100,000.01
Regular Savings	0.050%	0.05%	\$0.01
Youth Savings (balances \$5,000 and under)	0.995%	1.00%	\$0.01
Youth Savings (balances over \$5,000)	0.050%	1.00% to 0.05%	\$5,000.01

Last Updated: 11/21/2017  
\* Annual Percentage Yield.

Fees may reduce earnings. Rate may change after the account is opened.

Apply for a Loan

### Current Rates

Find rates in your area.

Zip code  Loans

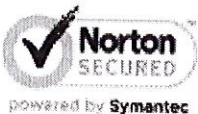
Auto rates as low as **2.852%** APR

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powered by Symantec

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