

THE REPORTER

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DECEMBER



President's Report:

I don't know about you, but it's December! December! Already! Meaning 2022 is around the corner. How has 2021 been for you? Busy? Long? Short? Trials? Triumphs? Probably a mixture of all of these. We each have journeys that we are on and yet time still passes for us all. The minute still has 60 seconds. A day has 24 hours. A week 7 days. So while our journeys are different, the time we are given for those journeys remains the same. And we all have choices on what we will do to enjoy them or wallow in them. It is a good time to remember that joy is a choice. Please, choose joy. And as we look forward to the new year, I pray joy for you and yours.

Now onto Association business...

We had a PHENOMINAL Civic meeting in November! Over 60 people attended, even a couple by Zoom! Thank you thank you ! We accomplished so much! From making some financial/service changes (like eliminating one phone line for \$37 a month and going to an internet fax for \$100 a year), to approving the pool heaters, to increasing fees for applications and estoppels when homes sell. We got so much done with a quorum present. I hope this continues! Your voice does matter.

Violation Fees

Another things discussed was our preparing a Violation Fee schedule. It would be something other Mainlands have done and allows people to know up front what the penalties are for violations. As an example, after the first instance and

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President's Report (continued)

Parking on the grass would be \$25 or \$50 each offense, or something along those lines. Once we have the fees schedule approved, all will be notified as to what it is and when it will begin. If everyone knows the rules, and follows them, there will be no problems. But those who habitually break them will be addressed.

2022 Budget and Reserve Study

The 2022 budgets for both the Civic budget and the Maintenance budget were approved. They are both tight, but we strive to be fiscally responsible and carry out our fiduciary responsibilities.

We will be putting money into reserves yearly. This will keep us from having to do assessments for big ticket items that would normally come out of reserve funding. In addition, we previously commissioned a Reserve Study to be done. Reserve studies plan out financial expenses for big ticket items with a limited life expectancy so that money is set aside and planned. You will see on the next two pages more information on what is covered. I hope you will agree that funding now at a few dollars a month is better than a large assessment in the future.

Mainlands Park Issues

As you may remember from last month's newsletter, there are changes being considered for Mainlands Park. In order for our voices to be heard, we developed a letter that many signed. It is still in the Clubhouse as you enter and you are encouraged to please go sign one.

Also, Mayor Gomez, Commissioners Bolton and Gelin (so far) will be attending our December 15th Civic Meeting. Please attend and let your voices be heard.

Yay for Stepping up!

While I love writing the newsletter, I just can't do it all. So I am so happy that Terence McCaffery has agreed to take over as Publicity Chair! Welcome aboard! I must also say a big thank you to Cheryl Furman who has assisted with the delivery of the newsletter that past two months. She has been a God send.

Other issues will be discussed throughout the newsletter.



Here is wishing you and yours a very Blessed Christmas, Happy Hanukkah, and wonderful holiday season, filled with joy and peace.

Kate Johnson



Reserve Study Findings

A Reserve Study helps us determine our needs for the foreseeable future. While it doesn't cover normal operating expenses, it does cover major items. Based on the Reserve Study commissioned and completed by Association Reserves, the following are their Findings & Recommendations as of January 1, 2022.

| | |
|--|-----------|
| Projected Starting Reserve Balance | \$130,000 |
| Projected "Fully Funded" (Ideal) Reserve Balance | \$161,728 |
| Average Reserve Deficit (Surplus) Per Owner | \$123 |
| Percent Funded | 80.4% |
| Recommended Funding Contributions | \$21,300 |
| Minimum Contributions Required per Florida Admin. Code | \$14,500 |
| Recommended 2022 Special Assessments for Reserves | \$0 |
| Most Recent Reserve Contribution Rate | \$15,000 |

Reserve Fund Strength: 80.4% Weak Fair Strong (LOW SIDE OF STRONG)

Risk of Special Assessment: High Medium Low (HIGH SIDE OF LOW)

This means we are in good shape overall, although we could be better. While we have \$15,000 for yearly contributions, they recommend more to be on a good financial footing to not require assessments. Options for improving our position will be discussed the next Board meeting on December 10th.



On the following page, you will see what is included in the study, from asphalt repaving to pool resurfacing (projected within 2 years). Each item has been inspected by the company and their findings as far as remaining useful life has been estimated. This does not mean we can't get more years out of something (for instance our pool heaters lasted 12 years rather than projected 8). It does mean we prepare for the worse and hope for the best. As you look over the list, you will notice it doesn't cover every expense, just the big ones. If the community decides to add additional items, they must pass the 4-part test by the National Reserve Study Standards (NRSS). The four part test is:

1. Association Responsibility – The expense must be the current financial responsibility of the association. These expenses are typically associated with the common elements as defined by the association's governing documents.
2. Limited Useful Life Expectancy – The expense must have a "reasonably anticipated" limited useful life. The useful life limit does not have to be due to physical deterioration but may reach the end of its useful life due to aesthetics (out of style), economic obsolescence (no longer energy efficient), or other reasons.
3. Predictable Remaining Useful Life – The next occurrence of the expense must be reasonably predictable. While unsupported "guesses" are inappropriate (it is random or unknowable),

(continued on page 4)

Reserves (continued)

estimating when the expense will next occur can be valid if the estimate is based on the association's history (i.e., historical frequency or patterns of repairs), your judgment, qualified outside opinions, etc. Remaining useful life must always meet your "reasonably predictable" test, which means you should always be ready with a "why."

4. Minimum Threshold Cost – Finally, the expense must be more than what can be readily absorbed by the association's ongoing annual operating budget. Also, if the expense is not knowable within a reasonable certainty after prudent research, then it fails this test.

Itemized list of what is included in the reserve study, including remaining useful years.

Executive Summary Table

Report # 43715-0
Full

| # Component | Useful Life (yrs) | Rem. Useful Life (yrs) | Current Average Cost |
|--|----------------------|------------------------------|----------------------------|
| Site and Grounds | | | |
| 2123 Asphalt - Seal/Repair | 4 | 3 | \$1,750 |
| 2125 Asphalt - Resurface | 20 | 2 | \$14,000 |
| 2171 Flag Pole - Replace | 30 | 15 | \$3,500 |
| 2175 Site Pole Lights - Replace | 25 | 10 | \$7,000 |
| Building Exteriors | | | |
| 2343 Clubhouse Exterior - Seal/Paint | 10 | 9 | \$6,000 |
| 2367 Clubhouse Doors - Replace | 40 | 38 | \$18,500 |
| 2367 Clubhouse Windows - Replace | 40 | 5 | \$50,000 |
| 2383 Tile Roof (Clubhouse) - Replace | 25 | 21 | \$56,000 |
| Mechanical/Electrical/Plumbing | | | |
| 2522 HVAC (Unit #1) - Replace | 15 | 11 | \$5,850 |
| 2522 HVAC (Unit #2) - Replace | 15 | 0 | \$5,850 |
| 2522 HVAC (Unit #3) - Replace | 15 | 12 | \$5,850 |
| 2522 HVAC (Unit #4) - Replace | 15 | 6 | \$6,750 |
| 2585 Irrigation System - Allowance | 10 | 5 | \$12,500 |
| Common Interiors | | | |
| 2709 Tile Flooring - Replace | 20 | 10 | \$30,000 |
| 2741 Clubhouse - Remodel Allowance | 20 | 16 | \$22,500 |
| 2746 Kitchen - Remodel | 20 | 16 | \$45,000 |
| 2749 Bathrooms - Remodel | 20 | 16 | \$20,000 |
| Exterior Amenities | | | |
| 2763 Pool Deck Furniture - Replace | 8 | 5 | \$6,000 |
| 2769 Pool Deck (Pavers) - Resurface | 30 | 10 | \$12,000 |
| 2771 Pool Fence - Replace | 30 | 10 | \$8,000 |
| 2773 Swimming Pool - Resurface | 12 | 2 | \$19,000 |
| 2781 Pool Heaters - Replace | 8 | 7 | \$11,000 |
| 2783 Pool Pumps/Filters - Repair/Replace | 8 | 4 | \$4,000 |
| 2803 BBQ Area - Repair/Replace | 15 | 10 | \$7,000 |
| 24 Total Funded Components | | | |

Note 1: Yellow highlighted line items are expected to require attention in this initial year, light blue highlighted items are expected to occur within the first-five years.



We are so excited!!!!

The Rummage Sale is back!

Mainlands 4 Rummage Sale will take place

Feb 5, 2022 from 9 am- noon.

Please bring donations of household items, clothing and knick knacks (no furniture) to the Clubhouse on Feb 4th from 9 am- noon or make arrangements with

Jane Punch at 585-967-3665 or 954-485-3806.

Volunteers for both days are needed. Please let Jane know if you can help. All proceeds will go to the Civic Fund of Mainlands 4.



Don't forget you can Zoom to our meetings..

And you count in the Quorum!

Board Meeting: Time: December 8th, 2021 06:00 PM Eastern Time

Zoom Meeting ID: 827 5108 4875

Passcode: 284450

Civic Meeting: Time: December 15th, 2021 07:00 PM Eastern Time

Zoom Meeting ID: 869 5910 2793

Passcode: 005306

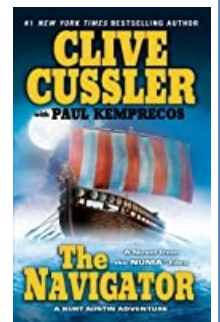
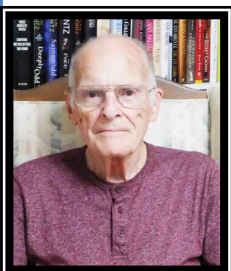
Librarian's Report: Jim Cogswell

After November's Reporter, and thanks to Tony Spada, a benefactor left us four tall bookcases. With a lot of help from our staff, the bookcases came to Mainlands Four library. They have filled the center of the library's open floor area and will give us plenty of space for enlarging the library's content.

Author Clive Cussler has written an interesting novel about a Phoenician statue known as "The Navigator." It has been stolen from a Baghdad museum and a UN investigator is assigned to find out WHY! The search for answers takes the reader through history involving Thomas Jefferson, King Solomon, and several other historical people and events.

It is wished that all who read this have an enjoyable holiday season! Merry Christmas and Happy Hanukkah!

Please remember to turn off the lights when you leave.



2022 Board of Directors

While we did not have any elections per say (as no one ran opposed), we did have one volunteer step up to take on the Publicity Chair position. If you were at the meeting, you heard Terence's "acceptance speech" where he promised no new taxes!



We welcome Terence McCaffery to the board and feel he will be a welcome addition with many new ideas to contribute. He is a college professor and welcomes another new challenge. He will be sworn in at the December Civic meeting.

As we thank Meloni Pollard for her service as Treasurer of Accounts Receivable, we welcome Sheriza Waith into that position. Sheriza has graciously accepted that new role, and will help in keeping us on track. She is a wealth of knowledge and expertise.

But it also means that the **Social Chair** position remains vacant. Please, if anyone is willing to take on that role, it is much appreciated. In the meantime, if you want to help with an event, such as a brunch, dinner dance, or as Jane Punch is doing, the Rummage Sale, feel free to let us know and we welcome the assistance. We hate for Social events to take a back seat as they are so important to the health and welfare of our community residents. Besides they are always fun! Please consider taking on an activity.

The **Vice-President** position is also vacant. This is a vital position as, among other things, the person handles the overall condition of our community, including violations. When you call with a complaint, it is the Vice-president who responds and investigates and, if needed, take action. Please consider carefully whether you are a good fit for this position and let Kate Johnson know of your interest. Other than those open positions, here is your 2022 Mainlands Board.

Your Mainlands Four Board of Directors for 2022

| | | | |
|---------------------|---------------------------|--------------------------|---------------------|
| • Kate Johnson | President | KateJohnsonms4@gmail.com | 305-490-1778 |
| • Vacant | Vice-President | | |
| • Sandra Sanders | Secretary | Ssandersms4@gmail.com | 954-439-5440 |
| • George Johnson | Accounts Payable | Gjohnsonms4@gmail.com | 954-536-8459 |
| • Sheriza Waith | Accounts Receivable | Mpollardms4@gmail.com | 954-907-2395 |
| • Stephen Hartner | Civic Treasurer | Shartnerms4@gmail.com | 201-739-1075 |
| • Jerry Faust | House Chair | Jfaustms4@gmail.com | 941-276-7527 |
| • Tony Spada | Maintenance Chair | Tspadams4@gmail.com | 954-733-3009 |
| • Terence McCaffrey | Publicity Chair | | |
| • Vacant | Social & Recreation Chair | | |

**Remember, we are all volunteers who wish to bring compassion and unity to our community.
Please help us in doing so.**

Additional Volunteers:

| | | |
|----------------|-----------|--------------|
| • Jim Cogswell | Librarian | 954-999-5467 |
|----------------|-----------|--------------|

Weekly and Monthly Events

Free Tuesday Morning Coffee

Tuesday from 8—9 am

This is a free social event in order to expand community and friendships. You can sit and chat or get a cup to go. Mmmmm coffee!



2nd Wednesdays (this month Dec. 8th)

Board Meetings @ 6 pm

3rd Wednesdays (this month Dec. 15th)

Civic Meetings @ 7 pm

Saturdays at the Clubhouse

Bingo @ 5:30 pm



Pool and Clubhouse remain available for use (of course using **mandatory safety guidelines**).

To reserve use of the Clubhouse at other times, please contact Jerry at jfaustms4@gmail.com or by phone at 941-276-7527 to make arrangements.

Upcoming Board Meeting Agenda (not an exhaustive list)

- Reserve Funding possibilities (including considering raising of maintenance fees \$2 per month)
- Bessemer situation
- Violations and fines

The Letters for Mainlands Park will be available for signature.

If you cannot attend in person, you can attend by Zoom. Your attendance and vote counts toward our quorum.

*“The opposite of love is not hate,
it's indifference. The opposite of
art is not ugliness, it's indifference.
The opposite of faith is not heresy,
it's indifference. And the opposite
of life is not death, it's
indifference.”*

— Elie Wiesel

Sprinklers

We have heard your complaints and are aware there are issues with sprinkler repairs. We have them in our yards, too. We are working on getting a handle on our sprinkler repairs. In the meantime, please refrain from speaking with Jim as he goes around doing repairs. He is a great talker, very kind, but WE ARE PAYING HIM TO TALK WITH YOU. This will help us as we go forward. Just tell him you don't want to keep him from his work!



The Help Desk...

HELP DESK



The City of Tamarac, in participation with the cities of Coconut Creek, Coral Springs, Fort Lauderdale, Lauderdale-by-the-Sea, Lauderdale Lakes, North Lauderdale, and Pompano Beach, provides a series of drop-off events for household hazardous waste (HHW) and old electronics (E-Waste). Residents of Tamarac may dispose of HHW and E-Waste at drop-off events in each participating City. This program provides Tamarac residents with a responsible way to recycle or dispose of household hazardous waste (HHW) and old electronics (E-Waste).

In accordance with the flashing billboard sign in the Mainlands Park the next event is: December 4th ~ 9 am til 11 PM ~ 6011 Knob Hill Road

Your Monthly Tamarac newsletter, the Tamagram, has important information and phone numbers. In addition, it lists many upcoming events. It also lists weekly senior classes that can be attended in person or through Zoom.

Please take advantage of this important service provided by our city!



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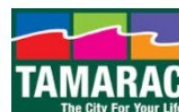
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Paul Pacitti

Senior Housing Shoppers Turn to the Internet For Their Research.

- 85% of senior home buyers go online to search for a home.
- 49% of senior home buyers began their research online.
- 50% of senior home buyers first learned about the home they eventually purchase online.
- Senior home shoppers place high value on neighborhood information & interactive maps.
- Good internet exposure and an experienced agent make a winning combination.



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**Harvest Brunch was a great success thanks to Sheriza
and her volunteers!**

**Over 80 people enjoyed food and fellowship! How wonderful to have
activities back!**

**And so good to see our Canadian Friends!
Sorry I didn't take more pictures, but I was
too busy enjoying the company ...
And food!**



*"It is never too late
to be what you
might have been."
— George Eliot*



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Those We Lost...

We mourn for the friends, family members, and with the families of our lost neighbors. May we remember them fondly, with love and prayers.

None that we have been told about.

“What we once enjoyed and deeply loved we can never lose, for all that we love deeply becomes part of us.” -- Helen Keller

* If we inadvertently left anyone off, please contact Kate Johnson so they can be included next month. Also, when you know of someone who has moved or died, please send an email to katejohnsonms4@gmail.com so they may be included at the correct time.



Those We Welcome!

Joyce Richards 4721 NW 47th Terrace

Committees! WE STILL NEED YOU!!!!

We are still in need of members to serve on committees to help in the compassionate care of our community. If interested in serving on any committees, please contact a Board member for consideration. Two are highlighted here:

Social and Recreation Committee

Our current Social Chair position is vacant. Others are needed to keep functions going and add functions as we go into the new year. Please contact a Board member if you will help with any function.

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Yvonne Biederman, Mainlands Resident & Real Estate Broker

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RESIDENTS' CLASSIFIED

Residents may advertise items for sale or donation in a classified sized ad at no charge.

Please have your ad to Kate at the HOA Civic Meeting or emailed to her by that date to make it into the following month's Reporter.

ADVERTISING RATES FOR THE REPORTER

**Residents may have one month free
for a business card size ad**

| SIZE: | | MONTHLY | ANNUALLY |
|---------------|--------------|---------|----------|
| Business Card | Resident | \$10 | \$ 80 |
| | Non-Resident | \$12 | \$108 |
| Quarter Page | Resident | \$18 | \$162 |
| | Non-Resident | \$22 | \$198 |
| Half Page | Resident | \$35 | \$315 |
| | Non-Resident | \$40 | \$360 |
| Full Page | Resident | \$70 | \$630 |
| | Non-Resident | \$75 | \$675 |

Please have your ad to Kate at the HOA Civic Meeting or by email (katejohnsonms4@gmail.com) by the third Wednesday of the month to make it into the following month's Reporter. Thank you.

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