President’s Message

Recovering....Rebuilding.....

This describes our current situation.

Hopefully the Info Session held last week was useful in answering questions you may have had.

It’s good to exchange info. If you have questions, look around at neighbors who are getting work done to see if they can be helpful.

We spend about $21K annually for all the insurance the park has. This covers all types of hazards.

Sometimes you wonder if it is worth it.

We have been waiting for about six weeks to hear from our insurance company on how much we will receive for the damage done to all the parts of WJV that were damaged: the largest of which was the fence.

To the boards surprise, the insurance company came thru for us. We will receive a check for $176K, of which $129K is for the fence!!!

This coupled with the $90K in our reserves, we have over $200K to replace the fence.

The remainder will go to fix the tennis court, the bocci ball court and the pool area.

This will go a long way to get the year off to a good start.

Financial Report

Since December of 2016 Windjammer Village has had an eventful year.
Despite Irma, WJV financial condition has weathered the storm pretty well. Please excuse the pun.

Even though Operating Funds are still a bit low, they are actually slightly higher ($1,143) than they were eleven months ago, at $54,841.

Most of the expenses were below the budget estimates. A few of the noteworthy expenses were: Legal of $22,184, Grounds for gate. Pool, spa, irrigation repairs, etc. of $24,142. Reserves were tapped for gate system improvement, irrigation pumps, and landscape improvements of $21,112. Other reserves expenditures were for Sidewalks and road sealing for $54,674, plus Disaster Reserves for $7,067 so far.

The outlook is for the operational expenses to continue at or below budget estimates, whereas the Disaster Reserve will have minimal charges, probably between $8,000 and $12,000(?). Insurance proceeds may be sufficient to cover replacement of the perimeter fencing and other minor damage, depending on how the Board of Directors elects to utilize those windfall funds.

The bottom line, as it appears to me, is that WJV is in even better financial condition than
eleven months ago, thanks to the Disaster Reserve Fund and Insurance proceeds. Additionally, with new fencing in the future, replacement of old damaged items, etc., WJV will see itself in better physical condition. It needs to be said repeatedly, that we all owe great thanks to the volunteers that did so much, seen and unseen, to get our community back to where it is today. So, THANK YOU! and “Take that Irma!”.

Don Speaker - Treasurer

Recommendations for news, informative articles and/or improvements to the SPINNAKER should be sent to the Editor, Earl Steman at 239-298-3968 or by Email at ecsteman@yahoo.com

Men’s Luncheon
Always on the Second Wednesday of the Month
Meet at 11:30 at the Clubhouse
Details and sign-up sheet will be posted on the Bulletin Board in the Clubhouse

<table>
<thead>
<tr>
<th>Activity</th>
<th>Time</th>
<th>Day</th>
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<tbody>
<tr>
<td>Dominoes</td>
<td>5:45 PM</td>
<td>M</td>
</tr>
<tr>
<td>Poker</td>
<td>6:30 PM</td>
<td>TU</td>
</tr>
<tr>
<td>Line Dancing</td>
<td>8:30-9:30 AM</td>
<td>M, W, F</td>
</tr>
<tr>
<td>Water Aerobics</td>
<td>9:00-10:00 AM</td>
<td>M, W, F</td>
</tr>
<tr>
<td>Walking Exercise Class</td>
<td>9:00-9:30 AM</td>
<td>TU, TH</td>
</tr>
<tr>
<td>Bone Building Class</td>
<td>9:30-10:00 AM</td>
<td>TU, TH</td>
</tr>
<tr>
<td>Bocce</td>
<td>10:00 AM</td>
<td>TU, TH</td>
</tr>
<tr>
<td>Quilting</td>
<td>10:00 AM</td>
<td>W</td>
</tr>
<tr>
<td>Shuffle Board</td>
<td>10:00 AM</td>
<td>W</td>
</tr>
<tr>
<td>Board Games</td>
<td>2:00-4:00 PM</td>
<td>W</td>
</tr>
<tr>
<td>Pinochle</td>
<td>6:00 PM</td>
<td>W</td>
</tr>
<tr>
<td>Euchre</td>
<td>5:50 PM</td>
<td>TH</td>
</tr>
<tr>
<td>Potluck</td>
<td>5:00 PM</td>
<td>F</td>
</tr>
<tr>
<td>Bingo</td>
<td>7:00 PM</td>
<td>F</td>
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Have the Spinnaker Delivered Electronically?

Get the latest edition “Hot Off the Press”. You’ll get it about 1 week before the printed version is available. You also don’t have to worry that all the printed versions are gone. These printed issues should be reserved for members without Internet access. It’s also on our website.

Contact Earl at ecsteman@yahoo.com or call 239-298-3968
GREAT Golf News for 2018 Season!!!

Windjammer’s Best Ball Golf Group

will resume play at RIVIERA on Friday, January 5, 2018. We will be playing around 10am, actual time to be confirmed. Rate will be the same as last year.

Contact Marion Reigle by text, email, or phone to let her know your plans.

856 986 4134
marionreigle@gmail.com

REQUIREMENTS FOR GUESTS STAYING IN WINDJAMMER OVER THIRTY (30) DAYS

“Windjammer is a community of Single Family Homes occupied only by homeowner(s)....”

(1.2) If any relative or guest other than the homeowner(s) is planning to stay longer than thirty (30) days, BOD permission is necessary.

“Guests for more than thirty (30) days shall be required to go through the ni and it shall be accompanied by a letter of hardship certifying the need for the exemption. Permission for such an exemption shall expire after one year and must then be renewed.”

(1.2D)

PLEASE REMEMBER THE ABOVE APPLIES TO ALL RESIDENTS OF WINDJAMMER. BE A GOOD CITIZEN OF WINDJAMMER AND BE A GOOD EXAMPLE FOR OTHER RESIDENTS.

WOW

Widows and Single Gals... A Get Together For A Fun Breakfast

Second Saturday Of The Month
Sign Up Sheet In The Clubhouse
Rules and Reg’s

When we buy into a community association, we agree to abide by rules and regulations. Typically we’re given a copy of the association’s rules and regulations so we can become familiar with them and keep them as a reference for later use.

Without Rules and Regulations community associations can run amuck. People could do whatever they want leading to chaos and confusion that could impact property values. The ability to sell or rent could be affected. The issues and problems could be endless without rules and regulations.

Regulations only work if they are administered fairly across the entire community. The Board of Directors can’t pick and choose which rules to follow and they can’t let some community members “skirt the law”.

This past year our association sent each shareholder a copy of the new rules. Windjammer Village has 212 shareholders. Out of this number, only 79 responded with returned signatures. The cost to our association was approximately $400 or $1.98 each.

We might want to ask ourselves, do we want Rules and Regulations or are we going to settle for chaos and confusion?

Thoughts from a shareholder and a member of the board, Bobbie
**Book Lovers Plans for 2018**

January 10, 2018  “The Little Paris Bookshop” by Nina George  
February 14, 2018  “Our Souls at Night” by Kent Haruf  
March 14, 2018  “A Man Called Ove” by Fredrik Bachman  
April 11, 2018  “Remarkable Creatures” by Tracy Chevalier  

We will meet in the WJV Clubhouse at 4:00 p.m.  
We welcome new readers and members.  
Marion Reigle  
Phone: 856-986-4134

**Preview 2017 Social Events**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
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| Dec 31 | 9PM New Year’s Eve Dance  
  Windjammer’s own Peppermint Pattie |
| Jan 6  | 9AM Donuts  
| Jan 13 | 9AM Pancakes  
| Jan 21 | Welcome Back Dinner  
  Music by Joe Turner  
| Feb 3  | 9AM Donuts  
| Feb 3  | Dance to Flash Back  
| Feb 4  | Super Bowl III  
| Feb 13 | Ice Cream Social & Games  
| Feb 17 | 9AM Pancakes  
| Mar 3  | 9AM Donuts  
| Mar 3  | Canada Night  
| Mar 10 | 9AM Pancakes  
| Mar 24 | Windjammer Day: Games  
  Billy Bridger Show  
| Apr 7  | 9AM Donuts  

**Windjammer Activity Committee**

Volunteers are always welcome.  Come, lend a hand and enjoy friendly camaraderie.  
In-Season meetings are held 2nd Wednesday of month in the Clubhouse at 10AM.  Come join us.  And planning for 2018 will start in January; bring your ideas about activities and entertainment.

**Pet Database is up and Running**

Windjammer has a Pet DataBase that tracks cat & dogs that reside in WindJammer.  Sue Alden has been maintaining the records and this fall volunteered to sponsor a day to solicit records; both updates and new submissions.  Twenty-Four new records were submitted which increased the pet count to 66 dogs.  

Many people have expressed concern about the change a few years ago that chose to allow two pets per household.  Shareholders feel that this change resulted in more random feces that is not picked-up.  

Only 11 units have chosen to have two dogs; that is just 5% of shareholders.  So without the change in the Rules Windjammer would have 55 dogs instead of the 66 registered.  The problem is not with the dogs, the problem
is Windjammers who chose not to pick-up after their dogs.

Windjammers are considered to be good, friendly, ethical, and law abiding people. Why would they offend their friends & neighbors by ignoring the decency to pick-up after their dogs.

Please welcome Mike Kumicich. Mike is a licensed CAM (Community A Manager) and is employed by Guardian Management. He serves as CAM for several communities in Southwest Florida and is basically is our liaison with Guardian and assists in myriad of duties: he is available to recommend various service companies that may be needed in a Community like Windjammer and actually oversees work for some of many communities.

Mike was born in Chicago and raised on a horse farm. He is a State Licensed Real Estate Appraiser, CAM and an Insurance Inspector too. Presently Mike lives in Fort Myers Beach and enjoys scuba diving, kite boarding and loves his beach time. His mother lives in the area and Mike moved here to be closer to her which included her displacement following Hurricane Irma. He has rental properties in the Tampa area so he is familiar with the owning and renting of properties in Florida.

Welcome Mike. We enjoy the opportunity to work with you.

WELCOME MIKE KUMICICH,
WINDJAMMER CAM
Windjammer’s Artist in Residence

Robbie Sullivan has been instrumental in bringing ART to Windjammer, actually spreading ART throughout Windjammer.

Robbie Sullivan was born in Michigan but a lot of her growing up was in Virginia. Her early interest was in Occupation Therapy; but it was her degree in Social Work and an Art Minor that influenced her for life. Eventually she received degrees in Art Education leading eventually to a Master’s Degree.

Her two (2) children provided her lots of experiences while her working career included designing for McCall’s Magazine and later teaching sewing for Singer. Her work with fabrics has covered experience from sewing suits and over 50 quilts to date for her 13 grandkids and 3 great-grandchildren.

She inherited her family’s love of wood working and loves building things. She has designed and built bookcases for her homes. When asked what was her favorite medium to work in...she replied basically whatever she is working on.

An educator for life Robbie has taught everything from Church Sunday School, to classic sewing and this year she is again introducing classes at Windjammer on yarn basket weaving, metal tooling and ceramics. Please continue to check the Club House Bulletin Board. This year Robbie is offering classes in metal tooling, weaving yarn baskets and ceramics. Be sure to sign up.

Robbie is married to Spencer Sullivan. They met at a UNH college reunion many years ago and split their time between Naples Florida and Maine.

Robbie, thanks for sharing your many talents with your Friends at Windjammer.

Shareholders: Please Remember to Notify Guardian to Update Your Mailing Address

UPDATED DIRECTORY HAS BEEN POSTED TO WEBSITE