



Windjammer Village

SPiNNAKER

VOLUME 8 NUMBER 2

March 2018

President's Message

PAST

As your past-president, I'd like to thank the board for working so well together. I am particularly happy with the way they filled in for me when I was unable to, especially after the hurricane. Gus, Bob, Steve, Wayne and Harry were heavily involved and instrumental in coordinating the cleanup. Thanks again. Bobbi and Alexis rejoin the board after productive terms and I am happy to welcome Joe Venduro to the board. I know he will be an active member and a significant contributor. I want to reiterate my thanks to our retiring Treasurer Don Speaker. He helped us thru some tough times and I will continue to look to him for consul in the coming year.

The board does a thankless job; try to be cooperative whenever you can. ECS

PRESENT

As your new President I look forward to working with my fellow board members and residents of Windjammer Village in the coming year. I have set up a series of goals and objectives with our board members. We will try our best to achieve most of them in the coming year.

Shortly I will be posting a list of all our committees that need to be filled. Anyone who might be interested in volunteering for any of

the committees, please sign up as soon as possible; because I, along with the rest of the board will be filling these positions in the near future.

I urge all of you to try and get involved in some way to help us make our community a better place to live. The more the residents get involved, the better our community becomes.

If, in the future, you have any questions or comments, please don't hesitate to get in touch with me, I all ways keep an open ear.

Hope to see you all at our next board meeting. GUS

Treasurer's Report

PAST

January through April was an active period of Board activity. Cash balances were diminished slightly but not less than expected. May through August was a relatively normal quiet period of Board activity. Cash balances increased to slightly above seasonal budget expectations, in the \$50k range.

September's hurricane Irma's impact on WJV community assets is now well known.

October through December was a difficult period. Damage assessment, remediation decisions, and disruption to previously organized routines and services, all had to be quickly managed. Many of our service providers were suffering with the impacts of Irma for over a month before trying to recover from their own damages, resume

operations and start catching up. In particular, our property management company, was in the middle of transitioning to a new computer accounting system, lost key personnel, failed to receive promised support, and inundated with emergency demands from over 100 associations. They got hit with a "perfect storm" of disaster and chaos. WJV applied a lot of pressure and got a good share of their attention. Remarkably, they have recovered and are finally catching up. The "Expanded Financial Review" that we have contracted for will assure us of the correctness of our financial statements.

In 2017 the Board was wrestling with a major decision about replacing the crumbling fence. As Earl Steman put it, Irma did us a favor with that issue. Debt financing or a special assessment were possible options to pay for it. Insurance is now paying for it, and that's one thing that we might thank Irma for. Consequently, financially speaking, and excuse the pun, WJV has "weathered the storm" remarkably well. Some big physical assets are renewed and our financial position is still very strong, as shown in December's Financial Statements.

2018 was a remarkable year with one villain (Irma) and many heroic people.

Don Speaker

PRESENT

It looks like we are finally coming out of the hole dug for us by Guardian. Within the next two weeks we should be seeing our February financials. I believe we will see continued improvement on the part of Guardian personnel. They all seem absorbed in providing good service.

I'll also be trying to get our return on our investments up a couple of points. We are very restricted in what we can invest in, but the economy may help us out. ECS

R&R 1.2c: Windjammer 30-day Guest Policy

Windjammer is a 55+ community of two person homes. Guests are welcome for up to 30-days per calendar year.

Windjammer shareholders should be in attendance when a guest is in residence. Otherwise it would be perceived as loaning your Unit to another person which is not kosher...that would be interpreted as a rental. Guest is assumed that there is a "host" entertaining this guest visit.

Unauthorized guests residing in Windjammer for more than 30-days and who have not had background checks, have not signed an agreement to abide by our Rules & Regs or had an interview are considered to be the responsibility of the Shareholder who will be held responsible.

**SCHEDULE OF DAILY EVENTS
AT THE CLUBHOUSE/POOL**

Activity	Time	Day
Dominoes	5:45 PM	M
Poker	6:30 PM	TU
Line Dancing	8:30-9:30 AM	M, W, F
Water Aerobics	9:00-10:00 AM	M, W, F
Walking Exercise Class	9:00-9:30 AM	TU, TH

Bone Building Class	9:30 -10:00 AM	TU, TH
Bocce	10:00 AM	TU, TH
Quilting	10:00 AM	W
Shuffle Board	10:00 AM	W
Board Games	2:00-4:00 PM	W
Pinochle	6:00 PM	W
Euchre	5:50 PM	TH
Potluck	5:00 PM	F
Bingo	7:00 PM	F

Golf News for 2018 Season!!!

Windjammer's Best Ball Scramble continues to meet at RIVIERA on Fridays mornings. We have been teeing off around 10am and have had good attendance.

If you are interested please call, text, or email Marion Reigle (856 986 4134 or marionreigle). When we finish for the season I'll put a notice on the bulletin board in the clubhouse.
Marion Reigle, Coordinator



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

Exploitation of Senior Citizens

The Florida Statutes define exploitation of an elderly person or disabled adult as follows; "Knowingly obtaining or using, or endeavoring to obtain or use, an elderly person's or disabled adult's funds, assets, or property with the intent to temporarily or permanently deprive the elderly person or disabled adult the use, benefit, or possession of the funds, assets, or property, or to benefit someone other than the elderly person or disabled adult, by a person who:

1. Stands in a position of trust and confidence with the elderly person or disabled adult; or
2. Has a business relationship with the elderly person or disabled adult.
(Florida Statutes 825.103)

The Florida Department of Children and Family Services simplifies the definition. "Exploitation may result in the loss of property, money, or income. Exploitation

means misusing the resources of an elderly or disabled person for personal or monetary benefit”.

(<http://www.myflfamilies.com/service-program>)

So by now you're asking yourself, "Why does this concern me?" If you are over the age of 60, retired, possibly alone or with your spouse and living away from extended family members you should be reading this.

At some point in the future you could fall victim to someone successfully taking advantage of you. You ask yourself "How?".

Sometimes things come unexpectedly. Our own health, our spouses' health or outliving our children. Not having planned for old age thinking we have time. Believing the people around us who we've known or think we know will help us.

Today the numbers of people our age who have been exploited in one way or another is growing. Even sometimes the people we trust the most can exploit us. Could be your neighbor, your niece or nephew, a friend who's a realtor, someone you met and were on committee's with. Anyone of those mentioned could have reason to exploit you. Maybe you don't have a lot of money. But you have a home, nice property people have commented that they like. Then one day you make a statement that you might sell, move back to your northern home. (This happens in Florida). The next thing you know you're house is up for sale. You make an agreement settling on a price, a closing date and you're gone. (Elder Law Advocates 2017)

Then one day you realize you really didn't want to sell that quick. You should have listed your home. Maybe get more money. Probably

would have since it was never listed you'll never know. You made an agreement with a "friend"; someone you thought you knew. After the sale and no more contact from the "friend". Your home is gone.

What you realize in the end is that you should have thought it through, you should have listed your home, you should have consulted others, you should have made a will, should have protected your assets.

Before you decide to sell your property or make life changing decisions you might want to consider some of the following suggestions;

- 1. Remember realtors exist to make money.**
- 2. Before you decide to sell your home know what it's worth.**
- 3. Do some research before you choose the realtor.**
- 4. Be aware of anyone inquiring about you selling before you've thought of it yourself.**
- 5. Watch out for pre-existing buyer setups. (etc, "If we don't settle this soon we'll lose out")**
- 6. Don't put anything in writing until you are absolutely sure.**
- 7. Don't let anyone pressure you!**

Exploitation regarding property assets amounting to over \$10,000 is considered a second degree felony punishable for up to 15 years in prison, 15 year probation and a \$10,000 fine. (Florida Criminal Justice System 2017)

If you feel you are being pressured, or someone is using coercion toward you let someone else know. If you know of someone

in your community that could be having this happen contact the Florida Abuse Hotline at **1-800-962-2873**

or Collier County Adult Services at **239-252-8200** or report on line at:

<https://reportabase.dcf.state.fl.us>

If you are aware of anyone in your community being physically harmed call 911.

Collier County has extensive resources for seniors. If you need help or have questions call 239-252-8200.

For choosing a nursing home contact the Medicare.gov Nursing Home Compare that provides information for each state website along with contact information.

NEW POLICY FOR GUESTS

Effective April 1st, **ALL** guests spending time in WJV must sign in at the clubhouse.

Let me repeat myself----**ALL GUESTS, SPENDING AT LEAST ONE OVERNIGHT IN WJV, MUST SIGN IN AND FILL OUT THE NEW VISITOR FORM IN THE CLUBHOUSE. Put the completed form in the box on the office door.**

THERE ARE NO EXCEPTS. The shareholder will be immediately fined.

Take home a supply of Visitor forms, so you have some handy, especially if you have many visitors during the year.

Forms will be available in the Clubhouse and on the website.

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 application process and it shall be accompanied by a letter of hardship from a medical professional 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.

Any violation will result in a fine.

**Windjammer Village Board of
Directors
2017-2018 Officers**

President	Gus Lamont
Vice President	Bob Skowyra
Secretary	Bobbi Kucera
Treasurer	Earl Steman

Directors

Wayne Fay	603-494-8932 tprotwo@comcast.net
Steve Gurney	651-338-3902 sagurney@hotmail.com
Roberta Kucera	218-340-6063 kucerarjkucera@gmail.com
Gus Lamont	978-590-2646 guslmont@yahoo.com
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Alexis Solimini	239-263-3991 ajsolimini1944@comcast.net
Earl Steman	239-298-3968 ecsteman@yahoo.com
Joe Venduro	239-450-8523 keeneyehomeinspection@yahoo.com
Harry Wilson	239-262-1093 fishingharry@hotmail.com

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

An Apology

Fellow residents, at the last board of directors meeting I made comments that turned out not to be accurate, I made comments about how the voting went on the ballot Issue and whose error it was. Earl, our former president, stated he and he alone was responsible for the error. I commented that in my opinion he should not take the full blame, but the committee overseeing the election should take some of the blame for the misunderstanding. Since my comments, Earl has informed me that the error was his mistake and had nothing to do with the election committee. For that, I apologize to the members of that hard-working committee.

Gus Lamont
President

Toilet / Commode / Lavatory

"A bathroom fixture....used for defecation and urination" (Dictionary.com)

It is not to be used as a receptacle for "Depends" or similar incontinence products. It also is not an appropriate place for doggie poop bags. These products should be properly disposed of and then placed in the garbage for removal from the house.

These aforementioned products become trapped in the plumbing and necessitate removal by plumbers or the Naples Water Department. There is an access adjacent to the west side of the retention pond which is visited frequently by the city to remove this "stuff" from the pipes.

If Shareholders continue to improperly dispose of products, it may become a costly problem for Shareholders and/or Windjammer. If it is traced to a specific Shareholder, it will result in a fine for the Shareholder.

"FLAMINGOS ON PARADE" turned out to be a huge success. Everyone put in such great effort into making them. We sure have a lot of talent residing here in Windjammer Village. The competition was fierce, and it was difficult to choose just one. But in the end, "Lady Gaga", aka Deb Kerr won best of show. I would like to thank all of you for participating in my crazy event. You were all winners in my book. Thank you... Pam Proctor



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. Planning for 2019 is in process so bring your ideas about activities and entertainment. Next meeting is April 11th.

Thank You

Thank you to those Windjammer Shareholders for your vote and confidence in me and giving me the ability to continue being on the Board again. I will make every effort to listen to your suggestions and work toward making a positive difference on your behalf that will benefit everyone.

It is however unfortunate that more shareholders did not take the time to cast their vote. The outcome could have been different. It is my hope that in the future more will take an interest. Not only in the voting process but becoming involved in the activities offered, joining a committee or volunteering in other areas where you might have an interest. And attending Board meetings.

I look forward to seeing you.

Bobbie Kucera

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

UPDATED DIRECTORY HAS BEEN POSTED TO WEBSITE

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

WOW

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

**Second Saturday Of The Month
Sign Up Sheet In The Clubhouse**