

LAKE FOREST NEWSLETTER

A P R I L 2 0 1 0



NEWS FROM THE BOARD OF DIRECTORS

We would like to thank all of our volunteers who helped with the Talquin Lane curve planting. Once again, thank you for being dedicated to the community. The total cost for the project was approximately \$1840.00.

Your work saved the community approximately \$2000.00 if we paid to have it done by contractors.

We would also like to thank Everett and Lillian Jordan for letting us install the irrigation clock on the side of their house. Without them this planting would not have been irrigated and therefore we would not have been able to do it.

To Ben Vazquez, thank you for letting us tap into your irrigation

system so we could irrigate the space between the sidewalk and Lake Forest Way in front of Lake Genette.

The garage sale was a great success. Your donations went to a worthy cause... the Lake Forest Relay for Life chapter of the American Cancer Society.

We also now have the exact style house numbers on hand that are above your garage. The style of numbers we have are not available at local retailers.

Thank you

**The Board of Directors;
Jack Minenna, Jane Falgia,
Jim Russello, Maria Wells
and Frank Gionfriddo**

TREASURERS REPORT

For the Month Ending February 28, 2010

HOA Funds are held in the following accounts:

\$ 143,481.00	in our Operating Account
\$ 373,440.00	invested in various CD's and CDAR's
\$ 253,262.00	in Reserve Accounts
\$ 146,540.00	is owed to the HOA from delinquent owners.

There are currently one hundred and two (102) known rented homes in the community.

There are currently more than sixty (60) homes in the community with pending legal action. We are finding that the community is well received by prospective buyers; both for it's appearance, amenities, and very low HOA fees. Many more homes could be sold if available. Court action is extremely slow which allows delinquent home owners to run up large bills before anything can be done.

Four homes were sold in February
Regards

Jim Russello, Treasurer

Page 1	• From the Board of Directors
	• Treasurers Report
Page 2	• Landscape Volunteers
Page 3	• Schedule of Events
Page 4	• March Contest Answers
	• Oop's!!
	• A Cabinet Problem
Page 5	• Pandemic Flu Workshop
	• Lake Forest Night at Duffy's
Page 6	• Happy Hour
Page 7	• Relay for Life
	• The Garage Sale
Page 8	• Living With Alligators
Page 11	• Special Needs Planning
Page 12	• Portable Generator Hazards
Page 13	• Lake Forest Real Estate
Page 15	• Contact Information

LANDSCAPE VOLUNTEERS

Our landscaping committee has completed this years projects by finishing the third phase. This included a major planting on Talquin Lane, completion of the South Entry, a small planting on Lake Forest Way, and the finish of the area around the North Entrance. **Thanks to the following volunteers for their efforts:**

Dan Acenio, Will Markham, Tom Cryzzychi, Leo McCabe, Claude DeNunzio, Jack Minenna, Jerry Hutchinson, Luis Naqueira, Pete Kazmier, Dennis Prinz, Larry Layden and Rod White.

Doug Duckett, Chair, Landscape Committee

KNIT AND CROCHET

We have put aside a day and time to knit or crochet.

If you know how, share your talents

If you don't and would like to learn, Marion Skrynski will teach you

Come and join the fun and meet new people

DAY

First class starting on January 4, 2010

TIME

12:30pm to 3:30pm

PLACE

The Lake Forest Clubhouse

Any questions, please call Maria Wells at the clubhouse office

878 1944



A-1 JACOB SERVICES

SALES • SERVICE • INSTALLATION

- AIR CONDITIONING REPAIR
- APPLIANCE REPAIR
- RESTAURANT EQUIP. REPAIR
- REFRIGERATION
- MAINTENANCE CONTRACT
- ICE MACHINES

CALL US!
772-215-2506

SCHEDULE OF EVENTS

Thursday	April 1	1:00pm	Poker
		7:00pm	Architectural Committee
Friday	April 2	7:00pm	Mah Jongg
		9:30am	Water Aerobics
Monday	April 5	12:30pm	Mah Jongg
		9:30am	Water Aerobics
		12:30pm	Knitting and Crocheting
		7:30pm	Mah Jongg
Tuesday	April 6	1:00pm	Poker
Wednesday	April 7	9:30am	Water Aerobics
		12:30pm	Mah Jongg
		7:00pm	Relay for Life
		8:00pm	Poker
Thursday	April 8	1:00pm	Poker
		7:00pm	Mah Jongg
Friday	April 9	9:30am	Water Aerobics
		12:30pm	Mah Jongg
Monday	April 12	9:30am	Water Aerobics
		12:30pm	Knitting and Crocheting
		7:30pm	Mah Jongg
Tuesday	April 13	1:00pm	Poker
		9:30am	Board of Directors Workshop
		7:00pm	Covenants and Restrictions
Wednesday	April 14	9:30am	Water Aerobics
		12:30pm	Mah Jongg
		7:00pm	Poker
Thursday	April 15	1:00pm	Poker
		7:00pm	Mah Jongg
		7:00pm	Architectural Committee
Friday	April 16	9:30am	Water Aerobics
		12:30pm	Mah Jongg
Monday	April 19	9:30am	Water Aerobics
		12:30pm	Knitting and Crocheting
		7:30pm	Mah Jongg
Tuesday	April 20	1:00pm	Poker
Wednesday	April 21	9:30am	Water Aerobics
		12:30pm	Mah Jongg
		7:00pm	Poker
Thursday	April 22	1:00pm	Poker
		7:00pm	Mah Jongg
Friday	April 23	9:30am	Water Aerobics
		12:30pm	Mah Jongg
Monday	April 26	9:30am	Water Aerobics
		12:30am	Knitting and Crocheting
		7:30pm	Mah Jongg
Tuesday	April 27	9:30am	Board of Directors Workshop
		1:00pm	Poker
		7:00pm	Covenants and Restrictions
Wednesday	April 28	9:30am	Water Aerobics
		12:30pm	Mah Jongg
		7:00pm	Poker
Thursday	April 29	1:00pm	Poker
Thursday	April 29	7:00pm	Board of Directors Meeting at the Clubhouse
Friday	April 30	9:30am	Water Aerobics
		12:30pm	Mah Jongg



ANSWERS TO MARCH CONTEST

Last month we tried something completely different from the first two months. It was a name scramble. Listed were the names of twenty-four movie stars. Instead of putting the letters in a random order, the letters of each name were listed alphabetically. There was no winner. Here are the answers.

aeghln prttwvy
Gwyneth Paltrow
aabedk llnorsu
Sandra Bullock
acee nnnorsy
Sean Connery
ahhiknn noopsty
Anthony Hopkins
aabeehill orttyz
Elizabeth Taylor
bdel norrstuy
Burt Reynolds

aaad efnuwvy
Faye Dunaway
aehnno orsst
Sharon Stone
deefi joorst
Jodie Foster
aeeeginor rsuvwy
Sigourney Weaver
abceei nnoprrs
Pierce Brosnan
acdeii klmmno
Nicole Kidman

aacdeim norz
Cameron Diaz
adfhinoo rrrs
Harrison Ford
aeeee knrsuv
Keanu Reeves
adffhi mnnostu
Dustin Hoffman
aaa cgilmrw
Ali MacGraw
eeeiln pssswy
Wesley Snipes

deeiin noprsty
Sidney Poitier
bddee foorrtr
Robert Redford
aadm mnott
Matt Damon
eeik mmrsy
Mike Myers
ddeeh impruy
Eddie Murphy
aadee iknnot
Diane Keaton

OOP'S!!

The editor is embarrassed after realizing he didn't give credit to the writer of the article describing the new NEPP program. **To Bud Sommers, I apologize.** It was a very informative article and well written. Thank you, Bud. It is my aim to always give credit to those who take the time to write and submit articles to the newsletter.

Also, I ask that anyone submitting an article or an ad for the newsletter, please observe the due date on the last page. **Articles and ads cannot be accepted after that date** due to the fact that the newsletter is set and ready to send to the webmaster. Your cooperation will be appreciated. Thank you.

Frank Gomes, Newsletter Editor

A CABINET PROBLEM

Just thought I'd share our experience concerning a problem we had with our kitchen cabinets. When my wife and I selected cabinets for our kitchen, we chose what we now understand are "foil" coated doors and drawer fronts. **These cabinets have a vinyl veneer over the exterior surfaces.** What we learned was that this surface can shrink when exposed to heat. Our drawer fronts adjacent to the oven had the foil shrink away along the sides facing the oven. Two upper cabinet doors, where occasionally a heated pot was placed on the counter top, had the vinyl peel away on the the door bottoms.

After looking in Lowe's and Home Depot for replacement doors, it seemed we might have to replace all our cabinet fronts. The manufacturer is no longer in business and we were not able to find an identical match. At this point,

a friend recommended "Cabinet Connection" located at the end of Enterprise Drive off Peacock Boulevard. Happily, **Cabinet Connection matched our damaged fronts at a price of about half the cost quoted by the other retailers.**

We brought the old drawers and doors to Cabinet Connection and they mounted the hardware on the new fronts to match the configuration within our cabinet frames.

Moreover, the people at Cabinet Connection explained to us that heat was causing this problem. They recommended that the drawers adjacent to the oven be pulled open when the oven is cleaned. My wife and I no longer position a crock pot under the counter cabinet doors.

Doug Duckett

please
observe the
due date on
the last page

they
explained
to us that
heat was
causing
this problem

PANDEMIC FLU WORKSHOP EXERCISE

We will hold the above exercise on Saturday, April 3, 2010 at the Lake Forest Clubhouse from 9:00am to 12:00noon.

The exercise will not be a full deployment exercise, but a tabletop exercise. This exercise will be used to help us draft an Emergency Preparedness Plan for this type of emergency. A copy of the Situation Manual, which explains the purpose and scope of the exercise, has been sent to each participant. We will follow the outline of the manual with Clint Sperber, from the Florida Department of Health, and possibly Karen Elmore or Dr. Paul Forage, from the St Lucie County Department of Emergency Management acting as the Observers. Each Zone Leader will take his group of Block Captains, discuss the issues for each scenario, record the key points of the discussion, and highlight them at the Hot Wash.

TENTATIVE SCHEDULE

08:30 to 09:00	Sign in, coffee and donuts	10:30 to 10:45	Scenario Module 2 Hot Wash
09:00 to 09:15	Introductions and Ground Rules	10:45 to 11:15	Scenario Module 3 Discussion
09:15 to 09:45	Scenario Module 1 Discussion	11:15 to 11:30	Scenario Module 3 Hot Wash
09:45 to 10:00	Scenario Module 1 Hot Wash	11:30 to 11:45	Wrap up
10:00 to 10:30	Scenario Module 2 Discussion		

We encourage everyone to attend this workshop and give us your valuable input so we may develop a plan to handle this type of emergency.

Thanks

Bud Sommers, Chair, Emergency Response Committee

This exercise will be used to help us draft an Emergency Preparedness Plan

JOIN US FOR A LAKE FOREST FAMILY NIGHT

COME AND BRING A FRIEND

DUFFYS
SPORTS GRILL

790 SW ST. LUCIE WEST BLVD PORT
ST. LUCIE FL, (772) 873-8150

SUPPORT OUR COMMUNITY
**LAKE FOREST
FAMILY NIGHT**
TUESDAY, April 6th
5:00PM-9:00PM
10% OF ALL BILLS WILL BE
DONATED TO
LAKE FOREST COMMUNITY

PRINT AND BRING THIS COUPON WITH YOU

HAPPY HOUR

Cocktail Party and Fun Evening

SPONSORED BY THE
LAKE FOREST
RELAY FOR LIFE TEAM

SATURDAY, April 24, 2010 at 7:00pm

HOSTED BY
Roger and Jane Male
468 Talquin Lane

FOR INFORMATION CALL
871 1572

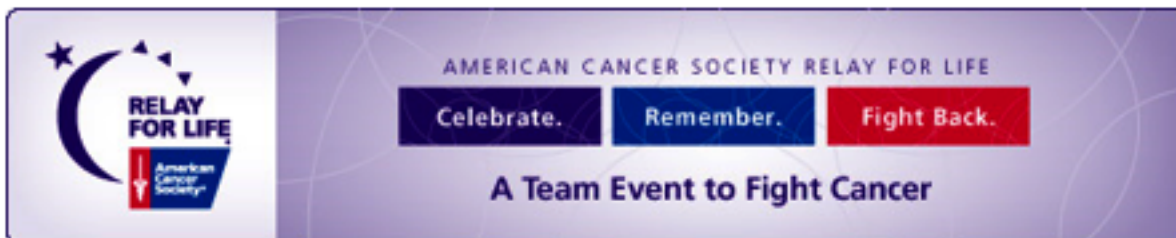
**\$3.00 per person donation. BYOB and an
appetizer. Raffles, 50/50, Treasure Table**

*SNACK A LITTLE. LAUGH A LITTLE
MAKE NEW FRIENDS... HELP A WORTHY CAUSE*



All Proceeds Benefit the American Cancer Society's Relay For Life!

Interested in joining the Lake Forest Relay for Life Team... contact Carl and Barbara Monge at 871 1572, or come to a meeting the first Wednesday of every month. The next meeting is April 7, 2010 at 7:00pm at the clubhouse.



RELAY FOR LIFE

2010 Relay For Life of Saint Lucie, Florida
Friday, April 30 thru Saturday, May 1, 2010
at Tradition Field/Mets Stadium
starting at 5:00pm

The theme for the 2010 Relay For Life of St Lucie is '**Relaying Around the World.**' Join us for food, fun, games, music and more as the community gets together and parties with a purpose at the annual Relay For Life of St Lucie. **Walk or run the track**, participate in team activities or just dance the night away as we raise money for the fight against cancer.

It's a great time and a great cause!

Shelley Garcia, Relay for Life Team Member

THE GARAGE SALE

March 20, 2010... a beautiful day for the Lake Forest Annual Community Garage Sale. **The weather was the best of the week.**

I don't know about you but my personal garage sale was very successful. I am sure all of my Lake Forest neighbors did just as well. It was my first time doing a garage sale and I must say it really was quite a lot of fun! **The clubhouse was bustling with activity selling hot dogs and refreshments.**

And don't forget about all the homemade goodies baked by the Lake Forest Relay for Life team.

The bake and food sale raised over \$1000.00 for the American Cancer Society, thanks to all our garage sale shoppers! Garage sale shopping is hard work and judging from the proceeds we made at the clubhouse, it even works up an appetite!

Thanks to all the families in Lake Forest who participated in the garage sale. You not only cleaned out your garages and attics, you even made a few bucks and contributed to a worthy cause.

**Shelley Garcia,
Relay for Life Team Member**

Thanks
to all the
families in
Lake Forest
who
participated

MetLife®

Edward A. Weil

Financial Services Representative
Registered Representative



One Clearlake Centre Suite 1200
250 S Australian Ave
West Palm Beach, FL 33401

Tel (561) 207-2349
Main (561) 207-2300
Fax (561) 207-2301
eweil@metlife.com

Metropolitan Life Insurance Company (MLIC), New York, NY 10166.
Securities offered by MetLife Securities, Inc. (MSI) (FINRA/SIPC). MLIC and MSI are affiliates.

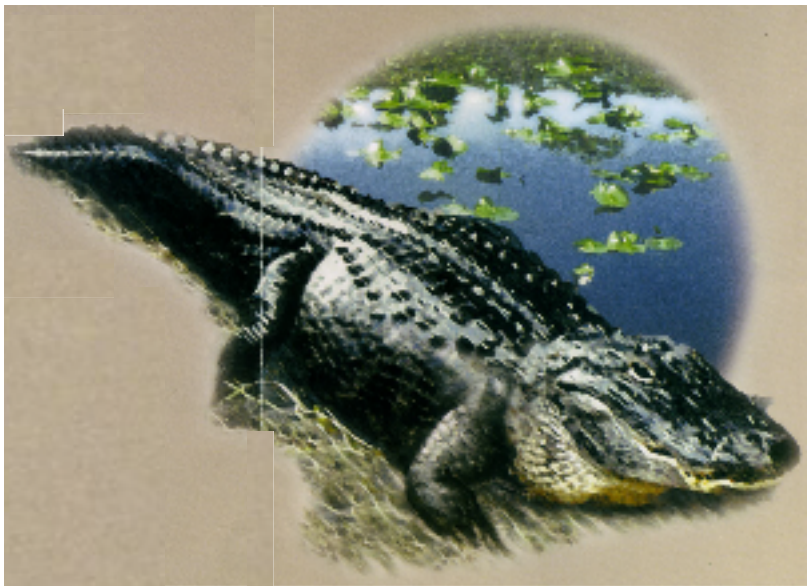
LIVING WITH ALLIGATORS

Florida Fish and Wildlife Conservation Commission

Alligators have inhabited Florida's marshes, swamps, rivers and lakes for many centuries, and are found in all sixty-seven counties. In recent years, Florida has experienced tremendous human population growth. **Many residents seek water-front homes, and increasingly participate in water-related activities.** This can result in more frequent alligator-human interactions, and a greater potential for conflict.

Although many Floridians have learned to coexist with alligators, the potential for conflict always exists. Because of their predatory nature and large size (up to fourteen feet in length and weighing as much as 1,000 pounds), alligators sometimes attack pets and livestock. Unfortunately, humans are occasionally attacked, and in rare instances, killed by large alligators. **Since 1948, more than two-hundred-seventy-five unprovoked attacks on humans have been documented** in Florida, with at least seventeen resulting in deaths.

The Florida Fish and Wildlife Conservation Commission (FWAC) annually receives more than 18,000 alligator-related complaints. Most of these complaints deal with alligators occurring in places such as backyard ponds, canals, ditches and streams, but other conflicts occur in garages, pools and in golf course ponds. In many cases, if left alone, alligators will eventually retreat to more-preferred, isolated areas away from people.



Safety Tips

- If you encounter an alligator over four feet in length that poses a threat to humans or property, call 1-866-FWC-GATOR (392-4286). The FWC will evaluate your complaint, and if necessary send a registered trapper to remove the alligator.
- **Be aware of the possibility of alligator attacks when in or near fresh or brackish water bodies.** Attacks may occur when people do not pay close enough attention to their surroundings when working or recreating near water.
- Closely supervise children when they are playing in or around water. Never allow small children to play unsupervised near water.
- Do not swim outside of posted swimming areas or in waters that might be inhabited by large alligators.

Because of their predatory nature... alligators sometimes attack pets and livestock

Closely supervise children when they are playing in or around water

- **Alligators are most active between dusk and dawn.** Therefore, swim only during daylight hours.
- Leave alligators alone. State law prohibits killing, harassing or possession of alligators.
- Never feed or entice alligators - it's dangerous and illegal. When fed, alligators overcome their natural wariness and learn to associate people with food.
- Inform others that feeding alligators is illegal and creates problems for others who want to use the water for recreational purposes.
- **Dispose of fish scraps in garbage cans at boat ramps and fish camps** - do not throw them in the water. Although you are not intentionally feeding alligators when you do this, the end result can be the same.
- Don't allow pets to swim, exercise or drink in or near waters that may contain alligators or in designated swimming areas with humans. Dogs are more susceptible to being attacked than humans, because dogs resemble the natural prey of alligators.
- **Never remove an alligator from its natural habitat or accept one as a pet.** It is illegal and dangerous to do so. Handling even small alligators can result in injury.
- Observe and photograph alligators only from a distance. Remember, they're an important part of Florida's natural history as well as an integral component of freshwater ecosystems.
- Seek immediate medical attention if bitten by an alligator. Alligator bites often result in serious infection.

In Florida, increasing numbers of people living and recreating near water have led to a steady rise in the number of alligator-related complaints. Although the majority of these complaints relate to alligators occurring in locations where they simply aren't wanted, a small number tragically involve attacks on humans. The FWC removes more than 7,000 nuisance alligators per year. Through removal of these alligators and increased public awareness, the rate of alligator attacks has remained constant despite the increased potential for alligator-human interaction.

Alligators are an important part of Florida's heritage and play an important role in the ecology of our state's wetlands. A better understanding of these facts and a broader knowledge of alligator behavior will help ensure that humans and alligators can continue to coexist.

Visit MyFWC.com/gators for more information about alligators.

Submitted by Maria Wells, Secretary, Board of Directors

When fed, alligators overcome their natural awareness

The FWC removes more than 7,000 nuisance alligators per year.

The Sweet Life

Specializing In Handmade Chocolates For All Occasions

- * Sporting Events * Weddings * Engagement Parties * Baby Showers * Graduation Parties *
- * Bridal Showers * Christenings * Communion * Mother's Day * Father's Day * Birthdays *
- * Valentine's Day * Easter * Halloween * Thanksgiving * Christmas *

For more information contact:

Alice Lunt

A Resident of Lake Forest

772-618-5210



Lake Forest Relay for Life

Fund Raising Dinner
Thursday, April 15, 2010
5 to 8 PM
At the Berry Fresh Café

Join your friends for dinner only at the Berry Fresh Café, Port St. Lucie's freshest restaurant. 20% of the sales from your group in will be donated to your cause.

Berry Fresh Café Menu Sampling

All dinners include a cup of homemade soup or house salad and served with smashed garlic potatoes and vegetable of the day.

Plus our Breakfast and Lunch Menus

Present this flyer to give your group credit for your attendance



772 - 336-5291

THINGS YOU SHOULD KNOW BUT WE DON'T

1716 St. Lucie West Blvd
St. Lucie West, FL 34986

www.berryfreshcafe.biz

~~~~~  
In times gone by, personal hygiene left much room for improvement. As a result, many women and men had developed acne scars by adulthood. The women would spread bee's wax over their facial skin to smooth out their complexions. When they were speaking to each other, if a woman began to stare at another woman's face, she was told "mind you own bee's wax." Should the woman smile, the wax would crack, hence the term "crack a smile." Also, when they sat too close to the fire, the wax would melt. Hence the expression "losing face."  
~~~~~

SPECIAL NEEDS EMERGENCY PREPAREDNESS PLANNING

If you are a person with a disability, do you know what you'll do or where you'll go if you have to evacuate your home due to a natural or manmade disaster? If you decide that you probably could not evacuate your home without help, here are some suggestions about where to get that help.

Who are the "People with Special Needs?" **People with special needs are those who will need help in evacuating their home during an emergency** due to a disability or require transportation to a shelter.

Evacuation Orders are given well in advance of a life threatening emergency situation whenever possible. For example, an evacuation order would be given at a time that would permit clearance of high risk areas prior to the arrival of dangerous winds associated with a hurricane.

Where Should People with Special Needs Go in Response to an Evacuation Order?

People who are disabled, like other residents in a community, have several choices of where to go when an evacuation order is given. These include:

- Leaving the area
- Staying with a friend in a safe location
- Going to a public shelter or a medical shelter

Each of these choices require prior planning. If you decide to leave the area or stay with a friend, be sure you are on your way before traffic becomes congested. **Public Shelters are**

operated by the Red Cross and opened during emergency situations. Schools are typically used as public shelters due to their kitchen facilities and large common areas. You should

be aware of shelter locations but never go to a shelter unless the Red Cross announces the opening of that location. If you have your own transportation, you do not need to register to use a public shelter. If you require transportation, you must register with St Lucie County Public Safety. 461-8201

Medical Needs Shelters are operated by the St Lucie County Department of Health with volunteers from other County Agencies. The intent of the Medical Needs Shelters is to provide, to the extent practical under emergency conditions, an environment in which the current level of health of evacuees with medical needs can be sustained. To ensure that you meet eligibility requirements, you must request an application through the St Lucie County Public Safety, Division of Emergency Management, 461-5201, to be eligible.

Should You Register? Yes, if you have no other place to go and need:

- Assistance with medication
- Observation by a health professional
- Electricity for life supporting medical equipment
- Basic Nursing care
- Oxygen therapy
- Assistance to evacuate

**Bud Sommers, Chair,
Emergency Readiness Committee**

Evacuation Orders are given well in advance of a life threatening emergency

you must request an application through the St Lucie County Public Safety Division



AVON

Visit my web site for great products at great prices

Hello,
If you are interested in ordering or becoming a representative you may contact me at the information below. I am a resident of Lake Forest. For more information, contact:
Alice Lunt, Independent Sales Representative
772 618 5210, or simply go to:

www.youravon.com/alicelunt



Portable Generator Hazards

A Factsheet on Portable Generator Safety

Portable generators are useful when temporary or remote electric power is needed, but they can be hazardous. The primary hazards to avoid when using them are carbon monoxide poisoning, electric shock or electrocution, and fire.

The U. S. Fire Administration (USFA) would like you to know that there are simple steps you can take to prevent the loss of life and property resulting from improper use of portable generators.

TO AVOID CARBON MONOXIDE HAZARDS:

- Always use generators outdoors, away from doors, windows and vents.
- NEVER use generators in homes, garages, basements, crawl spaces, or other enclosed or partially enclosed areas, even with ventilation.
- Follow manufacturer's instructions.
- Install battery-operated or plug-in (with battery backup) carbon monoxide (CO) alarms in your home, following manufacturer's instructions.
- Test CO alarms often and replace batteries when needed.

TO AVOID ELECTRICAL HAZARDS:

- Keep the generator dry. Operate on a dry surface under an open, canopy-like structure.
- Dry your hands before touching the generator.
- Plug appliances directly into generator or use a heavy-duty outdoor-rated extension cord. Make sure entire extension cord is free of cuts or tears and the plug has all 3 prongs, especially a grounding pin.
- NEVER plug the generator into a wall outlet. This practice, known as backfeeding, can cause an electrocution risk to utility workers and others served by the same utility transformer.
- If necessary to connect generator to house wiring to power appliances, have a qualified electrician install appropriate equipment. Or, your utility company may be able to install an appropriate transfer switch.

TO AVOID FIRE HAZARDS:

- Before refueling the generator, turn it off and let it cool. Fuel spilled on hot engine parts could ignite.
- Always store fuel outside of living areas in properly labeled, non-glass containers.
- Store fuel away from any fuel-burning appliance.



For more information contact:

The U. S. Fire Administration
16825 South Seton Avenue
Emmitsburg, MD 21727
or
Visit the USFA Web site:
www.usfa.fema.gov



Homeland
Security

March 2006

Submitted by Bud Sommers

WHAT'S UP WITH LAKE FOREST REAL ESTATE?

In a nutshell: lots of activity, lots of interest, continuing pressure on prices. **Every Buyer expects the "deal of a lifetime."** 517 Indian Key is a good example. It sold in February to a "cash buyer," within 30 days of being listed. However, it sold for \$115,000; when new in 2002, it cost \$125,000.

I'm finding that recent media headlines about Real Estate are both confusing and misleading Sellers and Buyers alike! Headlines shout "Sales are down!," "Foreclosures are increasing," "the Feds are looking for new ways to keep people in their homes," "more than half the mortgaged homes in Martin and St Lucie Counties are under water." Some or all of these messages have some truth in them, but what is to be made of them? And how do they affect us in Lake Forest?

The hard truth is that **measured year to year nationally, sales of existing homes were down**, but just a bit.

When the numbers are solidified for our neighborhood later this month, I think we'll see more sales and "under contract" properties than expected. In itself, that'll be a good sign, unless you had a sale like the owner of 517 Indian Key, where the seller "had to bring money to the closing table."

Anyone reading the Treasure Coast newspapers cannot escape noticing the pages and pages of legal notices of foreclosures "in the works." While I'm not sure the absolute "number" is rising, clearly **St Lucie County has been an epicenter of foreclosure activity for several years.** What is apparent, is that many of the "new" foreclosures are much more likely to involve families suffering job or income loss than "sub-prime" adjustable mortgages that have ratcheted up beyond the abilities of homeowners to keep up.

And those experiencing job or income loss are precisely the people the Feds are struggling to find a way to help;

they've tried "loan modifications" which have largely been unsuccessful – too few qualified, too many in trouble again after six months - and are now **promising a variety of new solutions built around deferred and reduced payments**, and possible principal adjustments for families that stay in and committed to their homes. (More information and details are promised later in April. The new program will roll out as "Home Affordable Foreclosure Alternatives." HAFA)

So, what will we see happening to Lake Forest homeowners? Probably a lot more foreclosure and short sale activity, and potentially some "walk-aways" where folks simply abandon their property and its debt. **One-hundred-two (102) of our houses are known rentals;** presumably many of these are second homes where rental income is now used to pay mortgages. While it is not impossible for these owners to seek short sales, it is a lot more difficult to achieve one – the two "key tests" involve proving a "hardship" condition and being insolvent. If they are current with payments on their principal residence and have any other assets, they are not insolvent; just very unhappy.

As I drive Buyers around the various "lakes" in St Lucie West, **I am continually struck by the very positive reactions that Buyers have to the area and our Lake Forest community.** We have a beautiful and well maintained neighborhood – many thanks to our active board and committee members – with financial solvency that is the envy of others nearby. Property values here will improve although there will be pain for sellers for the next several years.

For our many tenants, why not become Buyers? This is the opportunity of your lifetime: Historically low interest rates and property prices!

Austin de Groat, Realtor

Many thanks to our active board and committee members - with financial solvency that is the envy of others nearby

Need someone to help you
“step away from the cheesecake”
or to just keep you on track
with your food program?

I am not a doctor or nutritionist
just someone who has been there.

It helps to have someone you
can confide your food cravings to.
We'll work together to help you
conquer this addiction!

I want to be your diet buddy.

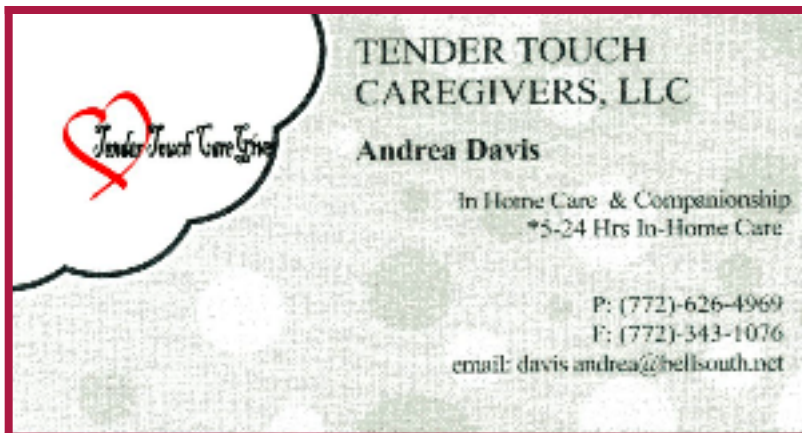
**For a free consultation
or more information**

772-785-8790

Shelley Garcia

a Lake Forest resident

Just think of me as your own
personal weight watcher!!



TENDER TOUCH
CAREGIVERS, LLC

Andrea Davis

In Home Care & Companionship
*5-24 Hrs In-Home Care

P: (772)-626-4969
F: (772)-343-1076
email: davis andrea@bellsouth.net

Mobilwash, LLC
Pressure Cleaning Services
Kitchen Exhaust Cleaning Services

*"Honest-Dependable-Reliable"
A Company you can Trust for
all of your Pressure Cleaning needs!*

Daniel Hulbert, Owner
772-528-1387
772-528-1388
772-785-8875 (Fax)
1143 SW Ithaca St
Port St. Lucie, Fl 34983
Email: Mobilwash@earthlink.net



"See back for additional services offered!"

Pressure Cleaning Services Offered :

Commercial :	Residential :	Industrial:
Building Ext.	House Ext.	Food Service
Store Front	Sidewalks	
Drive Thru	Pavers	
Parking Lot	Driveway	
Sidewalks	Patio/Deck	
Canopy	Screen Enclosure	
	Roof Wash	



Mobile Homes • Remodel • Repair • Replace
Sewer Cleaning • Safety Bars • Water Heaters
Disposals • Well Pumps • Boats

- 35 YEARS LOCAL EXPERIENCE -

Paul Fitzpatrick
REPAIR EXPERT

(772) 489-0668

(772) 579-0133

Rev. 1-4-12
Paulwfitz@att.net
License # CFC033815

**The Lake Forest Clubhouse office is open
Monday thru Friday from 8:00am to 12:00noon**

Lake Forest at Saint Lucie West HOA, Inc.

249 SW Lake Forest Way

Port Saint Lucie, Florida 34986

Office: (772) 878 1944 Fax: (772) 878 6461

Email: lakeforestatslw@comcast.net

or

directors@lakeforestatslw.com

Web site: www.LakeForestatSLW.com

**Articles for the May Newsletter are due
Monday, April 26th**

Send articles to Frank Gomes at: fbgomes@comcast.net

or

frank@lakeforestatslw.com