



Lake Forest *at St Lucie West*

NEWSLETTER



FROM THE BOARD OF DIRECTORS

We hope everyone had a Happy Thanksgiving.

As the year comes to a close let us not forget all of our friends who we lost this year and their families. Life is too short. Yesterday is gone, live for today and things will be better tomorrow.

To all of our residents, we would like to wish you and your families a very Merry Christmas, Happy Hanukkah and a Happy New Year.

Saturday December 17th, Santa will be visiting the clubhouse between 10:00am and 10:30am.

Other Community Happenings

The Home Depot walkway has been replanted.

New monument signs have been ordered for the north entrance. A drawing of the new monument signs is available at the clubhouse for you to see what they will look like.

The north and south pool decks will be refinished this winter, sometime in January or February.

December 15th at 7:00pm, Sabine Marcs, Landscape architect, will be doing a presentation on the street tree plan to replace the Oak trees.

The 2012 budget was passed at the budget meeting November 17th. The fees will remain the same at \$435.00 per quarter. You will be receiving your coupons this month.

This Board remains fiscally responsible to maintain, repair and improve the common areas of the community. We will be proactive in doing so, not reactive

All of the improvements that have been made over the years are PAID IN FULL. We owe nothing to anyone. This has been accomplished by good management of association funds, our committees and volunteers, and without raising assessments or the need for special assessments.

**The Board of Directors
Jack, Jane, Jim, Maria
and Frank**

DECEMBER 2011

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TREASURERS REPORT

For the Month Ending October 31, 2011

HOA Funds are held in the following accounts:

\$ 220,227.00	in our Gulf Stream Operating Account
\$ 428,039.00	invested in various CD's and CDAR's
\$ 321,600.00	in Reserve Accounts
\$ 239,781.00	is owed to the HOA by delinquent residents.

There are currently forty-eight (48) homes in foreclosure. Five (5) homes were sold in the current month. There have been thirty-seven (37) homes sold this year to date in our community. This is an important indicator because homes have been selling as soon as they hit the market, with very little lag time.

The Board has approved replacing the Lake Forest signs at the North Gate and resurfacing the cool decks at both pools.

Regards

Jim Russello, Treasurer



TREE PLANNING MEETING

Thursday, December 15th at 7:00pm at the clubhouse, we will be presenting the street tree plan to replace the oak trees. After the presentation, there will be time for questions. We have been looking into the replacement of the oaks for some time. For the most part, the current trees are not healthy. The space into which they are planted is too small to support a healthy oak tree.

Oak trees also have a damaging root system which will effect infrastructure (sidewalks, storm water pipes, irrigation lines, potable water lines, streets, etc.) **If the Board of Directors did not look into the replacement of the oaks with trees correct for the area, we would not be doing our job.** To keep the oaks we have, and repair the damage they have, and will cause, to the infra-

structure, the quarterly assessments would have to be raised between \$30.00 and \$50.00 per quarter.

This problem is not unique to Lake Forest. It is happening all over St Lucie West and the State of Florida. **Lake Forest Point has already replaced their oak trees as are all the other HOA's looking to do the same.** If you want to see the damage these trees cause, just drive around the Lakes at St Lucie West. We have had Arborists from the University of Florida, St Lucie County Department of Cooperative Extension and Independent Arborists come into Lake Forest and look at the oak trees, all of who said the oak trees need to be removed.

See chart on page 3.

The Board of Directors

OAK TREES

PROS

Shade

CONS

Sub surface destructive roots impacting:

Irrigation lines

Water lines

Storm water pipes and catch basins

Streets

Sidewalks

Driveways

Due to the Oak trees being planted too close to or on top of the above.

Repairs to sidewalks approximately \$12,000.00 to \$22,000.00 per year.

Any damage to irrigation, water or sewer lines, the cost of repair will either be the homeowners or the associations, per St Lucie Water Service District.

(St Lucie West Service District has recommended removal of the trees to protect their infrastructure)

Damage to driveways will be the responsibility of the homeowner, not the association.

The past two years, the association has had 5 irrigation repairs caused by Oak tree roots at a total cost of approximately \$13,000.00.

Luckily, 2 of the breaks did not cause any street damage; if they had, the cost would have exceeded \$50,000.00.

We have spent \$650.00 this year to remove roots from the Clubhouse sewer lines.

Insurability

Tripping hazards (sidewalks and acorns)

Insurance companies are now looking into the total liability exposure.

Lake Charles was dropped by their insurance company following an inspection of the community after an injury claim was filed and deciding the liability exposure was too great due to the number of Oak trees and the **potential** of tripping due to sidewalk lifting and slipping on acorns.

Rodent Infestation

Acorns are a main food source for rats. The more food available the more rats you will have.

This past year we have received at least 100 complaints about rats getting into homes.

Cost of Maintaining the Oaks

Hurricane trimming and canopy trimming to allow emergency trucks down the street:

\$45,000.00 to \$75,000.00 per year depending on environmental conditions.

Impact to the Homeowners to Keep the Oaks

Assessments being raised \$30.00 to \$50.00 or more per quarter.



First Candle is December 24th

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
			1 1:00pm Poker 7:00pm Architectural Com 7:00pm Mah Jongg	2 9:30am Water Aerobics 12:30pm Mah Jongg
5 9:30am Water Aerobics 12:30pm Knit & Crochet 7:30pm Mah Jongg	6 1:00pm Poker 7:00pm International Food Club	7 9:30am Water Aerobics 12:30pm Mah Jongg 7:00pm Poker 7:00pm Relay for Life	8 1:00pm Poker 7:00pm Mah Jongg	9 9:30am Water Aerobics 12:30pm Mah Jongg
12 9:30am Water Aerobics 12:30pm Knit & Crochet 7:30pm Mah Jongg	13 9:30am BOD Workshop 1:00pm Poker 7:00pm Covs & Restricts	14 9:30am Water Aerobics 12:30pm Mah Jongg 7:00pm Poker	15 1:00pm Poker 7:00pm Tree Planning Meeting at the Clubhouse	16 9:30am Water Aerobics 12:30pm Mah Jongg
19 9:30am Water Aerobics 12:30pm Knit & Crochet 7:30pm Mah Jongg	20 1:00pm Poker	21 9:30am Water Aerobics 12:30pm Mah Jongg 7:00pm Poker	22 1:00pm Poker 7:00pm Mah Jongg	23 Office Closed 9:30am Water Aerobics 12:30pm Mah Jongg
26 Office Closed 9:30am Water Aerobics 12:30pm Knit & Crochet 7:30pm Mah Jongg	27 9:30am BOD Workshop 1:00pm Poker 7:00pm Covs & Restricts	28 9:30am Water Aerobics 12:30pm Mah Jongg 7:00pm Poker	29 1:00pm Poker 7:00pm Mah Jongg	30 9:30am Water Aerobics 12:30pm Mah Jongg

BUNCO CLUB FORMING

Hey Ladies! Would anyone like to play Bunco once a month starting in February? This is an easy dice game designed so we can chat, snack and just have fun. This is a great way to get to know each other. We need eight to twelve people. Those who want to substitute can also sign up. If you are interested, please email me at gregchristysmith@gmail.com or call my cell phone at 248 921 9978. I'll host the first night!

Christianne Smith

“THANK YOU”

From the Tumminello Family

The family of Dominic Tumminello wishes to thank the community for the kind expressions of sympathy following his recent death.

From the Newsletter Editor

My wife and I wish to thank all our friends in the Lake Forest community for their caring, support, prayers, cards and offers of help in relation to my current illness. It is very much appreciated.

Frank Gomes

MARYANN'S RECIPE CORNER

Deviled Crab Stuffed Portobello Mushrooms

Make crab meat recipe on Phillips Crab meat can.

Take whole portobello mushrooms remove hard stem. Brush any dirt off of cap with damp paper towel.

Brush a drop of olive oil on mushrooms and then fill with crab meat mixture.

I get mozzarella slices or Swiss and cut and make an X on top of crab meat.


Put on foil covered cookie sheet and bake at 350 for about 20 minutes. This makes 4 mushroom caps.

Enjoy

Maryann Borie

ENJOYMENT BOOKS

The Enjoyment books have arrived. Any one interested in purchasing one, please contact: Barbara Monge at 871 1572 or Shelley Garcia at 785 8790 to arrange pickup. If paying by check please make out to cash.

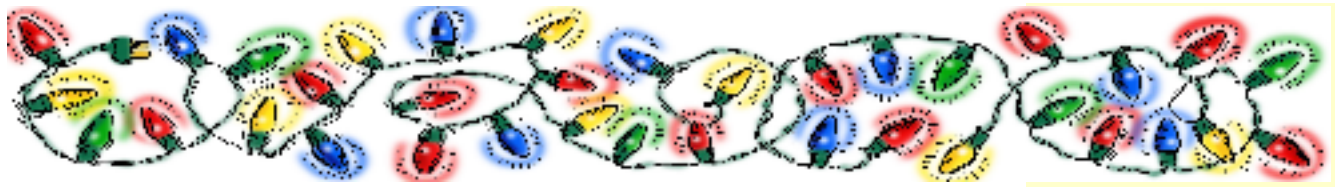


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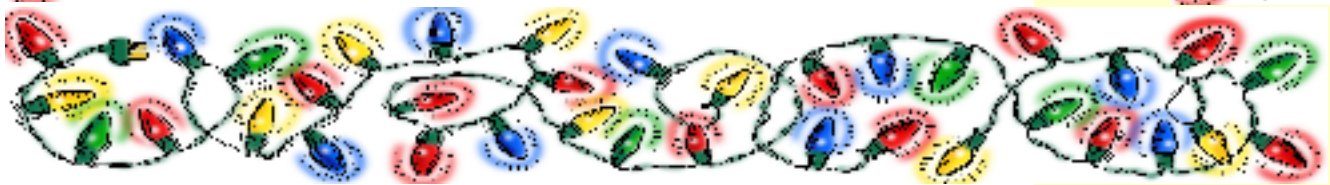
Investments offered through Genworth Financial Securities Corp.



SANTA IS COMING

Santa is coming to the Lake Forest Clubhouse on Saturday, December 17th from 10:00am to 10:30am. **Please be on time.**

Santa is very busy and can't stay very long, he has to get back to the North Pole. Bring your camera. If you plan on visiting Santa, please sign up at the clubhouse. Refreshments will be served.



PRIVATE DUTY NURSE

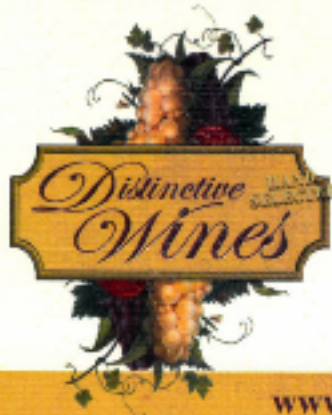
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The Lake Forest Clubhouse office is open
Monday thru Friday from 8:30am to 12:30pm

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Articles for the January Newsletter are due
Tuesday, December 27th

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