



# The Woodlands Word @ Rivendell

July/August 2010

## Summer Edition: July & August combined



### BOARD APPROVES NEW PRESIDENT, PROCESSES

By Mary Kennedy

#### Board Mandates Changes for Rivendell

The five-elected Board of Directors met June 2, 2010. Present were Mark Adler, John Greco, Mary Marryott, Bob Gilliland, and Tom Shola. They agreed to:

- \* Permanently change Mark Adler's position from that of President to Vice President.

- \* Redesignate John Greco's position from that of Vice President to President.

- \* Utilize Robert's Rules of Order in board meetings.

*Continues on page 4*

### County Approves Preserves Remediation

By Judy Sokal

Rivendell finally received approval from Sarasota County for its 38-page remediation plan for the preserves, and the work should be completed by the time you receive this issue of *The Woodlands Word*. Many homeowners had encroached unknowingly on our preserves, and were extremely gracious and understanding about the necessary work, even though many lost much of what they thought was private property -- including grass and plantings. The largest area was behind part of Scherer Way in a pine flatwoods preserve. Pine trees had to be replaced, grass killed, and new plants installed.

*Continues on page 4*

### Message from the (new) President

*[Email message sent June 5<sup>th</sup>, 2010. Repeated here because we do not have email addresses for all Homeowners]*

Fellow Homeowners,

At the beginning of last Wednesday's board meeting, Mark Adler announced that he will be undergoing major surgery later this month and that he felt his availability would be too restricted to continue as president. As a result, the board voted that Mark would become Vice President and that I (John Greco) would assume the role of president.

My first act as president was to propose that Robert's Rules of Order be adopted to govern the conduct of board meetings. Robert's Rules are the leading authority in most organizations today. They are designed to help maintain order and ensure fairness in the decision-making process. I have felt for some time that this was necessary because our board meetings had become unstructured and unproductive and had too often degenerated into confrontational shouting matches. The board voted to adopt my proposal.

*Continues on page 3*



Cavities, Dry Mouth, Diabetic, overweight?

# Eat More Candy!

Dr. Greenspan has been a proponent of a naturally occurring sugar substitute Xylitol and has found that using Xylitol gum and candies helps to keep the mouth moist, sugar levels down, reduces appetite and has an anti microbial effect.

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Richard J. Greenspan, a Sarasota dentist for over 18 years, knows the importance of good nutrition and true mind body awareness. For years he has been informing and educating patients about the importance of a healthy life style and good oral hygiene practices.

We welcome you to visit us at Palmer Ranch Dental for free samples of Xylitol gum and candy.

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8800 South Tamiami Trail,  
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THE GREATER  
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CHAMBER OF COMMERCE

CAC1813521

continued from page 1 "Message From The President"

Some 51 individuals representing 41 households signed into the board meeting Wednesday. There are 498 homes in Rivendell. So, 8% of households were represented at the meeting. This is about average attendance at recent board meetings. We have never had, and we will never have any where close to a majority of RCA homeowners at a board meeting. This is why a pure direct democracy is not provided for in any of our governing documents. Our organization is a representative democracy. Only board members have a vote at board meetings. As an elected representative, I believe that I have a responsibility to propose and to vote for things that in my judgment are best for the community. The fact that 25 or 30 very passionate people with a point of view come to a board meeting, should not, and will not prevent me from proposing actions that I believe are in the best interests of Rivendell at large.

One of the most important rules of debate is that you may attack the idea or potential result of a proposal in strong terms, but under no circumstances can you attack or question the motives of another person. If debate is allowed to include personal attacks, it will intimidate many from participating. This rule of civilized debate has been lost in Rivendell. In addition to the verbal personal attacks that take place in our board meetings, I have seen emails from committee members attacking in the harshest terms the honesty, integrity and motives of colleagues on their committee. I've seen emails to board members likening them to "Nazis" and other equally despicable characterizations. These types of emails would get you fired from any major corporation in America. In my last professional position before retiring, we would say, "Don't send an email if you wouldn't want to see it on the front page of the Wall Street Journal." I've often wondered how we would all feel if some of the vile emails that get circulated in Rivendell ended up in a story in the Herald-Tribune.

This lack of civility is not new in Rivendell. Over the past couple of years, we have practically established a tradition of board presidents and committee chairs resigning after suffering the abuse of personal attacks. It is my objective to break this cycle.

Other than the ARC, there have been absolutely no rules regarding membership on Rivendell's standing committees. Essentially, anyone who showed up at a meeting was a member of the committee for that meeting. I have never been aware of a serious working group with no rules for operating

or for membership. The argument was made that our committees don't make any decisions and do not have any authority to do anything, so they don't need any rules. If that is true, then I don't understand why committees have become a battleground and such a contentious issue.

In any case, I believe that if we want our committees to have real responsibilities and to accomplish goals, then they need a formalized structure and membership. I proposed this to the board in accordance with our by-laws and it was approved. We recently sent an email to the community asking folks to volunteer for committees. I repeat the request here and encourage all homeowners who are interested in participating on a committee to respond.

As a final initiative Wednesday evening, I proposed a modification to the scheduling of our meetings. Our by-laws provide for regular board meetings to be held quarterly, and that special board meetings can be held with 7 days notice. I believe that we can efficiently conduct the business of Rivendell with this flexible scheduling of meetings. It was adopted by the board.

I apologize for the length of this message, but the board took several important actions Wednesday that I wanted to communicate. I also wanted to give you some insight to my thinking in my new role as board president. Please call me if you would like to discuss constructive feedback or ideas. ■

Sincerely,  
John Greco

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As the photographs show, it is often difficult for homeowners to recognize where their property ends and common areas and/or preserves begin. There has been discussion about putting in permanent markers to help homeowners know where their true property lines are.

Although several wild flowers were on the County approved list, they were not approved in this case. Additionally, some lovely palms, not considered native, had to be pulled out that stood next to other native palms. To the untrained eye, it makes no sense, but the County is trying to protect natural areas. In addition, there was, and continues to be, a continual balancing act between the County and State, with aesthetics in Rivendell often losing out.

The remediated areas look bare right now, but should fill in within six to eight months. ■



Remediated preserve next to common area.  
*photo by J. Sokal*



Palms in front invasive, behind, native.  
*photo by J. Sokal*

*continued from page 1 "BOARD APPROVES NEW PRESIDENT"*

- \* Formalize membership on standing committees.
- \* Create a special lakes management scope of work committee.
- \* Conduct regular board meetings quarterly unless the need arises.

**Treasurer's Report:** Bob Gililand, treasurer, reported that an excellent report had been received by the auditor and all tax returns had been completed on time.

**Owners' Comments:** Concerns included: new homeowners not being responsible for payment defaults of previous owners; what means to use when contacting service providers or the Board when problems arise; neutral location of community meetings; advanced notification of proposed Board motions for homeowners' consideration; status of entry way gardens; ongoing concerns for condition of ponds; and a request for an explanation from the Board for remarks made in Mark Adler's letter to the community. The Board did not respond to stated issues of concern, saying that interacting with homeowners was not the format being followed. One observer commented that the Board has given no mechanism for homeowners to provide feedback or even information in voicing concerns or opinions.

#### **COMMITTEE REPORTS:**

**Communication:** Chair Judy Sokal reported that the 2010 Community Directories have been distributed; the Rivendell website is running smoothly; delivery problems with *The Woodlands Word* have been solved; a new teen reporter will be contributing articles, and suggestions for the newsletter are welcome.

**Web Master:** Tom Shola reported that current Board minutes as well as financial reports could be found on the [www.rivendell-fl.com](http://www.rivendell-fl.com) website under "Documents and Forms," including information on CERT recertification. (CERT is the acronym for Community Emergency Response Team, a trained first responder in case of emergencies such as hurricanes.)

**Architectural Review:** Chair Barry McClure reported they reviewed 21 applications. The majority focused on the removal of designated palm trees in the Cottages and the replacement of frost-damaged plants.

**Pool:** Board liaison Mary Marryott outlined proposed architectural changes to the pool's front entrance making it more accessible to the handicapped as well as more difficult for intruders to trespass. Two bids were being sought. Estimated cost of construction plus maintenance painting and new pool furniture was about \$5,000.



**Landscape:** Board liaison Bob Gililand reported that the committee is working on the need clean all pond edges, replace butterfly gardens, monitor work performance of Nanak and remove 21 palm trees. They applied low nitrogen fertilizer and trimmed 30 trees on Rivendell. Landscape projects totaling over \$2,000 require 2 bids; those over \$10,000 require 3 bids. Landscape projects under \$5,000, which do not exceed the already adopted landscape budget of \$10,000, require no additional Board approval.

**Environmental:** Chair Ken Heckert welcomed the idea of holding future committee meetings in the Cottages Clubhouse. Scheduled meeting announcements will appear on the Rivendell website.

President Greco stated that current lake conditions were a major cause of concern. The lack of "scope of work" guidelines is preventing us from requesting bids from other lake management companies.

To remedy this, the Board created a "scope of work" committee with Bill Bloom, chair, and Tom Shola, Board liaison. The committee was tasked with development a document that can be used to put our lakes management contract out to bid. Three additional Board-appointed members would serve on the committee. Interested candidates should submit a biography and purpose of intent to the Board by June 18<sup>th</sup>.

Suggestions for utilizing content from existing "scope of work" contracts were made by Kyanne Merrill of Lighthouse and Ken Heckert and Dave Gill of the Environmental Committee.

**Manager's Report:** Kyanne Merrill was directed to contact a homeowner by phone to discuss a dead grass violation before initiating fining procedures. Mailboxes need to have clearly visible house numbers for emergency personnel to see. The newsletter will encourage homeowners to contact Kyanne for information on mailbox maintenance providers.

## **OLD BUSINESS**

**Status of Restoration Plan:** Rivendell's response to a County Notice of Violations in Preserve Areas is on schedule, with the "drop dead date" met; required plantings will be in place by June 15<sup>th</sup>. At this point, Rivendell goes into the "monitoring" phase with the County.

## **NEW BUSINESS**

**RCA legal representation:** The Board tabled a motion to formally dismiss with gratitude Dan Lobeck and hire Kevin Wells until after a special board meeting to discuss open litigation on 638 Rivendell Boulevard has been held.

**Rollover funds** are monies rolled over from one administration to another as a result of an election. \$69,000 was rolled over to the present Board. Bob Gililand, treasurer, reported that Rivendell's auditor suggested that according to ruling FL-720, the rollover monies should be spent by next year.

Gililand proposed allocating the money as follows: \$12,000 for legal expenses, \$12,000 for lake maintenance, \$20,000 for wetlands restoration, \$10,000 for landscape, and \$15,000 to rollover.

Mark Adler reported that the attorney had suggested extra funds should be side aside to pay for potential legal fees associated with 638 Rivendell; Tom Shola said it was too late to participate in the wetlands restoration. The Board tabled its rollover plans for a future meeting.

Some \$15,000 was transferred from the landscaping budget to the wetlands and environmental budget to cover Russ Hoffman's expenses for bush hogging, mowing lake embankments, and repairing feral hog damage. Hoffman's annual income from the Board is \$55,000.

**Road repair** and maintenance in Rivendell applies solely to the pool parking lot. The auditor suggested this be clarified appropriately for future audits.

**Repair of pump shed** in woods near the Cottages is necessary. Bids for material and installation will be obtained for approval.

**Community survey** was proposed and discussed but not acted upon. Further discussion on the survey has been postponed till September.

**Reformation of RCA committees** received an affirmative vote. President John Greco felt the need to formalize standing committees in order for them to be more effective as viable entities in the community. According to Rivendell's bylaws there should be a minimum of 3 on the committee. The committee includes a chairperson, appointed by the Board and a Board liaison. The duration of membership is one year. Volunteers can apply for a committee position by submitting their biography and purpose of intent to the Board. Ad hoc and special committees may still be organized should the need arise. Community members are still invited to attend should they choose. Means of community input, acknowledgement of homeowners' concerns, and the restrictions on two-way communication during Board meetings was expressed as a concern.

All current committees were dissolved and the formal procedure for reforming them went into effect.

**Modification of Board meeting schedule** was the final initiative passed by the Board. By-laws provide for regular board meetings to be held quarterly and special Board meetings to be held with a 7 days notice. The Board adopted this scheduling. The next scheduled Board meeting will be held in September. ■

## Our Unique Alligator Pond

By Judy Sokal

Rivendell is very lucky or unlucky, depending on your point of view. Our Alligator Pond, the large pond on your left as you enter Rivendell, has a littoral zone full of vegetation right in the *center* of the pond. Littoral means shallow, and we are accustomed to shallow areas along the *banks* of our ponds, which the state and county require to be planted with certain vegetation. In Russ Hoffman's vast experience in managing lakes and ponds, he has never seen one where there is a littoral zone in the middle.

But a plan is in place that should help make things look better. First, 50 to 60 percent of the tilapia in that lake needs to be removed. You may already have seen that happening (1,200 lbs. have already been taken) and men will be returning with their nets and baskets to harvest more. Then, the banks need to be raked in order to fill in the large holes made by the tilapia nesting areas. Next, invasive plants and grasses will be sprayed, and finally, the planting of acceptable plants will start.

The County and State requires that the littoral zone is 85 percent to 100 percent covered with vegetation, so the goal is to cover it with the most attractive plants that are legal. Even though some of the existing grasses are legal, they are unsightly, so a flowering plant - pickerel weed - has been chosen to cover the shallowest areas of the littoral zone. Its blue flowers bloom in all but the coldest months. Where the littoral zone deepens, lily pads will be added. The entire process should be completed by September, but, depending on the number of plants required, and the resulting cost, it may take more time for the whole area to be covered.

Rivendell Pond, across the way, has legal grasses and some pickerel weed already planted, but it is hoped that over time the grasses can be removed with more attractive flowering plants as well.

The wonderful thing about such a large littoral zone is that it is filled with wildlife. During a brief visit, six different species of birds were spotted feeding and making themselves at home. They included tri-colored heron, little blue heron, glossy ibis, great blue heron, white ibis and a snowy egret.

### **FYI: Algae Alert**

Our cold winter caused dormant grass that led to undissolved fertilizer. Heavy rains led to nitrogen run-off, causing heavy algae growth in our lakes. Some \$1,000 has been spent on one lake in

a 3-week period using chemical algicides that destroyed all but one algae, *Occilatoria*, out of 7,000. This bacteria/algae is 1 of 5 of the most difficult to eradicate, and scientists at USF and beyond are working on the problem. It is visible as yellowish scum on some lakes, the hardest hit being Placid Lake. It is not dangerous, but unsightly, and we hope a cure can be found soon. ■



Littoral Zone  
*photo by J. Sokal*



Pickerel weed  
*photo by J. Sokal*

## A New Motorcycle Club for Rivendell?

By Judy Sokal

Nigel Day has a fun, new hobby, and he wants to share it with all of Rivendell. It began a year ago when his son John needed "wheels." John decided to purchase a motorcycle because it was so economical and decided on a 250cc Honda. But first, he needed to take a state-approved course to get a license.

John suggested that his dad come along to the class and take it too. Nigel then invited his buddy Walter Perkowski to join in the fun. All three attended and Nigel graduated at the top of his class. Of course, Nigel had taken the class as he thought it would be a great father/son thing to do. But in the end, all three bought bikes. (John got his 250cc Honda, Nigel got a 650cc Kawasaki, and Walter purchased a 900cc Triumph.)

And then the real fun began! All three started riding on the weekends and traveled to St. Pete, Clearwater (for lunch), Arcadia, Gasparilla, and as far as Fort Myers and Naples. Now, with a motorcycle all his own, Nigel began to notice other bikes in Rivendell, either by sight or sound, and he wondered if others would like to become part of a club. He thought it would be a great way to make new friends in the community. The club members could plan future trips together and share ideas. Nigel plans to ride to Daytona Beach for Bikefest in October for his next big trip and would love to take a few days out and go down to the Florida Keys.

If you are interested, please contact Nigel by e-mail [woodlands4@verizon.net](mailto:woodlands4@verizon.net) or phone, 918-0460. ■



## Rivendell Homeowner Landscape Repairs Due to Frost Damage

For a period which **ENDS** July 10<sup>th</sup>, 2010, ARC review and approval will not be required for the replacement of freeze damaged plants and grass, provided that the new plantings are of a size which does not grow to a height greater than the plants being replaced. Additionally, the replacement plants must not have aggressive root systems or seed products, or be listed as not recommended by the Florida Exotic Pest Plant Council. After July 10<sup>th</sup>, homeowners should file an ARC form with the committee; the forms can be found on Rivendell's web site.

## Fertilizer Regulations

(Reprinted from *The Woodlands Word*, October 2008)

**Sarasota County's fertilizer law aims to cut down on the amount of pollution getting into area waterways. Here is a look at what it calls for:**

It prohibits residents from applying fertilizers that contain nitrogen or phosphorus between June 1 and Sept. 30. It sets maximum levels for the amount of nitrogen and phosphorus that legal fertilizers can contain. It sets a fertilizer-free zone within 10 feet of any body of water and creates a voluntary "low maintenance zone" within 6 feet of water bodies. It recommends use of "slow release fertilizers." It requires fertilizer application companies to create a training course. It has penalties for violators.

<http://www.scgov.net/EnvironmentalServices/Water/SurfaceWater/documents/121107FertilizerBrochure.pdf>

## NEW WEB SITE ACCESS

[www.rivendell-fl.com](http://www.rivendell-fl.com)

**Four links are available:**

**Committees** for committees and links.

**Documents and Forms** is password protected - the user name is: lamaresident (capital I necessary). The password is: Woodlands34229 (capital W needed). Look for ARC Application Form, Covenants, Amendments, Standing Rules, Board Minutes from 2004 to present, *Woodlands Word* newsletter from 2005 to present, guidelines, and financials.

**Event Calendar** for Board Meetings, Committee Meetings, Book Group dates, etc.

**Contacts** for Board of Directors, Committee Chairs, and Management Company.

For help signing onto the <http://www.rivendell-fl.com> website, email webmaster Tom at [webmaster@rivendell-fl.com](mailto:webmaster@rivendell-fl.com)

## Barbara Gahry, the Great Communicator

By Mike Bergman



The primary asset that is necessary to help run the Rivendell's Communications Committee is, well, to be a good communicator. It seems obvious, but not the easiest thing to acquire. **Barbara Gahry** is a great example. She's one of the earliest members of our Communications Committee, going back to 2001, before the builder turned over our development to the residents.

She developed a database of homeowners, and a rudimentary online newsletter to keep us updated on who's who and what's new in the neighborhood. Along with Ed Lin, Tom Fulks, Joanne Eframian, Nancy Wettlaufer, Mark Adler, and Linda Pearlstein a community newsletter was produced.

Several years ago, Barb found OnTrac Publishing Company, whose owner agreed to print *The Woodlands Word* newsletter, as well as our directory for free, thanks to the advertisers in both publications. Two years ago, Barbara found the owner/publisher of Sundown Publishing, who now publishes (at no cost to our residents), the beautifully illustrated directory we use today. The directory provides the name, address, phone number, and e-mail of each family, cross-referenced by street. Throughout the year, Barb spends several hours a week updating the data until it's time to go to Sundown.

Barbara spent the last few years as Chair of the Communications Committee, coordinating meetings and activities of the subcommittees. How does one get the people skills needed for all this? Barb spent 25 years in health care, as a psychosocial clinician and researcher for pharmaceutical companies. She managed and coordinated clinical trials in epilepsy treatment, where her masters' degree in so-

cial work came in handy. When she and husband Dennis moved to Sarasota, Barb volunteered at the Woman's Resource Center as peer counselor, and as a tutor for the South Sarasota Literacy Volunteers.

In 2004, Barbara came out of retirement and became a very successful real estate agent: she is one of the top producers at the Palmer Ranch branch of Michael Saunders Realty. Her work keeps her abreast of who is moving into our community, which helps her refresh the directory data. Barbara Gahry is one of our go-to persons in Rivendell, and we're thankful. ■

### House Numbers and Mailboxes

Please check your house numbers to make sure they are clearly visible.

This is important for emergency services.

Your mailboxes and lampposts should be in good working order.

If repairs are needed, contact Nostalgic Lampposts at 941-485-1186.

To replace the lamppost photo sensor, refer to Vic McMurry's instructions located in the December 2005 (page 16) and January 2006 (page 12) issues of the *Woodlands Word* (under documents on the web site).



## HIKING HAWAII'S MASSIVE LAVA FIELDS

By Norma Lee Rhines

*(Editor's Note – Norma Lee and her sister Joyce Jatko visited the Big Island of Hawaii this spring.)*

It is eleven in the morning as we begin our trek. The sky is clear and there is no wind. We hike in 90-degree heat with the black lava magnifying the sun's intensity on our faces. The Pu'u Huluhulu Trail begins just off the remains of the original Chain of Craters Road in Hawaii Volcanoes National Park. Shouldering our backpacks, my sister and I start across the lava fields following the Ahu (stacked rocks) that mark the trail.

We are headed to the summit of the pre-historic and lush Pu'u Huluhulu cone where we expect to have a 360 degree view of the active Pu'u O'o vent at Kilauea and Mauna Ulu, the site of a recent eruption. From 1969 to 1974, lava flowed from Mauna Ulu, covering forty square miles and adding over 150 acres of land during the five-year eruption.

The trail leads us through a landscape so alien we could be on another planet. Looking out over the convulsive lava forms, we readily sense the turmoil that occurred here thirty-five years ago, when lava fountains leaped into the air to heights taller than the Empire State Building. Scientists on this site experienced roars that sounded like full-throttle jet engines while the ground shook.

Further up the trail, "lava trees" come into view. They were formed when the 2,150 degree lava circled the living trees. As the flows cooled, they left behind amazing molds. Some, shaped like bowls, sparkle and glitter in the sun light; others show the clear imprint of tree bark.

The sun is burning our skin but does not diminish our enthusiasm. We continue on and are rewarded by the shade of the Ohia Trees, which, with their twisted, tortured branches, appear at the edge of a forest high enough to have survived the eruption. Following the trail into the forest island, we experience mossy scents, lush ferns and magical bird songs. Wow! Such a sharp contrast to the barren landscape we just left. Swallowed up by this dark, refreshing, cool forest, we climb the steep quarter mile to the top of the Pu'u Huluhulu cone, huffing and puffing and inhaling the fresh volcano air with each step. At the top, neither of us speaks. The view is awesome. In the distance we can make out the still brooding steam vents of the Mauna Ulu lava shield with smoke escaping from its flanks. The intense smoke plume being pumped out of the Kilauea caldron is ten miles away.

We begin our descent, retracing our steps back toward the car. First we enter the dead zone of the jagged lava fields. We have difficulty finding the path until we come to the pile of rocks marking our return. We are drenched in sweat and guzzling water. We still have about two miles to go.

It is after three in the afternoon when we finally reach the car. As we leave this strange landscape, so weird and wonderful, so unfamiliar, and so surreal, we both lean against the car to take in one final view – the lava field: magnificent, black and eerie, all at the same time. We make a farewell toast with what remains of our water to Pele, Hawaii's volcano goddess. ■



*Volcano Plume*



*Volcano Lava Trees*



*Volcano Alien Landscape*



*Volcano Lava Flow on Road*

## Teen Talk - Volunteer Opportunities This Summer

### By Anna Beatty

*(Editor's Note: Warmest welcome to our newest and youngest reporter Anna Beatty, a to-be 11<sup>th</sup> grader at Pine View School. Anna serves as a staff member of the school newspaper The Torch, and as a summer volunteer at Selby Library's youth programs.)*

Summer is well under way, and you may find yourself wondering, "How can I get volunteer hours?" Aside from looking good on a college application, volunteering is a great way to give back to the community.

Historic Spanish Point is an outdoor museum that includes an original pioneer home, chapel, a prehistoric shell mound, native plant gardens, and walking trails. Volunteers are needed to sell tickets and guide tours. Contact Info: 337 North Tamiami Trail, Osprey 34229. Phone: 941-966-5214.

Gulf Gate and Venice Libraries need teen volunteers to shelve books. Selby Library needs volunteers to help supervise children's programs. Apply three weeks before you want to begin as County volunteers undergo a background check. Go to <https://www.scgov.net/volunteers/default.aspx> and click on "Regular Volunteers Enter Here" to submit your application form online.

#### Contact Info:

- Gulf Gate - 7112 Curtiss Ave., Sarasota, FL 34231. # 941-861-1230
- Venice - 300 S. Nokomis Ave., Venice, FL 34285. #941-861-1330
- Selby - 1331 First St., Sarasota, FL 34236. #941-861-1100

Oscar Scherer State Park is a great place for nature lovers to volunteer. Volunteers are needed to help remove exotic plants as well as staff the nature center. Volunteers must submit an application before they can participate and processing applications may take time. Apply online at <http://www.floridastateparks.org/getinvolved/volform.cfm> Contact Info: 1843 South Tamiami Trail, Osprey, FL 34229. Phone: 941-483-5956.

For those willing to travel further, here are the websites of other organizations that need volunteers:

- ~ Ringling Museum: [www.ringling.org](http://www.ringling.org)
- ~ Mote Marine: [www.mote.org](http://www.mote.org)
- ~ Habitat for Humanity: [www.habitat.org](http://www.habitat.org) (Must be over 16)
- ~ Instride Therapy (horse therapy for individuals with disabilities) [www.instridetherapy.org](http://www.instridetherapy.org)
- ~ All Faiths Food Bank: [www.allfaithsfoodbank.org](http://www.allfaithsfoodbank.org)
- ~ Senior Friendship Center: [www.friendshipcenters.org](http://www.friendshipcenters.org)
- ~ Humane Society: [www.hssc.org](http://www.hssc.org) (Parental/adult supervision required)

**Gulf Oil Spill:** Local organizations are working to lessen the effects of this environmental disaster. Individuals cannot directly work with oil without training in handling dangerous chemicals; however, you can help in other ways. Go to <http://oilspill.labucketbrigade.org/reports/submit> to report damage from the spill. If you find oil-covered wildlife, call 941-861-5000, the number for Sarasota's Emergency Response Center.

Save Our Seabirds, a local bird rescue organization, needs volunteers to help answer phones and caring for birds injured by causes other than oil. Help with these tasks will allow experts in toxic materials to spend more time rescuing birds affected by the oil spill.

Best wishes for making a difference and enjoying your volunteering experience. ■

## Hurricane Season Underway: June 1 to Nov. 30; Hurricane Shutter Regulations Summarized

Clear (Lexan) hurricane shutters may remain up on the front of a house or street side of a corner house throughout the hurricane season, which lasts from June 1 to November 30.

Clear shutters or those painted to match the house or trim may remain up on other parts of the house that are visible from a street, alley or other home.

Any other shutters that are visible from a street, alley or other home may go up within 10 days of the expected arrival of a hurricane, and must come down within 2 weeks following a hurricane.

Because the amended hurricane shutter restriction gives every homeowner the ability to protect his or her house whether here or away, the new deed restriction will be strictly enforced.

(For exact wording consult **Rivendell Community Directory 2010**, p.9, 4.09 Hurricane Shutters)

## SERVICE PROVIDER RECOMMENDATIONS

**Anderson Service, Venice, 941/488-9633**, has installed new air conditioning systems in both our homes and we are both totally delighted with their service and their products. Their specialist, Al Benincasa, performed a thorough review of each home and recommended the appropriately sized system based on his review. We both purchased a Maytag system, which has yielded much improved energy efficiency, more comfortable air, AND substantial savings in the form of state and federal tax credits. *Pam and Brian Babbitt; Robert and Linda Pearlstein.*

**Dieter's Sod Service, Bradenton, 941/745-2334**, installed new sod in our front yard after our severe winter temperatures destroyed some of our grass. Their prices were excellent, and the service prompt and professional. We highly recommend them. *Robert and Linda Pearlstein*

**Michael Adler, computer tech, 400-2455**. I have used Michael Adler for all my computer problems, and his skills are excellent. He is also prompt to respond, his rates are reasonable, and he is a patient teacher. I highly recommend him. You can also contact him at [Michael@adlermail.com](mailto:Michael@adlermail.com). *Judy Sokal*

**Sammy Mizel, palm tree removal expert, 407/383-2427**. Sammy has been removing Washingtonia Palms in the common areas of The Cottages. Individual homeowners are welcome to contact Sammy for similar work. *Mike Georgopolis*

### Service Provider Recommendations for Updated Edition

The Communications Committee is updating the **Service Provider Recommendation List**. Our last comprehensive list was September 2009 and can be found on the Communications Committee Website under "Riva's List".

If you have a service provider you'd like to recommend, please email Judy at [communications@rivendell-fl.com](mailto:communications@rivendell-fl.com)

## CLASSIFIED ADS

### Summer Sailing Sessions for Kids

The Venice Youth Boating Association offers summer sailing sessions throughout the summer - sessions begin on July 5, July 19 and Aug. 2. Each session runs Monday through Friday for two weeks. Sailors may sign up for either morning classes (9 a.m. to 12 noon), or afternoon sessions (1 to 4 p.m.). The program is held in the Pram Shed on the grounds of the Venice Yacht Club, and on the waters of Roberts Bay and Dona Bay. Each student will learn basic sailing techniques, water safety, seamanship and knots. For more information visit [www.veniceyouthboating.com](http://www.veniceyouthboating.com) and click on Summer Sailing.

## BOOK GROUP SCHEDULE

### by Marilyn Probert

The Book Group will not meet during July and August.

On Monday, September 13, we will discuss "*Cutting For Stone*" by Abraham Verghese, an Indian doctor now residing in the U.S. This is an epic novel of love, betrayal, and redemption, which unfolds in India, Ethiopia, and America. The main characters, twins Shiva and Marion, become physicians, and the novel plays out upon a medical background. Pam Babbitt will lead the discussion, and Elaine Roeter will host the meeting at her home at 1133 Scherer Drive. Elaine's phone number is 966-9816; please call her if you want to attend.

"*The Space Between Us*" by Thrity Umrigar will be covered at the meeting on Monday, October 11. The novel, set in Bombay, describes the relationship of a housekeeper, Bhima, with her upper middle class employer, Sera. I will be discussion leader at Mirinda Roy's home at 757 Placid Lake Drive; her phone number is 918-2740.

The Book Group meets on the second Monday of each month, and all Rivendell residents are welcome; please call the month's hostess if you plan to come.

## Minutes Architectural Review Committee May 25, 2010

Attendees: Barry McClure (Chair), Frank Pafumi, Allen Roeter, Gwen Stepien  
John Greco - Board Liaison

Residents: Richard Perlman, 537 Meadow Sweet Circle

Old Business: Approval of ARC minutes from 4/27/10

The Arc meeting was called to order at 6:00 PM with a quorum of Committee members present.

The April 27, 2010 minutes of Rivendell's ARC was unanimously approved as written.

The following applications were reviewed and decided for action as noted.

- Landscaping application from **901 Eagle Isle Court**. To replant front landscaping with Texas plants or Shooting Star plants. Replace two Bougainvillea plants with Xandadu or Persian Shield. Also add Dwarf Gardenia tree in front of window.  
Unanimously Approved. Motion to Approve by Barry McClure, Seconded Frank Pafumi
- Hurricane protective screens application from **710 Fordingbridge Way**. Install screen in front door entryway and back lanai alcove.  
Unanimously Approved. Motion to Approve by Allen Roeter, seconded by Frank Pafumi.
- Repaint exterior house application from **757 Placid Lake Drive**. Peach Blossom for main house and trim using Shy Peach.  
Unanimously Approved. Motion to Approve by Gwen Stepien, seconded by Barry McClure.
- Landscape application from **691 Clear Creek Drive**. Plant Viburnum screen around pool area.  
Unanimously Approved. Motion to Approve by Barry McClure, seconded by Allen Roeter.
- Landscape application from **535 Meadow Sweet Circle**. Remove Swamp Maple next to garage at back of property on alleyway.  
Unanimously Approved. Motion to Approve by Allen Roeter, seconded by Gwen Stepien.
- Landscape application from **578 Meadow Sweet Circle**. Replace Two Palm Tree with two Foxtail Palms.  
Unanimously Approved. Motion to Approve by Gwen Stepien, seconded by Barry McClure.
- Landscape application from **508 Meadow Sweet Circle**. Removal existing plants by front window and add viburnum hedge around front, sides, and back of house; additional small plantings within existing landscape beds in front of house.  
Unanimously Approved. Motion to Approve by Barry McClure, seconded by John Greco.

Cottages Palm Tree Removal Initiative for **Meadow Sweet Circle (MSC)** house numbers **504, 526, 528, 530, 542, 549, 555, 557, 561, 564, 566, 570, 573 and 574.**

Motion to Approve all by Allen Roeter, seconded by John Greco.

John Greco moved Amended Motion to approve 12 applications that were signed by the First Vice President of Unit 1 Board and to reject the applications from **530 MSC** and **566 MSC** because they were not pre-approved by the RU1NA Board.

Amended motion was seconded by Frank Pafumi and Unanimously Approved.

The Rivendell ARC meeting adjourned at 7:30 pm. Date of next ARC meeting is 6:00 pm June 29, 2010.

## BOARD OF DIRECTORS

### Minutes of April 7, 2010 Meeting

A REGULAR MEETING of the Board of Directors was scheduled at 6:00 P.M. at Bentley's 1660 N. Tamiami Trail, Osprey, FL.

The meeting was called to order by President Mark Adler at 6:00 P.M.

Notice of the meeting was posted in accordance with the Bylaws of the Association and the requirements of Florida statutes.

The following Directors were present: Mark Adler, Bob Gililland, John Greco, and Tom Shola. Mary Marryott was absent.

A quorum was declared to be present.

On matters relating to the Minutes of the previous March 10, 2010 meeting, upon a motion made by Mr. Gililland made and seconded by Mr. Greco to approve the minutes as presented.

**TREASURERS REPORT:** Mr. Gililland provided a report, (see attachment #1).

#### OWNER COMMENTS:

Mary Kennedy, 946 Scherer Way, suggested the Committee meetings be held in a neutral environment rather than a resident's home. In addition, a calendar could be available as to when each committee meets throughout the year. Ms. Kennedy commended the Board of the goal of a Master Plan and thanked everyone.

Paul Moscoe, Mallard Marsh, inquired about the status of the new website and why it hadn't been turned over to a professional to administer it. Mr. Adler assured the site would be up and running as of now.

Bill Straw, 589 Meadow Sweet Circle, presented the release regarding 638 Rivendell Boulevard that was signed in December by Mr. Straw. Mr. Straw clarified that the previous Board was not the party holding matters up, but was the attorneys. The information shouldn't be

misrepresented. Mr. Adler noted the one and only signature on the document was that of Mr. Straw and did not include witness signatures or a notarization.

Joe Sefack, 1056 Scherer Way, inquired about the status of unfinished business related to 638 Rivendell and 1108 Millpond. Mr. Adler explained that Attorney Dan Lobeck is delaying the necessary material and releases for 638 Rivendell Boulevard to Attorney Kevin Wells for his review so there is no new information to speak of to date. The attorney has advised Mr. Adler not to discuss matters relating 638 Rivendell Blvd as the matter was never resolved and remains open litigation.

Mike Gruenfield, 1036 Scherer Way, suggested the Board review the rivendell.news website prior to meetings which provides suggested agenda items. Mr. Adler clarified that this is not an official website for Rivendell Community.

Mike Georgopolis, 540 Meadow Sweet Circle, inquired about the status of the irrigation pump near the cottages. Mr. Gililand reported the parts are on order and are taking longer than expected.

Barb Valdahl, 913 Eagle Isle Court, inquired if the Board intends to address the items that were considered at the Town Hall Meeting. Mr. Adler explained the Board fully intends to under a Master Plan.

Bill Bloom, 824 Placid Lake, inquired about the lily pads and algae that continue to grow in the ponds and why they are not being eradicated. Mr. Adler explained this would be included with the Master Plan, eradicating ponds, shoreline maintenance, landscape, tree trimming, etc.

Dieter Smitt, 920 Scherer Way, agreed with having committee meetings in a common area. In addition, unfinished business items should not be omitted from the agenda. Mr. Adler agreed to include them on the next agenda, even if there are no updates.

Sara Jones, 731 Fordingbridge Way, felt the cost for meeting room space will add up over time and is not a necessary expense.

Judy Sokal, 771 Fordingbridge Way, cordially invited all owners to her home when meetings are held.

Carol Heckert, 808 Placid Lake, felt there are no issues with having meetings at resident's homes. It has never been an issue in the past.

Joe Sefack, 1056 Scherer Way, said the churches in town only request donations, they don't charge. Committee meetings could be held there so they are an open forum.

Gwen Stepien, 806 Foothill, suggested having the meetings at the cottages as they have been held in the past.

#### **REPORTS FROM COMMITTEES:**

Communications Committee, Judy Sokal, reported a very successful Town Hall meeting was recently held and a summary report will be provided in the upcoming Woodlands Word. The Woodlands Word will be distributed along with the Pelican Press newspaper.

Web Master Report, Mr. Shola reported the website is now up and running and is very user friendly. The only e-mail notifications that will be sent will be from the Board or Committees that are approved. Mr. Shola reported the cost for the website is \$47.88 per year and provided a summary of what is included on the site.

Emergency Response, Mr. Shola reported a meeting was held earlier in month to discuss recertification sessions and to take inventory of emergency supplies. The Committee plans to work with Willowbend in a CERT recertification effort and investigate the possibility of forming a mutual aid agreement between the two communities.

Architectural Review Committee, Barry McClure reported at the last meeting there were 10 Architectural review applications that were reviewed for approval. Only 2 were not approved due to details needing clarification. The Committee spent time discussing procedures and how they are going to interface with the owners, the Board, and the Cottages. The Board reviewed the guidelines and documents relating to plant replacement related to the recent frost/freeze damage. There was discussion of what criteria will be required regarding the approval requirements for replacements. The Board agreed that the ARC should make a recommendation at the May Board Meeting regarding the approval of landscape replacements for freeze-damaged plants.

Pool Committee, Ms. Merrill reported on behalf of the Committee, (see attachment #2). Mr. Gililand made a motion and Mr. Shola seconded

**MOTION 10-32:** to approve the expense to replace the pool furniture at a cost not to exceed \$2500. Motion passed.

Management Oversight Committee, Mr. Adler deferred this report under the Management report.

Landscape Committee, Mr. Gililand reported the irrigation pump near the cottages has been repaired twice and now there is a part that is required, which is on back order. Once the part is received, the final repair will be made. Mr. Gililand reported the Committee has established 5 focal points throughout the community that require enhancement: the front and back entrances, Cottages entrance, Placid Lake and Rainbow Point center medians. A meeting was held with Nanak's Landscape to review the 5 areas and design a plan.

Finance and Procurement, Mr. Gililand reported a meeting was held to discuss reserves items, specifically as to when the lakes will need to be dredged. Mr. Gililand will be meeting with a SWFTMD Engineer and it will be determined the proper way to maintain the lakes.

Environmental Committee, Mr. Heckert reported a meeting would be held to determine what the Committee's role will be and how to interact with Sarasota County.

Management Report, Kyanne Merrill of Lighthouse Management provided a report (see attachment #3).



**OLD BUSINESS**

Policies for handling past due owner's accounts, Mr. Gililand reported a meeting was held with the collections department at Lighthouse Management. A collection policy has been drafted (see attachment #4). Mr. Gililand intends to spend time monitoring what is collected on uncollectible dues. A motion was by Mr. Gililand and seconded by Mr. Adler

**MOTION 10-33:** to approve and publish the collection procedure on past due accounts.  
Motion passed.

Status of Restoration Plan re: County Notice of Violations in Preserve Areas, Mr. Shola reported the restoration plan has been submitted for approval. The common property strip/easement is what is in question. The cost for the restoration and whose expense it will be still needs to be determined.

Nancy Schubert requested the Board provide names and numbers of representatives that would be available to answer questions regarding burn requirements. The information provided by Russ Hoffman seems to be convoluted. The Board provided Mrs. Schubert with a contact in Sarasota County. The Board explained there is a conflict of interest between Sarasota County and the State in which, an amicable solution is being sought.

**NEW BUSINESS**

Matters relating to frost and freeze, Mr. Adler suggested that all landscape replacement requirements be put on hold to allow time to determine if plants were terminally damaged. Once ARC procedural requirements are adopted, owners should be given a 60-day window to replace dead plants and grass.

Matters relating to Rivendell Master Plan Initiative, Mr. Adler reported as a result of the Town Hall Meeting a Master Plan Initiative will begin. The plan will include addressing all matters related to:

- Ponds/Lakes
- Lake Shorelines
- Landscape/Exotics
- Fire Mitigation
- Tree trimming

The plan will include satisfying all the County, State and Government requirements, as well as addressing the general populous of the Community.

Mr. Adler requested that Dave Gill and Frank Freestone join a preliminary Committee to determine some of the following items:

- What has to be done immediately/priority
- How to proceed with each item:  
Professionals/Pricing/Financing

Mr. Adler requested that any owner interested in participating on the Committee to please send him an e-mail. The initial meeting will be strategy planning only. Nigel Day agreed to join the Committee as the 4<sup>th</sup> member.

**Scheduling of Next Meeting**, the next Board Meeting is scheduled for May 5<sup>th</sup> at 6pm.

There being no further business to come before the Board, upon a motion made and seconded, the meeting adjourned at 8:09 P.M.

Kyanne Merrill  
Managing Agent  
Dated: This 20<sup>th</sup> day of April 2010

## **Rivendell Treasurer Report ending February 28, 2010**

February revenues were \$52,442.56, with expenses of \$43,952.52 for the same period. We currently have a surplus of \$8,490.04.

Reserve Funds total \$169,408.48. All Reserves are invested in CD's.

Respectively submitted,  
Bob Gililand  
Treasurer

## **Rivendell Community Association**

### **Policy for Collection of Dues**

Lighthouse Property Management Responsibility:

1. Calculate dues using the approved Budget.
2. Prepare invoices and send to homeowners 30 days before due date. A statement on each bill will clearly explain that payments received 15 days after the due date will be considered late. Interest rates and late fee amounts will be disclosed.
3. 20 days after the due date (this allows 5 additional days for weekends and for 3-day mail delivery and processing) Management Company will send first delinquent letter and apply the first collection (late) fee plus interest.
4. 34 days (14 days later) after the due date Management Company sends out 2nd late letter. A second collection fee will be applied plus interest.
5. 55 days (21 days later) Board of Directors will review these delinquent accounts and advise Management Company on legal actions required.

The above process will be repeated after each semi-annual billing period.

## **RIVENDELL COMMUNITY ASSOCIATION, INC. Pool Committee**

**1)** The Committee has inspected the condition of the pool furniture:

- There are 16 lounge chairs and all are worn. 4 are ripped.
- There are 16 chairs, 1-ripped 1-chipped
- 2 strap chairs are mildewed

Bo Potter priced the replacements:16 loungers and 16 chairs

- Target or Wal-Mart- total around \$1600
- Lowes or Home Depot-\$2000
- Leaders-\$4400

The Committee requests Board approval for the replacements at a 'not to exceed amount" of \$2500.

The lounge chairs pose a hazard as someone could fall through them. Bo Potter will be removing the ripped chairs this week.

**2)** The Committee has met with US Awnings regarding the gate. Redesigning the entrance gate was discussed. Enhancing the side fence would deter anyone from jumping the fence. Quotes will be obtained from US Awnings, Absolute Aluminum and Mullet's Aluminum. The current gate was repaired and will work fine until new gate is installed. An alternative option was suggested to move the gate closer to the pool and use the two smaller entrances leading into the pool if the quotes are too expensive.

**3)** The Committee is working to obtain quotes on repainting the pool deck and two trellises' and any other painted surfaces.

**4)** Pool temp should maintain a temp of about 82-83 degrees. The pool has been getting a lot of use over the Spring Break. The shedding of the oak trees leaves has stopped but the little 'cones' are the current nuisance, hopefully just another week or so.

~Rivendell Pool Committee

**The Architectural Review Committee (ARC)**  
meets the **last Tuesday** of each month  
at The Cottages Clubhouse;  
applications are due to Lighthouse Management  
by the **third Tuesday** of each month.

**RIVENDELL COMMUNITY ASSOCIATION, INC.**

*A Corporation Not-For-Profit*  
 c/o LIGHTHOUSE PROPERTY MANAGEMENT, INC.  
 16 Church Street  
 Osprey, FL 34229  
 941-966-6844 Phone 941-966-7158 Fax

Manager's ReportOn Site/Maintenance-

- Property inspection, spot check compliance follow up- 3.16.10
- Compliance inspection- 3.22.10
- Property inspection, posted agenda- 3.29.10
- Epoxy kits applied to pool heaters by Dart Services, system was working and then failed again, a second application was required. It was applied and system was up and running again.
- Property inspection, posted agenda, spot check compliance follow up- 4.5.10

Administrative-

- Forwarded financials to Board for review
- Forwarded draft agenda to board for review
- Forwarded draft minutes for review
- Forwarded ARC requests to committee- weekly
- Forwarded approved minutes to Ms. Babbitt for publishing in the newsletter
- Approved audit letter signed and sent to Flanagan & Jason
- Coordinated meeting with Accounting department and Mr. Gililand
- Coordinated acceptance and signing of Nanak Landscape proposal
- Coordinated hearing for 1035 Scherer Way regarding pick up truck
- Cancelled regular meeting night at 1<sup>st</sup> Baptist Church
- Forwarded updated ARC form to Ms. Babbitt for inclusion in Newsletter
- Contacted Sunstate Landscape regarding leaning trees in Rainbow Point Park

Correspondence-

- Letters sent to homeowners regarding submitted ARC forms
- Termination letter sent to Sunstate Landscape
- Year end financial notice mailed to all owners

Compliance-

- Fine notice sent to owners of 956 Scherer Way, \$1000 fine has been applied to account. No response received from owner
- Compliance letters mailed to homeowners. 33 Total.

Roof/Fence	3
Dogs unleashed	1
Yard Condition/Weeds	4
For Sale signs	3
Garbage Cans	3
Mailbox	1
Trucks	1
Lights	17

Kyanne Merrill, CAM

## WHO WE ARE

### Communications Committee

(Communications@Rivendell-FL.com)

**Chair, Judy Sokal**

**Newsletter,**

Judy Sokal and Linda Pearlstein, co-editors

**Website,** Tom Shola

**Directory,** Barb Gahry

**Documents,** Carol Heckert

**Block Captains,** Cindy Schmidl

**Newsletter Contributors:**

Mark Adler, Anna Beatty, Mike Bergman, Barb Gahry, Carol Heckert, Russ Hoffman, Ed Lin, Sara Jones, Mary Kennedy, Charles Kiblinger, Debbie McMurry, Vic McMurry, Linda Pearlstein, Meredith Pike, Marilyn Probert, Norma L Rhines, Nancy Wettlaufer, Pam Babbitt, & Peter Wilson

### Rivendell Committee Chairs

**Architectural Review:** Barry McClure

(ARC@Rivendell-FL.com)

**Communications:** Judy Sokal

(Communications@Rivendell-FL.com)

**Emergency Response:** Jeannette Munger

(ERG@Rivendell-FL.com)

**Environmental:** Ken Heckert

(Environmental@Rivendell-FL.com)

**Finance/Procurement:** Bob Gililland

(Finance@Rivendell-FL.com)

**Landscape:** Vacant

(Landscape@Rivendell-FL.com)

**Swimming Pool:** Tom Faessler

(Pool@Rivendell-FL.com)

**Published by OnTrac Publishing, 485-2644**

**Delivered by the Pelican Press, 349-4949**

**Lighthouse Property Management 966-6844**

**Beautiful Ponds, Russ 488-1942**

**Deadline** - Submit articles and information for publication to pbbabbitt@comcast.net by the tenth of the month.

### Rivendell Board of Directors

**John Greco, president**

(john@rivendell-FL.com)

Liaison to ARC

**Mark Adler, first vice president**

(mark@rivendell-FL.com)

Liaison to Communications

**Mary Marryott, second vice president**

(mary@rivendell-FL.com)

Liaison to Pool

**Bob Gililland, treasurer**

(bob@rivendell-FL.com)

Liaison to Landscape

**Tom Shola, secretary**

(tom@rivendell-FL.com)

Liaison to Environmental

**Entire Board:** (Alldirectors@Rivendell-FL.com)

### Architectural Review Committee

(ARC@Rivendell-FL.com)

**Barry McClure, Chair**

**Frank Pafumi**

**Allen Roeter**

**Gwen Stepien**

**John Greco, Board Liaison**

### Subassociation officers 3/10/2010

### The Cottages Board of Directors

Jane Lettich, President

Mike Georgopolis, 1st Vice President

Andrew Terry, 2nd Vice President

Carole Myles, Treasurer

Margery Arendt, Secretary

### Patio Homes Board of Directors

Edward Diggs, President;

Rick Wheeler, Vice President

Jayne Irene, Secretary

Bruce Whalen, Treasurer

### The Villas Board of Directors

Dianne Enger, President;

Sherry Sholtis, Vice President, Secretary

Meredith Pike, Treasurer

Your input and feedback are always encouraged and welcomed

## Email Address, Please

Fewer than 70 percent of residents provide their email addresses to us. If you are one of the 30 percent who do NOT receive time-sensitive email notices from the Board of Directors, **please consider sending us your email address** so ALL homeowners will be informed. Please complete the following information -- or simply email your name and email address to Bghary@aol.com. *Your email address will not be distributed to any outside agency.*

### Association Master Individual Record

*CIRCLE if you **DO NOT WISH TO BE PUBLISHED IN THE DIRECTORY***

Last Name:

First Name:

Home Phone:

Do Not Publish Home Phone

Address:

Cell Phone:

Do Not Publish Cell Phone

E-Mail 1:

E-Mail 2:

Do Not Publish E-Mail 1

Do Not Publish E-Mail 2

CHECK ONE ONLY:

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Non-Resident Owner: \_\_\_\_\_

Renter: \_\_\_\_\_

**Please send completed form to:**

Barb Gahry, 699 Rivendell Blvd.

or email any additions, changes, to:

bgahry@aol.com

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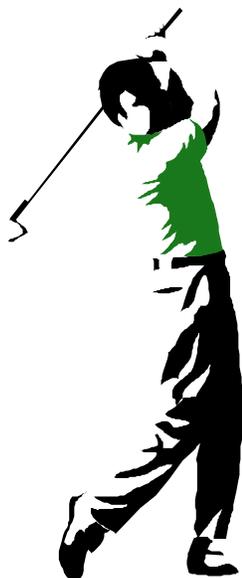
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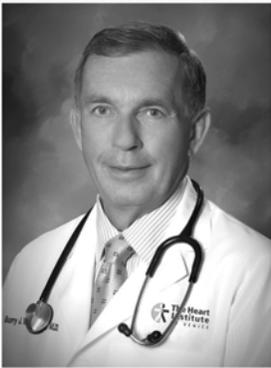
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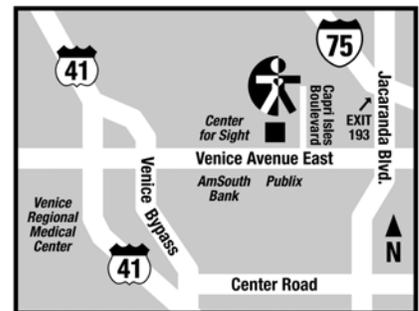


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OR

- ▶ Penalty-free Withdrawal - Annually, of Interest Only Credited that Contract Year.
- ▶ Full Contract Value paid at first to die of Owner or Annuitant

Guarantee Period Continuation options available at the end of Surrender Charge Period.  
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\*\* Loading rates may vary by state and are subject to change with little advance notice.  
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- \* Air Duct Cleaning
- \* Custom Cabinets

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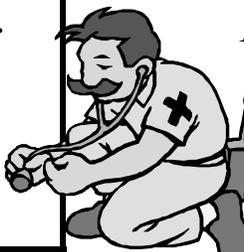
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