

The Oak Tree

President's Message

Over the past decade, the Master Association has had the ability to effectively function with minimal increases of assessments to our members. In fact, during a number of those years, the cost to property owners remained unchanged.

However, during the past few years, we have all experienced the increasing cost of goods and services and despite all efforts to minimize expenses and reduce debt, maintaining insignificant increases in charges to property owners has been a challenge.

In recent months, the Board has been addressing not only the 2024 budget but also the expiring contracts for both the landscaping services in our nine PLM Villages as well as the contract for our management company. In addition, as is true for all of us, the Board is also anticipating a potentially significant increase in the cost of insurance coverage.

That said, we have not wavered in our goals to provide enhanced communication and services to all of our residents and upgraded services to our PLM property owners. In order to do so, the Board has carefully weighed the needs of the community with that of our fiscal responsibilities and believes that we have achieved a successful balance of the two.

Despite these challenges, the Master Association remains well funded and continues to function in a fiscally sound manner. Our debt is minimal and our investments are sound. We therefore do not anticipate any significant financial issues during the coming year. Our property values have increased significantly and regardless of new residential development, it is anticipated that the demand for home sites within our community will remain strong.

Our goal for the future, as in the past, is to ensure that Grand Haven maintains its position as one of the premier communities within Flagler County. The Board is looking forward to 2024 with both a sense of optimism and the knowledge that we are well positioned for a productive and successful year.

As always, we truly appreciate the involvement and support of our residents who demonstrate an unwavering pride in their property, a commitment to our community and comprise the heart and soul of Grand Haven.

Submitted by: Rob Carlton, GHMA President

GHMA Meeting Schedule

The Board of Directors of the Grand Haven Master Association (GHMA) meets on the next to the last Friday of every month (unless otherwise noted.) All property owners are welcome to attend.

WHEN: 2 PM, Friday, November 17
2 PM, Friday, December 15
2 PM, Friday, January 19
2 PM, Friday, February 16

WHERE: Creekside Amenities Center
2 North Village Parkway

GHMA Board Members

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The Oak Tree

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The Oak Tree is always looking for articles with ideas and topics for future issues, especially those that would be of interest to Grand Haven residents—Grand Haven activities, clubs, happenings, sporting events, resident volunteer activities and opportunities.

Please contact Nancy Carlton at ncarlton096@gmail.com with your suggestions

GHMA Election Timeline

The Grand Haven Master Association (GHMA) Board of Directors Annual Meeting and Elections Timeline is as follows:

October 5, 2023– Mailing of 1st Notice of Annual Meeting and Election with request for candidates.

November 1, 2023 – Deadline for return of completed Candidate Information Forms, indicating an owner's interest in running for the GHMA Board.

November 16, 2023—Posting of Candidate Information Forms on GHMA website. E-blast to be sent to property owners, if warranted.

December 7, 2023— Candidate Forum, if warranted. Will follow established format.

December 12, 2023 – Mailing of 2nd Notice of Annual Meeting, Ballot and Candidate Information Forms.

January 4, 2024—5 PM—Deadline for return or delivery of completed ballots and meeting date for the GHMA Annual Meeting and Election.

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Pickleball

Thwock, thwock.

That's the sound of fun!

Grand Haven Pickleball players, teenaged to mid 80's, flock to the beautiful facility at our Village Center.

Folks who've left other sports behind, or who like a fastpaced game with flukey rallies, have discovered a game that is easy to learn, fun at any level, and highly social. They have made it the fastest growing sport in America over the last three years.

Currently, we have four Pickleball courts at the Village Center and another (with a portable net) at the basketball court at the Creekside Center. The courts are designated for Community Pickleball (open to anyone) and for reservations. The schedule is listed on the Amenities Website under "Pickleball".

The Grand Haven Pickleball Committee is working closely with the CDD to ensure demand for courts doesn't outpace availability. We also coordinate with Amenities Manager, John Lucansky, to monitor use in order to accommodate the changing needs of players. So, it's important to check the website for schedule changes.

Our short history at Grand Haven reflects a culture of support and camaraderie. If you show up in sneakers with a positive outlook, Pickleball promises to hook you!

Periodically, volunteers offer beginner lessons. Check at the Amenities office with John Lucansky, Tiffani, or Brittani for information.

Jane Ryan & Steve Ginter place 4th in the 60+ group at the PC Senior Games





Over 80 champions, Rich Davis & Poldy Edelman

Submitted by: Linda Lake

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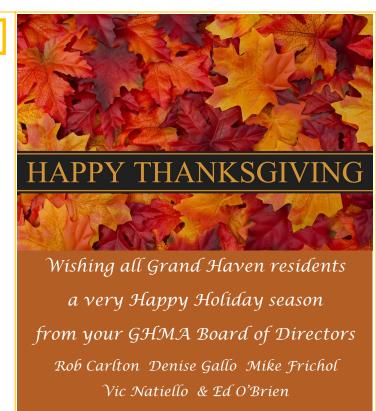
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CDD Corner

As I write this article, we have not yet celebrated Halloween. However, I feel I am already slipping down the autumn slide that leads us to the new year. Since this will be the last edition of the Oak Tree for 2023, I will take this opportunity to enumerate some of the CDD accomplishments for 2023. When I ran and was elected to the board of the CDD in 2020, one of my major goals was to enhance resident communication. This year has been a banner year for Communication.

- 2023 started with election of Kevin Foley to chair the CDD board of supervisors. After each CDD meeting Supervisor Foley sends out an Eblast with meeting highlights to all residents who have signed up with the CDD. This has been a major hit with the community.
- The results of our 2022 Resident survey were analyzed by the Board in 2023. 53% of the residents returned their surveys! (You answered we listened)
 This survey has helped guide the board on several community issues. Foremost being our village café. Residents want the café to be renovated, not completely remodeled. The board has approved conceptual drawings, scope of work and cost projections. This project will start in 2024.
- The resident survey also addressed the need to have security improvements. Cell phone access has been added. Also new software (which can be accessed through a downloadable app) for resident and visitor management by Gatehouse portal has been activated.
- Stop signs at the North Gate and Village center have been installed providing greater pedestrian safety.
- Pond aerators have been installed in pond 37, 24 and 11.
- An Ad Hoc resident committee headed by Supervisor Stass-Isern and is presently working on a new GH resident-based website.
- The board has worked with the city and the GHMA to improve our communication with residents during weather related events.
- Our village café has made the following improvements:
 - > "Name that Tune" and "Karaoke" have been added for resident entertainment.
 - > Due to popular demand the TIKI HUT will remain open through October (Maybe longer). We have also added more cooking equipment at the Tiki Hut for your dining pleasure.
 - > Online ordering has been added for the café, as well ordering at the poolside.



- Landscape enhancement has occurred at the Creekside pool.
- The board has engaged the University of Florida to analyze our oak trees. Our oak trees provide a wonderful canopy along our streets but also their roots damage sidewalks and gutters. NO, we will not cut the oak trees down, but hope UF may have a new solution to slow down the root destruction.
- New poolside furniture has been installed at the Village Center.
- Supervisor Foley with his banking expertise has arranged for our reserve funds to be invested in an interest-bearing account-in our CDD bank- earning money for us. (No, our money has not earned interest previously).
- The Board has worked diligently and will continue to work on our Long-Term plan (10 years) so there will be no large capital expenditure surprises.
- At our next meeting we will formalize a plan to restructure jobs and the leadership of our CDD staff.
 This will allow for improved communication with the community and greater productivity.
- After many hours of deliberation of the budget and our capital improvements for 2024, we have been able to keep our assessments in line with inflation.

These are some, but not all the accomplishments of 2023.

Enjoy the upcoming holidays and be safe.

Submitted by: Dr. Merrill Stass-Isern, CDD supervisor

Humming Along

Humming birds, these astonishing little creatures commonly seen in summertime, migrate south in winter. Traveling always alone at night, the Ruby-throated, weighing 3 grams (A nickel is 4.5) is said to fly 500 miles non-stop across the Gulf of Mexico. While some may take a shorter route, banded birds indicate that they generally take the same route every year wintering far south of the border. It is a mystery that a baby hummingbird can accomplish its first migration never having been there before.

These birds get their name from wing flapping which, depending on species, flap up to 200 times per second and their heart-rate can average 1200 beats per minute. The ruby-throated hummingbird feathers are *iridescent* so the male does not have a ruby throat, instead light passing through the arrangement of feathers makes it appear that way. They are attracted to many flowers other than red and reach nectar not by sucking through their bills but capillary action along the fringe on their tongues. While nectar is big on their diet, they will eat small spiders and flies and tree sap as they need to eat half their body weight daily. Before migration they stock up to increase their body weight. Over 30% of their weight is concentrated in their chest muscles for flying strength.

In spite of their diminutive size, hummingbirds are aggressive and while using their bills as weapons will nose dive and chase off intruders, even large birds that challenge their terrain or their feeder.

Fun Facts

- Hummingbirds can fly forward and backwards and upside down.
- * They cannot walk or hop but can sidle along a railing or branch.
- * Their cup shaped nests are as big as a golf ball with lots of spider silk woven in.
- * Their eggs are like small white jellybeans.



Submitted by: Anne Scuito







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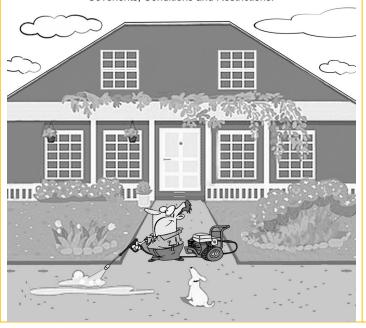
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Director's Corner

This is the fifth article in a series to familiarize our community with the roles and responsibilities of the individual members of the Grand Haven Master Association (GHMA) Board of Directors and I am Edward (Ed) O'Brien, Treasurer and ADC Liaison to the Board.

As Treasurer, I work with Southern States Management (SSMG) to track all the monthly expenses for each budget - GHMA budget, ADC budget, Crossings budget, PLM budget and River Club budget. Each month I prepare a YTD budget variance report and highlight areas that are over or under budget by more than 10% and \$1,000. These variances are explained so the Board is aware of major differences and can take corrective action as needed. Once a year I work with SSMG to prepare five new budgets for the following year. These budgets are presented to the Board for approval and then the residents for approval. Once the budgets are approved, all residents are notified of the annual GHMA assessment and PLM villages are notified of their monthly assessments.

The ADC (Architectural Design Committee) liaison role involves working with our two ADC committees (new construction and modification) and reporting activity to the GHMA Board. The ADC committees meet twice a month to review requests on the first and third Wednesdays. I attend all these meetings to answer any Standards questions or discuss CC&R restrictions.

Results from the ADC meetings are summarized in a monthly statistical report that includes approvals, denials, reason for denials and monthly averages. I also prepare a monthly Inspection Report that tracks how many inspections are needed and how many failed. Once every 3 years, I chair a committee that reviews our current Standards and suggest changes to make the Standards current and easier to follow. The suggested changes are then presented to the Board for approval and then posted on the GHMA website. Our next Standards update will be in 2024.

As the Treasurer and ADC Liaison, I enjoy the privilege of serving our community and making Grand Haven a place we are happy to call home.

Submitted by: Edward O'Brien, GHMA Treasurer & ADC

Liaison

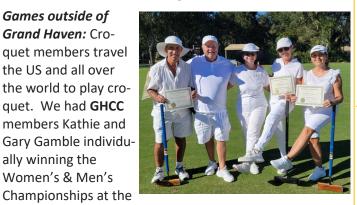
No Rest for the Wicket

The **Grand Haven Croquet Club** hopes everyone in the community had a very Happy Summer despite the very hot weather.

In spite of the hot weather, the croquet club still had many fun events. We celebrated the 4th of July, Labor Day, and supported the Tiki Hut throughout the summer. The club also had some fun challenges, we had a Golf Croquet knock out, where singles played each other for the coveted Kudos Award! It came down to the finalists Edmund Giancola vs Howard Chodak, with Howard taking the award. Congrats to Howard, Edmund, and all that participated in the challenge.

Our next croquet challenge was a 6 wicket Hi-Low game. Just like golf, croquet has handicaps, and each team was paired with a Hi handicap (beginnerintermediate) with a Lo handicap (experienced) member. The format of the games was alternating shots where one team member would shoot, and then wherever the ball landed the next team member would have to play it where it lies. There are some schools of thought about the alternate shots; some people like it, and others don't, but from what I observed, it was a great teaching tool on recovery and strategy within the teams. The final four players were Nancy Crouch and Lisa Chodak, and Howard Chodak and Dave Paukovich. The Ladies prevailed and won the Hi-Lo Tournament with a score of 14 to 13. Congrats!

Games outside of Grand Haven: Croquet members travel the US and all over the world to play croquet. We had GHCC members Kathie and Gary Gamble individually winning the Women's & Men's



Country Club of Sapphire Valley in NC. In July, five US women went to Surrey, England to participate in the 2023 Women's World Golf Croquet Championship Tournament. Helen Covington who belongs to the Ponte Vedra Croquet Club (which is up the road from Grand Haven) was one of the participants in the tournament. Congrats to all the winners! Currently, we are looking at cruising to New Zealand in 2025. So, if you like to



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William James

travel and have fun, join the Grand Haven Croquet **Club**, and see where it will take you.

Those interested in **free** lessons to learn croquet contact us at www.ghcroquetclub.com or our Membership Director, Marsha Cargill at owdmac@gmail.com.

Come join us and try something new, make new friends, and just have fun.

See you on the courts!

Submitted by: Patti Paukovich

Seen in the photo on the left, from L—R: Howard Chodak, Dave Paukovich, Tournament Director Dorothy Silliman, Nancy Crouch and Lisa Chodak.



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Our Mission

To generate financial support and awareness to enhance educational programs that benefit students, families, and teachers in Flagler Schools.



What We Do:

Josh Crews Writing Project STUFF Bus Peter & Sue Freytag Take Stock in Children Classroom to Careers Teacher Grants Senior Scholarships Support G.W. Carver Center



How We Do It:

Our EventsJosh Crews Gala- 11.17.23
20th Annual Mardi Gras Masquerade Ball- 2.13.24
3rd Annual Joe Rizzo Memorial Golf Classic- 4.8.24
Josh Crews Book Launch- 4.17.24
Senior Scholarship Drive & Surprise Night- 5.7.24
"Make It Happen" Annual Dinner- 5.30.24



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Palm Coast Historical Society

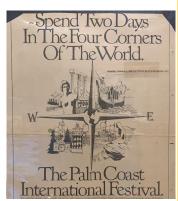
Recognizing the ethnic diversity of Palm Coast, early resident Fanny Herrera organized the first International Festival in 1979, sponsored by the ITT Community Development Corporation.

Held at the original Yacht Club once located at the intersection of the Main Canal and the Intracoastal Waterway, the inaugural event was estimated to have attracted approximately 1500 people to sample ethnic dishes from over 10 different countries. The celebration featured a parade of floats, marching bands, traditional costumes, and a variety of folk dancers.

A native of Colombia, Mrs. Herrera noted, "Palm Coast is like a United Nations. There are people here from all over the world."

Pictured are newspaper ads and articles from the 1980's.





Feast on panikopita, knishes, ayacas holubchi and paella without leaving the land of apple pie.

Visit <u>www.palmcoasthistory.org</u> for an event calendar, links to history articles, membership opportunities and more. You can also follow us on Facebook.

Submitted by: Kathy Reichard-Ellavsky, PCHS President

The Eagles Nest

Just as expected (and hoped) our resident eagles, Gabrielle (Gabby) and her mate V3, are back home after their summer hiatus! With the adversities wildlife endure, one can never take their return for granted. V3 returned on August 31, and Gabby returned just one day later on September 1. Arriving at the nest just a day apart there is no doubt they were together at least part of the offseason, plus the fact that Gabby has never returned this early.

Since their return, they have been busy building their bond by bringing sticks and moss to the nest in preparation for the nesting season. Soon they will be building the rails around the nest edge to ensure safety for their young-to-be. V3 still remains to be the nest and territory protector as well as a mighty fisherman. He has been seen leaving the nest and coming back with a fish in less than 3 minutes!

Soon after V3's return he was not seen at the nest for eight days. Judging by his roughed-up feet he was likely involved in an altercation with an eagle entering the nest territory. A couple of rogue eagles were seen frequenting the nest early on, but not anymore as V3 must have shown them the door!

In past seasons Gabby and her former mate, Samson, raised five eaglets that successfully fledged. V3's history is unknown prior to last season, but all



observations indicated he likely did not breed prior to arriving at this nest last December. Mating was not observed between them last season, but hopefully mating will ensue over the next several weeks leading to eggs, so he and Gabby can raise a brood together. The females (hormones) control that, and the females make it loud and clear when they are ready. Once an egg is laid, it is a hallelujah! At that time, V3 will be honored with a "real" name. God-willing there will be exciting news to report in the next article!

Submitted by: Gretchen Butler
Audubon EagleWatch Nest Monitor/Volunteer
American Eagle Foundation/Volunteer
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In Memorium

It is with deep regret that the GHMA Board shares that Ray Smith, a retired member of our Board, passed away last month. A longtime resident, Ray had been involved in our community throughout his years in Grand Haven. He served on the developers' HOA Board from 2004-2008 and also served on the GHMA Board from 2008-2010. In addition, Ray later served on the CDD Board of Supervisors.

Throughout his years of volunteering, Ray shared his business expertise and experience with others in order to help guide the development of Grand Haven. His participation was always of significant value as was his willingness to listen to both sides of an issue and welcome compromise. His contributions are evident in many aspects of the overall growth and development of our community.

The members of the GHMA Board offer their thoughts and prayers to Ray's wife Joy and to all of his family.

GHMA Board of Directors

Bobcats or Panthers

Florida is home to two predatory big cats: the wild bobcat and the panther. The bobcat, sometimes called the Florida lynx or wildcat, is the smaller of the two, and you're much more likely to spot it in the wild – or even in your backyard. In fact, the bobcat is the most abundant wildcat in the U.S. and has the greatest range of all wildcats native to North America.

What to do if you encounter a bobcat

- 1. Don't approach it. Respect all wildlife by keeping your distance
- 2. Don't turn your back on the bobcat.
- 3. Don't run
- Start making a lot of noise, yell or clap loudly to scare wildlife away; carry something with you to make noise, i.e. an air horn, or something to throw, like a rock or baseball.
- 5. If you have water, throw or spray it at the bobcat.
- 6. If you see a bobcat hanging out in a developed neighborhood, notify animal control.

What is the difference between a bobcat and a panther A very distinct difference between panthers and bobcats is the shape of their tails. A panther's tail is as long as its body and nearly touches the ground. By contrast, a bobcat's tail is shorter than the length of its body and often curls upward at the end, exposing a white underside that panthers do not have. Adult panthers can weigh more than 100 pounds, while bobcats top out at a little over 30 pounds.



Florida Bobcat

The bobcat has tufted, triangular-shaped ears, tufts around its face and a spotted coat. Its coat ranges in color from gray to reddish-brown, and its spots may be brown or black. The bobcat's belly and the backs of its ears are white with black spots. Young bobcats have more distinctive mottled or spotted marking on their faces than adults. A bobcat often appears completely black when it is wet, but only the tip of the tail is actually black.

The Florida wild bobcat is about twice the size of a domestic cat and has long legs, large paws and a short tail – it is its "bobbed" tail that gave it the name "bobcat" – that may be only 1 to 7 inches long.

A male bobcat weighs 20 to 30 pounds, and a female weighs between 15 and 25 pounds. The bobcat has excellent eyesight and hearing and can swim and climb trees, which helps protect them from other animal enemies. In the wild, it can live for up to 14 years and can coexist with the panther because they do not target the same prey.

The bobcat is a competent, typically nocturnal hunter. However, it's not unusual to spot a Florida bobcat during the day because it sleeps for only two to three hours at a time and may hunt in daylight if necessary. It can kill prey much bigger than itself, but mainly preys on rats, rabbits, raccoons, opossums and squirrels, and occasionally domestic chickens or feral cats. During winter months, it also feeds on robins, towhees, catbirds and other ground-dwelling, migrating birds that are passing through Florida to head south.

NEXT ISSUE: Florida Panther

Submitted by: Gail Moro

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Shaping the Future

November, a wonderful month for a birthday (no, not mine!!). If you are lucky to have your birthday this month, you share it with such notables as Sir Winston Churchill, Marie Curie, Mark Twain, Robert Kennedy, and a host of others. Having used the others before, these quotes come from our former Attorney General:

- The purpose of life is to contribute in some way to making things better.
- Some believe there is nothing one man or one woman can do against the enormous array of the world's ills... Yet many of the world's great movements, of thought and action, have flowed from the work of a single man
- But history will judge you, and as the years pass, you will ultimately judge yourself, in the extent to which you have used your gifts and talents to lighten and enrich the lives of your fellow men. In your hands lies the future of your world and the fulfillment of the best qualities of your own spirit.

Don't want to sound too judgey; Robert Kennedy said that, not me!!

The world's ills...there is an enormous array! And new ones are popping up every day (as I write this in early October). Insurmountable, maybe. Yet ultimately it is how they affect our individual lives that matters. Yes, positive thinking goes a long way. But using our gifts to make things better for someone else, one person at one time; that's what truly can make the future of your/our world better! And that is what Haven Family Fund is all about!!! At least in our little end of the world!

If you're looking to give back, invest in others, or just meet a neighbor or two, please consider Haven Family Fund as a resource. Our Transportation crew has a great time meeting neighbors who aren't able to drive themselves. Our Visitation volunteers team up to meet Grand Haven shut-ins and give them some quality time. The Special Event planners (Arts and Crafts Fair, Karaoke Night, etc) and Education teams can always use additional ideas and hands to make their programs more meaningful and fun. That's where our recent LANE event, Living Alone is Not Easy, came from (please watch for future E-Blasts for more events). And let me tell you, each and every one of the volunteers say they get as much or more out of helping than



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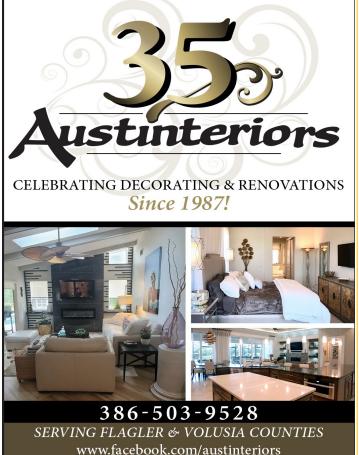
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Submitted by: Brad Scott, Haven Family Fund Operations





MADC Corner

GETTING OUR DUCKS IN ORDER

Are you thinking of making a change to the exterior of your home? If so, let's get all your ducks in a row. Your Grand Haven Modification Architectural Design Committee is responsible for the approval of your application for any change. This committee meets at 9:00 AM on the first and third Wednesday of the month at Creekside Amenity Center. This approval process takes place only during these public committee meetings.

The process of applying is as follows: (See EXHIBIT #4-ARCHITECTURAL REVIEW APPLICATION). The link is https://grandhavenmhoa.com/ and the deadline for submission is the Wednesday before the next meeting. You will find methods of submission and links to all documents at this website. All received applications then move to the Meeting Agenda and will be reviewed during the first or third Wednesday meetings. Many applications are approved at the first submission. The goal of the MADC Committee is to quickly approve your submission. The most common reasons for denial are:

- 1. Insufficient information.
- 2. Conflicts with ADC Standards,
- Conflicts with the Conditions, Covenants & Restrictions

Do attend the ADC meeting. The benefit of attending the Committee meeting is that questions concerning the application may arise. The resident will have an opportunity to offer input that may lead to an immediate solution. Otherwise, the application may be denied. All applications will be sent a letter regarding the outcome. Residents soon realize the predicament. Denial becomes delay! Residents become aware that approval is dependent on amending the application. Often residents turn to Southern States Management for assistance. Their staff is eager to provide fundamental assistance. Nevertheless, the submission of a corrected application is the responsibility of the Resident and not the contractor. Begin with the Architectural Standards Table of Contents and Index. Finally review the Checklist on page 37 and return the revised application before the next submittal deadline.

Submitted by: M. Leigh Jackson, MADC Chair



Grand Haven Woman's Club

Some residents have asked what the Grand Haven Woman's Club does and why we are always talking about our activities, so hopefully this article will help you understand.

WHO WE ARE...

The GHWC is a 501 (c)(3) organization, dedicated to supporting charitable, educational, and civic activities that make a significant difference in the lives of residents living in our community. It is a group of 178 women of diverse backgrounds who have a desire to provide support to those in need in Flagler County and beyond.

WHAT WE DO ...

Members volunteer with and provide financial support to many organizations in the Flagler County community, supporting arts, education, conservation, healthy lifestyle and civic involvement. In 2022, over \$96,000 in contributions and \$130,000 in-kind contributions as well as 11,000+ volunteer hours were given.

THE IMPACT WE HAVE...

GHWC members cook for and feed the homeless, provide homemade comfort items to women recovering from cancer, donate shoes, clothing and hygiene items to students in need, provide musical instruments to students, food to the humane society, scholarships to deserving students, supplies for the domestic violence shelter, and support for those needing free medical care. In this current year, we are supporting 22 organizations.

Residents are invited to join us on donation day when we collect items for local charities. Eblasts from the Amenity Center list what the current needs are. You are also invited to join us at our upcoming events:

GHWC would like to thank its partners/sponsors:













For more information on all GHWC activities and to see the organizations we support, check our the website at GHwomansclub.org.







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Assessment Reminder

Keep a look out for your 2024 Annual Assessment coupon book. These will be mailed in November and should be received by December 1st. Payment is due January 1, 2024. The GHMA Annual Assessment funds the enforcement of community Covenants, Conditions and Restrictions (CC&Rs), facilitating the Architectural Design Committee (ADC) review process, management, accounting services, legal fees, insurance, newsletter/communications and all other operating costs of the Association, including periodic maintenance of foreclosed/deserted properties. The 2024 Annual Assessment is \$165.

Private Lawn Maintenance (PLM), Crossings and River Club Village assessment coupon books will also be mailed in November and should be received by December 1st. Each of these Village's respective 2024 monthly assessment is due the first of each month starting January 1, 2024.

If you have questions about any of the above items, please contact Troy Railsback at 386-446-6333.

Resident Spotlight

Meet Carolyn Crowder, a 15-year resident living in the Creekside neighborhood. You may have seen her biking (almost daily) to one of the many amenities offered in Grand Haven. Her favorites are Move to Music, Zumba, and especially Pickleball.

At 73, she hasn't slowed down a bit. Folks know her for her bright smile and positive attitude. Though she has been diagnosed with Myasthenia Gravis (MG)-a chronic autoimmune disorder resulting in weakness of the skeletal muscles, you'd never know it. Her mantra is "keep moving".

At 48, Carolyn lost her husband to an undiagnosed heart ailment.

Both her parents passed as well. Instead of wallowing, she left her home in Maryland, bought a lot here in Grand Haven and built a house. She wanted to live in a place "where she could be healthy without a struggle."

Her five siblings passed one by one. One of her best friends was diagnosed with cancer, and Carolyn supported her to the end. It made her strong and courageous. Despite these challenges, Carolyn kept her focus on the positive ...a warm and friendly community with endless opportunities and easy access to activity and fun.

Now, Carolyn enjoys the freedom to "fly by the seat of her pants" whether it be jetting back to Maryland to visit her daughter, pedaling her bike over the bridge, or hopping over to the Village Center for some earlymorning Pickleball.

And...she treats herself to hot fudge sundaes at Sally's Ice Cream Shop - whenever she wants.

Submitted by: Linda Lake





Two areas that generate confusion are **SIGNS** and **YARD WASTE**. Here is a Q&A on the most frequently asked questions regarding these areas.

Signs 101

Can you answer all 4 correctly?

Questions

- Are signs allowed to be posted anywhere on my home or at my property when contractors are working there?
- 2. What are the 2 types of signs that are allowed to be posted at a property in all Villages?
- 3. Are political signs allowed to be displayed during election periods?
- 4. Where can I find the specifications for the allowed signs?

Answers

- 1. No
- Standardized For Sale/Available signs; and Security/Alarm System signs
- 3. Not allowed in any Villages, except 2 (Linkside & Fairways Edge) with specified limits.
- www.GrandHavenMHOA.com and click on "Governing Documents" and then on "Displaying of Signs" in the list of Board Resolutions.

Yard Waste 201

(Can you answer all 5 correctly??)

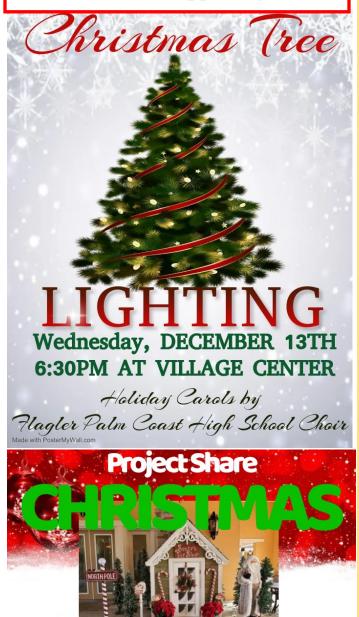
Questions

- What is the designated day for yard waste pickup (whether it is bagged or not)?
- 2. What day is the earliest that you can place yard waste items at the curb?
- 3. If you hire a vendor and they generate yard waste, do they need to take the waste with them?
- 4. If you produce yard waste earlier than Tuesday, where should it be stored?
- 5. If your yard waste is not picked up on Wednesday by 6 PM, who do you call?

Answers

- 1. Wednesday
- 2. Tuesday
- 3. Yes
- 4. Out of sight on the side or rear of your home until Tuesday (see # 2 above)
- 5. FIRST please contact the City of Palm Coast for their staff to address your circumstances and ask for a Case # for you to follow-up if necessary (386-986-2360 or at www.palmcoastgov.com/trash), and SECOND please contact SSMG 386-446-6333 to report the open issue with pickup service and provide City of Palm Coast Case number, if available.

Amenity Center Holiday Happenings



Help Brighten A Child's Christmas

Grand Haven is collecting toys for the Rotary Club of Flagler Beach Project Share's annual Christmas toy drive.

Please place new unwrapped toys and bikes to the Gingerbread house at the Village Center starting Nov 20th.



GHMA NEWSLETTER

Grand Haven Master Association, Inc.

P.O. Box 354785

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Grand Haven Main Gate Guard		(386) 445-2376
Village Center Office	www.grandhavenamenity.com	(386) 447-0192
Village Center Waterside Café		(386) 447-0239
Grand Haven Golf Club	www.grandhavengc.com	(386) 445-2327
Palm Coast Utilities	www.palmcoastgov.com	(386) 986-2360
Palm Coast City Hall		(386) 986-3700