

LAKE FOREST NEWSLETTER

M A R C H 2 0 1 0



THE CURRENT HOA BOARD TO SERVE AGAIN

As you all know, the annual meeting was held on February 25 for the elections of Directors. **We would like to thank all of you who attended the meeting.** However, we were unable to obtain a quorum. Upon contacting the association's attorney as to how to proceed, we were advised that we made a good faith effort to hold an election, and since a quorum was not obtained, **the current Board of Directors serves until the next Annual Meeting.** We will have a copy of the attorney's legal opinion available at the clubhouse for you to read by the end of the first week of March. A copy will also be mailed to every homeowner.

The roof for the patio has been finished. Next will be lighting, fans

and picnic tables, to be completed by the end of March.

The Talquin Lane curve (field) has been planned for irrigation and planting. Work will be started by the time this newsletter goes on the web and to print. Also the ornamental grass has been removed from various plant beds around the community and will be replaced with flowering plants. The removal of the grass will also help with keeping down the rodent population (no place for them to nest). Those of you who live next to these areas should appreciate this.

Thank you for your confidence and support.

Jack, Jane, Jim, Maria and Frank

The Board of Directors for 2010 are:

Jack Minenna	President
Jane Falgia	Vice President
James Russello	Treasure
Maria Wells	Secretary
Frank Gionfriddo	Director

TREASURERS REPORT

For the Month Ending January 31, 2010

HOA Funds are held in the following accounts:

\$ 138,853.00	in our Operating Account
\$ 371,139.00	Invested in Various CD's and CDAR's
\$ 138,853.00	in Reserve Accounts
\$ 134,569.00	is owed to the HOA from delinquent owners.

There are sixty-eight (68) homes in the community in foreclosure, or with some form of legal action pending.

There were thirty-three (33) homes sold in the community during 2009.

There are currently ninety-three (93) known rental units in our community.

Lets hope for a stable housing market in 2010 and an end to the current foreclosure problem.

Regards,

Jim Russello, Treasurer

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LANDSCAPE VOLUNTEERS

The landscape committee just completed another phase of this years projects. Some of you may see some locations which seem to have been missed with plant locations planted. This is in fact the case, as the plants selected for these sites were not purchased due to frost damage at the nurseries. These plants will be available and planted in March.

We do want to thank those residents who participated on the planting of phase two:

Tom Cryzychi, Larry DeAngelo, Jacky Duckett, Frank Gomes, Jerry Hutchinson, Will Markham, Joe Matejek, Leo McCabe, Jack Minenna, Louise Naqueira, Mike Spango, Jose Triqueiro and Rod White

Our final planting to finish up this years projects will take place during the first week of March. The Common area on Talquin Lane will be irrigated and planted, as well as, a small planting on Lake Forest Way. We will also be completing all the sites not completed during the previous planting.

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



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

SCHEDULE OF EVENTS

Monday	March 1	9:30am 12:30pm 7:30pm	Water Aerobics Knitting and Crocheting Mah Jongg
Tuesday	March 2	1:00pm	Poker
Wednesday	March 3	9:30am 12:30pm 7:00pm 8:00pm	Water Aerobics Mah Jongg Relay for Life Poker
Thursday	March 4	1:00pm 7:00pm 7:00pm	Poker Architectural Committee Mah Jongg
Friday	March 5	9:30am 12:30pm	Water Aerobics Mah Jongg
Monday	March 8	9:30am 12:30pm 7:30pm	Water Aerobics Knitting and Crocheting Mah Jongg
Tuesday	March 9	9:30am 1:00pm 5:00pm 7:00pm	Board of Directors Workshop Poker Lake Forest Night at Duffy's Covenants and Restrictions
Wednesday	March 10	9:30am 12:30pm 7:00pm	Water Aerobics Mah Jongg Poker
Thursday	March 11	1:00pm 7:00pm	Poker Mah Jongg
Friday	March 12	9:30am 12:30pm	Water Aerobics Mah Jongg
Monday	March 15	9:30am 12:30pm 7:30pm	Water Aerobics Knitting and Crocheting Mah Jongg
Tuesday	March 16	1:00pm	Poker
Wednesday	March 17	9:30am 12:30pm 7:00pm	Water Aerobics Mah Jongg Poker
Thursday	March 18	1:00pm 7:00pm 7:00pm	Poker Architectural Meeting Mah Jongg
Friday	March 19	9:30am 12:30pm	Water Aerobics Mah Jongg
Saturday	March 20	8:00am to 2:00pm	Lake Forest Neighborhood Garage Sale
Monday	March 22	9:30am 12:30pm 7:30pm	Water Aerobics Knitting and Crocheting Mah Jongg
Tuesday	March 23	9:30am 1:00pm 7:00pm	Board of Directors Workshop Poker Covenants and Restrictions
Wednesday	March 24	9:30am 12:30pm 7:00pm	Water Aerobics Mah Jongg Poker
Thursday	March 25	1:00pm	Poker
Thursday	March 25	7:00pm	Board of Directors Meeting at the clubhouse
Friday	March 26	9:30am 12:30pm	Water Aerobics Mah Jongg



Saint
Patrick's
Day
March 17th

Saturday	March 27	10:00am to 10:30am	The Easter Bunny arrives at the clubhouse
Monday	March 29	9:30am	Water Aerobics
		12:30pm	Knitting and Crocheting
		7:30pm	Mah Jongg
Tuesday	March 30	1:00pm	Poker
Wednesday	March 31	9:30am	Water Aerobics
		12:30pm	Mah Jongg
		7:00pm	Poker

MARCH CONTEST FEATURE

This month we have something completely different from the past two months. It's a name scramble. Listed are the names of twenty-four movie stars. They are all current stars with a couple of old timers thrown in. All living. Instead of putting the letters in a random order, the letters of each name are listed alphabetically. The space denotes the first and last name. We have given you a name as an example. You have until March 12th to submit your answers. All answers must be submitted to the HOA Board at the clubhouse. Prizes will be awarded for the correct solution. These may be a gift certificate to a local business, such as Home Depot or Walmart, or a local restaurant.

The contest is open to Lake Forest residents only. HOA Board members and their families, and committee chairs and their families are not eligible for prizes.

The solution will appear in the April newsletter.

	ceeefff hiillmpr	michelle pfeiffer	
aeghlno prttwwy	aaad efnuwyy	aacdeim norz	deeiio noprsty
aabcdk llorsu	aechno orsst	adffhino rrrs	bddee foorrtrt
acee nnnorsy	deefi joorst	aecee knrsuv	aadm mnott
ahhiknn noopsty	aeeginor rsuvwy	adffhi mnnostu	eeik mmrsy
aabeehill orttyz	abceei nnoprrs	aaa cgilmrw	ddeeh impruy
bdel norrstuy	acdeii klmnno	eeeiln pssswy	aadee iknot

ANSWERS TO THE FEBRUARY QUIZ

Super Bowl Trivia

The following are the answers to the quiz that appeared in the February newsletter. There was one winner, Teresa Plourde, who answered all the questions correctly and received a \$25.00 gift certificate.

- | | |
|----------------------------------|----------------------------------|
| 1. c) Kansas City Chiefs, | 6. d) Kurt Warner |
| 2. d) San Francisco 49ers | 7. a) Reggie White |
| 3. c) Timmy Smith, | 8. a) San Francisco 49ers |
| 4. b) Miami Dolphins | 9. c) Rich Gannon |
| 5. b) Bud Grant | 10. a) Eli Manning |

You will have until March 12th to submit your answers

HAPPY HOUR

Cocktail Party and Fun Evening

SPONSORED BY THE

LAKE FOREST

RELAY FOR LIFE TEAM

SATURDAY, March 6, 2010 at 7:00pm

HOSTED BY

Pepi and Shelley Garcia

401 Talquin Lane

FOR INFORMATION CALL

785 8790

\$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 March 3, 2010 at 7:00pm at the clubhouse

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**THINGS YOU SHOULD KNOW BUT PROBABLY DON'T**

The phrase "rule of thumb" is derived from an old English law, which stated that you couldn't beat your wife with anything wider than your thumb

Chewing gum while peeling onions will keep you from crying

Leonardo DaVinci invented scissors.

Also, it took him ten years to paint Mona Lisa's lips

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If you've never attended our happy hours, you're missing out on a wonderful evening.

LAKE FOREST RELAY FOR LIFE

Our last happy hour, hosted by Ann and Bruce Landau, was a wonderful evening, although **the weather was not as cooperative as we would have liked.** Jackets and sweaters were the attire for the evening. Even so we were very happy to gather for this worthy cause.

We want to thank everyone for their support. There were a few new faces and that makes these gatherings so much more than fundraising. It brings our community together and allows us to meet our neighbors. We want to give a warm welcome to Carl, Jackie, Fred, Paul and Emilie. **You**

never know who you might meet at a happy hour. Turns out that Paul and Sue used to teach in the same school in New York over twenty years ago and had not seen each other since then. How surprised they were to run into one another at a happy hour. **Time passes by and you live your life going on to the next chapter** never knowing who you might meet or where you might run into an old friend or coworker. So please join us at one of our happy hours... **you never know.....**
Shelley Garcia

... we were
very happy
to gather
for this
worthy
cause

GARAGE SALE, SATURDAY, MARCH 20, 2010

From 8:00am to 2:00pm

Anyone interested in participating in the Lake Forest Community Garage Sale please sign up at the clubhouse Monday thru Friday, 8:00am to 12:00noon. **After hours, please call: Carl and Barbara Monge at 871 1572, Connie Tumminello at 873 2710, or Shelley Garcia at 785 8790.**

Registration is \$5.00, with either cash or check. Checks should be made out to: **American Cancer Society.**

Please come by the clubhouse that day for our bake sale... all homemade goodies baked by the Relay for Life team members. If you get hungry, we will also have hot dogs, soda and coffee.

Good luck to all our neighbors... Happy Sales...

JOIN US FOR A LAKE FOREST FAMILY NIGHT

COME AND BRING A FRIEND

DUFFY'S SPORTS GRILL	SUPPORT OUR COMMUNITY LAKE FOREST FAMILY NIGHT TUESDAY, MAR. 9TH 5:00PM-9:00PM
790 SW ST. LUCIE WEST BLVD PORT ST. LUCIE FL, (772) 873- 8150	10% OF ALL BILLS WILL BE DONATED TO LAKE FOREST COMMUNITY

PRINT AND BRING THIS COUPON WITH YOU

THE NEW NEPP PROGRAM

Introducing the Community/Neighborhood Emergency Preparedness Program (NEPP)

Lake Forest is one of two communities in Saint Lucie County to be selected to participate in the NEPP program. In the State of Florida, only eighteen other communities in nine counties have been selected. The reason we were selected was because of the hard work of our Zone leaders, Block Captains and the support of our Board of Directors in the last two years. The Florida Department of Health will be providing us with training and emergency preparedness supplies to help us with our program.

Program Overview

The NEPP is responsible for organizing and educating communities/-neighborhoods to increase their level of preparedness in handling all types of health related emergency incidents. The project is designed to engage and mobilize small neighborhood teams to help foster self-sufficiency at the residential level.

Community/neighborhood teams are prepared to collaborate strategically in planning, communicating, sharing information, and coordinating activities before, during, and after a biological, natural, or man-made emergency. NEPP utilizes personal and community empowerment strategies to mitigate the massive surge on medical resources and keep thousands of automobiles and residents off the roads in a disaster situation.

Vision

Florida communities and neighborhoods will be prepared, self-sufficient and resilient to all hazards.

Program Goals and Objectives

- Increase individual and neighborhood emergency preparedness
- Teach communities how to organize into Neighborhood Emergency Preparedness Program Teams structured to provide the flexibility and depth to respond to a variety of circumstances.
- Provide training opportunities in team leadership, communications and damage assessment.
- Provide training opportunities in first aid, home care and emergency preparedness.
- Organize special projects and events to promote and strengthen community partnerships with groups such as American Red Cross, Community Emergency Response Teams, and the Medical Reserve Corps.



Florida Department of Health
Office of Public Health Nursing

The project is designed to engage and mobilize small neighborhood teams

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**MORE THINGS YOU SHOULD KNOW**

**A raisin dropped in a glass of fresh champagne will bounce up and down continuously from the bottom of the glass to the top.**

**The 'spot' on 7-UP comes from its inventor, who had red eyes. He was albino**

**Orcas (killer whales) kill sharks by torpedoing up into the shark's stomach from underneath, causing the shark to explode**

**Donald Duck comics were banned from Finland because he doesn't wear pants**

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NEIGHBORHOOD REAL ESTATE REPORT

In a February 18th news release, the National Association of Realtors has declared that both **“sales and prices of existing homes across the US are rising.”** Good news for the US to be sure, but what has been happening here in our own little village of Lake Forest? After all, real estate is always local.

As you may know, Nevada, California, Arizona and Florida account for roughly 50% of all mortgage delinquencies resulting in foreclosures and “short sales” that are driving home values down. **Within Florida, Saint Lucie County has been among those most hard hit.**

Not surprisingly, local MLS numbers show that Lake Forest homeowners have felt, and are still feeling, a lot of pain themselves as prices here continue to fall. For the thirteen month period, January 1, 2009 through January 31, 2010, twenty-two properties in the subdivision were reported “sold” in the MLS. (There may have been other “sales by owner”, but they are not in these figures.) During that period, seventeen properties “expired,” or did not sell. (One property is listed “pending,” or under contract to a buyer.)

The “average” sale price was \$139,254; the highest was \$201,600, lowest was \$89,500. Currently, there are nine properties “for sale,” ranging in list price from \$104,900 to \$165,000. Of these, six are “short sales” – situations where the listed price is less than the mortgage debt.

A “peek” behind these figures is pretty revealing. The highest sale price achieved in 2009 was not a “short

sale.” However, it was on the market “for sale” eight hundred twelve (812) days and was sold for less than it cost new in 2002.

Typically, properties that have “sold,” closed at a value 40-60% less than their price when purchased in 2005 and 2006. An example: a neighborhood property currently listed at \$164,000 was purchased in 2005 for \$320,000. **Most currently listed properties involve similar losses for their home owners.**

Several conclusions may be drawn from this data. First, owners who purchased and have lived in their homes since new are most likely to be in the best position to “sell” and move on if they desire, unless they have refinanced and “taken cash out,” as for example in a home equity line of credit. Second, **purchasers who bought in 2004 thru 2006 are most disadvantaged by the decline in values;** they will have to wait out a resurgence in value, unless they purchased for cash and have no significant debt. Third, all of the “short sales” are occurring because of a genuine hardship suffered by the homeowners, victims of the general economic malaise.

Home values will rise. The rate of appreciation is not likely to resemble the speculative run-up that occurred in the last decade, however. This is a once-in-a-lifetime opportunity for Lake Forest residents who have friends or family living elsewhere to invite them to join our community and take advantage of the excellent values available here!

Austin de Groat, Realtor

Lake Forest homeowners have felt, and are still feeling, a lot of pain themselves as prices continue to fall

This is a once-in-a-lifetime opportunity for Lake Forest residents

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For more information contact:

Alice Lunt

A Resident of Lake Forest

772-618-5210





Austin de Groat
 Keller Williams Realty
 Realtor, CDPE, SRES
 772-419-0400 Work
 772-807-2354 Mobile
 772-879-4706 Home
 austind@kw.com

WEALTH BUILDING TIPS FOR MY LAKE FOREST NEIGHBORS!

Renting?

It just doesn't make sense when you can buy and own your home! First time home buyers can get a tax CREDIT of \$8,000 and experienced buyers can get up to \$6,500 CREDIT. These are U.S. Government "stimulus" packages paid for by your and my taxes. Why not take advantage of them before they expire in April?

Home prices are at their lowest since 2005 ... Houses in Port St. Lucie with 2-3 BR's, 2 baths, 2 car garage, can be had for as little as \$79,000! Even in Lake Forest, there are spectacular "deals" available! Nine homes are for sale ranging in price from \$124,000 To \$189,000! Prices will go up later this year.

Also, interest rates remain at historically low levels - still tracking around 5%. That means you'd pay about \$671 monthly for Principal and Interest on a \$125,000 mortgage. (Figure \$5.37 per \$1,000.)

Call me ASAP and we'll meet to discuss your needs and see if we can get you into YOUR own home!

Austin de Groat 772-807-2354
 Keller Williams Realty of the Treasure Coast

Want to Sell But Afraid To Take A Hit?

Yes, it is a Buyer's Market! Yes 2005 values are Down 40-60%.

But, guess what? - if you are Selling and Buying you'll have the same advantage yourself of getting a great deal on a house you couldn't afford five years ago, plus you also can get a piece of the "stimulus" package in the form of a Tax CREDIT of \$6,500.

And of course interest rates are the best in our Lifetimes!

On the other hand, you may be "upside down" with your mortgage and your house's market value. As a Certified Distressed Properties Expert, CDPE, I may be able to help you find a way out. And if you are behind in payments on your mortgage and facing Foreclosure, I think I can help you avoid that crisis too.

In any case, call for a free Market Analysis or other real estate consultation.

Austin de Groat 772-807-2354
 Keller Williams of the Treasure Coast

FOR SALE

OAK CABINET

THREE SHELVES WITH GLASS DOOR

23 1/2" L x 17 1/2" x W x 46 1/2" H

\$115 or best offer



TWO SHELVES ON WHEELS

26 1/2" L x 16 1/4" W x 22 1/2" H

\$90 or best offer

Ted Moschitta 871 6457

THE EMERGENCY READINESS COMMITTEE

Remember when you were a teenager and you were part of a certain group. **How good it felt to belong and how you looked forward to seeing everyone** and participating in the special activities those groups offered. You can get that feeling again!! Meet new people, make new friends, get more involved in your community....,

be a part of Lake Forest's Emergency Readiness Committee.

What is Lake Forest's Emergency Readiness Committee (ERC)?

The ERC is a group of volunteers who are your neighbors and friends who have committed their time to organizing and participating in activities that will promote the safety and well-being of our residents and our Lake Forest Community in the event of a natural disaster, such as a hurricane.

The Committee operates under the guidance and with the approval of the Lake Forest Board of Directors.

You can access a copy of the Lake Forest Readiness Plan from the Lake Forest Web site:

www.LakeForestatSLW.com.

The Committee Members are: Bud Sommers, Juan Cruz, Tom DePaola, Dan Bogan, Rose Wilson and Peter Kazmier.

The Lake Forest Community is divided into five Zones. Each Zone has a Leader. Working with each Leader are a number of Block Captains. Each Zone has been designated a color (Blue, Green, Pink, Yellow, and Orange). The Zone Leaders are:

Blue Zone: Peter Kazmier
Green Zone: Shelley Garcia
Pink Zone: Larry Storms
Yellow Zone: William Nugent
Orange Zone: Daniel Green

If you are not sure which Zone you reside in, please see the map in the Clubhouse, or contact any member of the Committee.

The Block Captains work with the Zone Leaders to contact each resident annually to request an update to the Residence Survey Questionnaire. **The Survey is held in confidence and is only used to help us in providing you and your family assistance** when and if we are struck by a natural disaster. Once the form is completed and returned to the office, it will be submitted to the Committee to be included in our database. Your Block Captain will also provide information that is published by City and County governments.

In the event of an emergency situation, your Zone Leaders and Block Captains would be in contact with each resident in their assigned area. Our concerns are for the safety and well being of your family and property. The Board of Directors, as well as the ERC Members would be assigned to the Clubhouse to maintain a line of communication within and outside of our Community. We want to enhance the knowledge that we are all in this situation together. We will support and assist each other to the extent that is possible.

So now you know what the ERC is all about. Sounds interesting... yes?

Please stop by the clubhouse to complete a Block Captain Sign up sheet. Hope to see you there soon.

Shelley Garcia, Member, ERC

The ERC is a group of volunteers who are your neighbors and friends

We want to enhance the knowledge that we are all in this situation together

~~~~~  
**THE FIFTIES**

**In 1953 The US population was less than 150 million... yet you knew more people then, and knew them better**

**A loaf of bread cost about 15 cents... but it was safe for a five-year-old to skate to the store and buy one**

**The average annual salary was under \$3,000... yet our parents could put some of it away for a rainy day and still live a decent life**

~~~~~

Lake Forest Relay for Life

Call Carl and Barbara Monge at 871 1517 for tickets

Proceeds go to the American Cancer Society's Relay for Life.
Please support your Lake Forest Team and help raise money
for this worthy cause.



Chance Opportunity Drawing

Are you Tired?

Are you Stressed?

Do you need a vacation??

Purchase your tickets now to be entered into our
Chance Opportunity Drawing for a Cruise for Two on
Royal Caribbean's Monarch of the Seas

Donation: \$10.00 each or 3 for \$25.00
Drawing: April 30th, 2010 at 9:30 p.m.
Winner does not need to be present

For more information or to book your next cruise, please contact
Teresa Chaney at Cruises, Inc at 772.336.2467

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 PaulwFitz@att.net
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**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 April Newsletter are due
 Tuesday, March 23rd**

Send articles to Frank Gomes at: fbgomes@comcast.net
 or
 frank@lakeforestatslw.com