

F.L.A.S.H.



Message from the Property Manager

Blair D. Zimmerman, LCAM

Hurricane Check List Flyer

Hurricanes can be dangerous killers.

Planning ahead can reduce the chances of injury or major property damage.

Before a Hurricane

Know where you will go if you have to evacuate....
Plan your evacuation route.

Contact the local emergency management office or other disaster preparedness organization, and ask for the community hurricane preparedness plan. This plan should include information on the safest evacuation route and nearby shelters. This information can also be obtained by visiting [Collier or Lee County's Hurricane Preparation web pages](#).

Have disaster supplies on hand in the event of a storm, or if you have to evacuate:

Flashlight and extra batteries
Portable, battery-operated radio and extra batteries
First aid kit and first aid manual
Food (non-perishable) and water (one gallon of water per person per day)
Non-electric can opener
Essential medicines
Baby supplies (diapers, non-perishable milk, baby food)
If you are ordered to evacuate, you should also take:

- Personal items, such as toilet paper, toothbrush, towel, tampons, soap
- Books, small games and other small entertainment items
- Important papers and valuables in a waterproof container
- Names and addresses of relatives, friends and other important contacts
- Clothing and bedding
- Cash and credit cards
- Sturdy shoes

Pets may not be allowed into emergency shelters for health and space reasons. Contact your local humane society for information on local animal shelters.

Decide what to do with your boat if a storm hits.

Choices include taking it out of the path of danger, securing it on a trailer and leaving it parked in a safe area, securing it in a marina or mooring it in a "safe" harbor. If you decide to leave the Keys with your boat, make sure to leave early because after the advent of storm force winds, trailers will no longer be allowed on the highway.

cont'd on page 3

**Suggested Hurricane Preparation
Plan For Unit Owners**

PREPARATION CHECKLIST:

- Freeze water ahead & put in plastic bags to put in coolers and refrigerator
- Assemble in waterproof bags: Insurance documents and birth certificates, passports, bills, etc.
- Take digital photos of all interior spaces.
- Locate and secure interior video tape
- Evacuate early
- Have at least \$1,000 cash on hand
- Fill, and keep filled, car gas tank
- Purchase needed items on remainder of plan
- Start piling needed supplies for evacuation in one place
- Move lanai stuff inside, furniture into living room and bedroom
- Close all interior doors
- Turn off electricity and water
- Determine evacuation route
- Cover furniture with plastic tarps
- Lock sliding glass doors on lanai and into living room.
- Place towels on floor at base of outer sliders
- Lock stationary front door at top and bottom
- Call out of town relatives to let them know our cell phone # & where we are going
- Put everything on tables, counters, standing into cabinets and closets
- Back-up important computer files onto discs or cds. Put into baggie to take

II. CHECKLIST OF EVACUATION ITEMS:

- 2 Flashlights Changes of clothing w/extra socks
- Plastic ponchos or rain coats knives
- Portable radio/TV digital camera w/all memory cards cell phone Phone charger
- AA recharge batteries w/charger lots of batteries to fit everything
- All checkbooks & current bills bottled distilled water
- Extension cords Towels and, wash clothes - towels for pets
- Water frozen in baggies to put in coolers passports
- Bottled water to drink Jug tap water to wash with- gallons
- Irreplaceable valuables - jewelry, family photos, car insurance and home owners insurance & travel insurance policies, health insurance PPO book, computer disks, interior photos
- food for 7 days in individual servings and plastic eating equipment: canned meat, canned fruit, boxed snacks, canned sodas, canned juices, canned vegetables, nuts, chips, cookies
- Paper products: toilet paper, paper towels & napkins, trash bags, paper plates, cat dishes, Kleenex, plastic cups, straws
- first aid kit hydrogen peroxide insect spray sunscreen lotion moistened towelettes
- Benadryl cream thermometer burn ointment disinfectant wipes work gloves latex gloves
- scissors and tweezers safety pins candles
- all medicines (more than 1 week) containers to hold above
- 2 bed pillows, 2 blankets & 2 sheets foam rubber for sleeping on
- pen, paper, envelopes, stamps rolling pin for protection
- jumper cables & siphon hose & flares matches in plastic bag bucket
- toiletries can opener dish soap baggies body safe
- coolers rope/heavy cord duct tape plastic tarp
- this hurricane plan current bills personal phone directory
- umbrellas 2 lounge chairs
- computer installation & backup disks CPU and printer if space permits

III. CHECKLIST OF WHAT TO HAVE AT HOME AFTER RETURN

- clean up equipment - large broom, trash bags, shovel, tools
- drinking water w/jugs paper products
- insect spray sunscreen lotion

IV. WHAT TO DO AFTER RETURNING FROM EVACUATION

- Determine if we can stay there or have to go somewhere else, if we cannot stay at home.
- Make arrangements to stay in hotel well outside affected area
- Photograph everything Note all damages
- Contact the insurance people at _____

Get Ready! Estero Fire Rescue

Submitted by Susan Lindenmuth, Public Relations Manager



Hurricane Safety

“An ounce of prevention is worth a pound of cure” ~ Benjamin Franklin



Prevention and preparation are the best way to deal with any emergency situation and those of us that live here in Florida know that well. Hurricane season is right around the corner, beginning June 1, and is expected to be a very active season. There is no time like the present to get your plan in place. A good preparedness plan can make all the difference. This hurricane season, Estero Fire Rescue encourages all Lee County residents to plan and prepare well in advance. Here are some helpful tips to make your plan a great one:

- Put together an emergency kit that includes non-perishable food for up to three days. Don't forget a manual can opener. In the event of power loss, the electric ones will not work
- Drinking water. Have a minimum of one gallon of drinking water per person per day. Also juice boxes and soft drinks may be a welcome change
- Protect your home. Check the roof for loose shingles or those in need of repair. Protect exterior windows and secure all loose items around your home
- Medications. Make sure to have an ample amount of personal medications and prescriptions
- Cash on hand Have some cash on hand because you will not be able to access ATM's in the event of a power failure
- Radios and batteries Have flashlights and a battery powered radio to get regular updates on the storm and recovery efforts. Make sure to have enough batteries on hand
- Evacuations: What will you do in the event of an evacuation? Where will you go? Make sure to let relatives and friends know if you are leaving and where you can be reached
- Pets Shelters and some hotels do not take pets. If you have to evacuate, have a plan in place for your pets and remember to take supplies with you for them. Food, water, toys and medications.

For more details on planning for a hurricane or any emergency, contact Susan Lindenmuth, Public Relations Manager for Estero Fire Rescue at (239) 390-8000 or visit our website at www.esterofire.org and click on 'Safety'.

Help us honor those who give their all. May 17th – 23rd is 'National Emergency Medical Services Week'. Estero Fire Rescue provides Emergency Medical Services as well as fire protection. Help us honor the dedication of those who provide the day-to-day lifesaving services of medicine's "front line" 24 hours a day, 365 days a year.

Estero Fire Rescue ~ 'Dedicated and driven for those we serve'



2015 SPORTS WINNERS CERTIFICATES GIVEN AT THE RECREATION BANQUET

BILLIARDS

Teams

1st Place Regis Sexton and Nancy Johnson

Teams

2nd Place Ron Johnson and Mike Diernfeld

"A" Players Individuals

1st Place - Glenn Young

2nd Place - Carl Hoke

"B" Players Individuals

1st Place - Mike Diernfeld

2nd Place - Dick Birch

SHUFFLEBOARD

1st Place - Diane Moulton and Vic Campau

2nd Place - Betsy Gwizdz and Jerry Gwizdz

BOCCE

1st Place - Bob Buckley, Carol Dickerson,
Wes Dickerson and Glenn Trombley

2nd Place - Claude Carrier, Nancy Johnson,
Ron Johnson & Laura Ross

WOMEN'S GOLF

Club Champion - Teresa Maeder

1st Low Net - Betsy Gwizdz

B Flight:

1st Low Gross - Donna Campeau

1st Low Net - Cristel Lingen

2nd Low Net - Connie Hohman

C Flight

1st Low Gross - Nancy Birch

1st Low Net - Mary Bitzel

Cookie Noll Putting Award - Cristel Lingen

MEN'S GOLF

A Team

Low Gross - Melvin Eldemire

Low Net - Steve Cento

B Team

Low Gross - Royce Anderson

Low Net - Riley Miller

C Team

Low Gross - Regis Sexton

Low Net - Wayne Moulard



Pool Party



Everyone at the pool party had a wonderful time. Three ladies and Steve Smock joined the Polynesian Dancers in the hula. The food was wonderful and the weather perfect with a pleasant breeze and the umbrella tables for shade. All in all a lovely evening. Pictured here is Fred Hunter with the dancers in their Polynesian outfits.

Fountain Lakes News

In Memoriam

Irene Castle passed away March 23 at her home in The Villas of Fountain Lakes. She was sweet and kind to all and could talk to anyone on a wide variety of subjects. The Villas won't be the same without her and we will greatly miss her smile and easy laugh.

FLASH ARTICLES

All Flash Articles, regarding social events and sports and pictures should be submitted to Kathleen Flicek: bkflicek@netzero.net or Carol Dickerson: cdickerson111@comcast.net by the 10th of each month. For paid advertising contact Joe Pavich: joe@jpavich.com

Important Numbers

Medical Emergencies 911
Lee County Sheriff Headquarters 239-477-1200
Animal Control 239-432-2083
Fish and Wildlife 863-648-3200
Bonita Springs Utilities (water) 239-992-0711
Florida Power and Light 239-262-1322
Waste Pro 239-337-0800
Comcast 239-432-9277
Fountain Lakes Monitors (non-office hours) 239-470-2299
Fountain Lake Assoc Office (8:30-4:30 M-F)

Honored Veterans

Joe Petrich and Bernie Lurye, both residents of the Villas of Fountain Lakes, have been chosen to participate in the Veterans Honor Flight program. Joe served in the US Navy during WWII and Bernie served in the US Army in Korea from 1950 to 1954. The men will be treated to a trip to Washington DC with a group of veterans to view the Veterans Memorials there. The program is sponsored by Collier County Honor Flight in Naples. Congratulations to Joe and Bernie on this recognition of their service to our country.

Letter from Joe and Joni Pavich

Hi Neighbors

Hope this month's FLASH finds everyone "HEALTHY AND HAPPY". Those of you who are reading this on-line, we hope that you had a safe trip home! Real Estate sales in Estero this season were very strong. The median price home in Estero and Bonita (combined) exceeded Naples, according to the NEWS PRESS. The article that I'm referring to stated that the median price home in Bonita and Estero was \$502,000 and Naples was \$389,000. In all fairness to Naples, they have Golden Gate and East Naples in the mix, which offsets the multi million dollar sales.

This may come as a surprise to you....We have sold more single family homes in Fountain Lakes from Memorial Day to Labor Day than in season, over the years. We see more relocations, families upgrading and/or moving to change school districts, East Coast buyers moving west and finally, those who didn't buy in season and came back to buy instead of renting next year. We have also noticed less interest in golf course communities.

Here are a few things to remember if you are planning on listing your home this summer. We will see more buyers that will finance through FHA, VA and conventional mortgages. Ask any agent that you know and they will tell you that they have lost sales, because the property didn't appraise for the sale price. The appraisers have been very strict, the highest price home sold in Fountain Lakes was \$350,000 in December. This house had an exceptional lake lot, a pool and 4 bedrooms with over 2200 sq ft. This house sold for \$161.59 per square foot. The appraisals range from \$150 to \$180 per sq ft in Fountain Lakes recently.

An important issue is the age of your roof. According to Brent Wasik of Insure-Link (formerly Connell ins) our resident insurance expert, a home with a shingle roof built after 2002, is relatively easy to insure. Homes with shingle roofs older than 15 years will have a difficult time to insure. There is a limited number of carriers that will insure these homes and the premium is much higher. If you are planning on selling, prepare your house for a smooth inspection by paying attention to the following items... 1.Check your home for wood rot around your service door of your garage, overhead door opening and fascia boards, repairing these items is highly recommended. 2.Most home inspectors will find faulty GFCI's (Ground Fault Circuit Interrupter). GFCI's are found in wet locations

such as bathrooms and kitchens and prevent electrical shock. Check them to see if they are working properly. And finally 3. DISCLOSE DISCLOSE DISCLOSE! For example, If you had a roof leak 10 years ago and it was repaired, disclose it. No surprises during the home inspection will make your closing go very smooth!!

That's all for now!
All the Best
Joe and Joni

Who is this?

The first person to identify and email names of this lovely couple to joe@jpavich.com will win a \$25.00 gift certificate from Publix!!



If you'd like to see your ad here, contact Joe Pavich: joe@jpavich.com

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Fountain Lakes Resident

| | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|---|---|--|--|---------------------|---------------------|
| | | | | 2015 | | |
| | | | May | | | |
| Sunday | | | | | | |
| 3 | 4 Quilters & Knitters 9am Hand & Foot 12:30pm Pickleball 4pm Poker 6pm Pool (open) 6:30pm | 5 Tennis 8:30am Mah Jongg 1pm Pool (open) 6pm | 6 Pickleball 9:30am Bridge 1pm Pool (open) 6:30pm Card Night 6:45pm | 7 Tennis 8:30am Mah Jongg 1pm Pool (open) 6:30pm Bingo 7:30pm | 8 Tennis 8:30am | 9 Tennis 8:30am |
| 10 | 11 Quilters & Knitters 9am Hand & Foot 12:30pm Pickleball 4pm Poker 6pm Pool (open) 6:30pm | 12 Tennis 8:30am Mah Jongg 1pm Pool (open) 6pm | 13 Pickleball 9:30am Bridge 1pm Pool (open) 6:30pm Card Night 6:45pm | 14 Tennis 8:30am Mah Jongg 1pm Pool (open) 6:30pm Bingo 7:30pm | 15 Tennis 8:30am | 16 Tennis 8:30am |
| 17 | 18 Quilters & Knitters 9am Hand & Foot 12:30pm Pickleball 4pm Poker 6pm Pool (open) 6:30pm | 19 Tennis 8:30am Mah Jongg 1pm Pool (open) 6pm | 20 Pickleball 9:30am Bridge 1pm Pool (open) 6:30pm Card Night 6:45pm | 21 Tennis 8:30am Mah Jongg 1pm Pool (open) 6:30pm Bingo 7:30pm | 22 Tennis 8:30am | 23 Tennis 8:30am |
| 24/31 | 25 Quilters & Knitters 9am Hand & Foot 12:30pm Pickleball 4pm Poker 6pm Pool (open) 6:30pm | 26 Tennis 8:30am Mah Jongg 1pm Pool (open) 6pm | 27 Pickleball 9:30am Bridge 1pm Pool (open) 6:30pm Card Night 6:45pm | 28 Tennis 8:30am Mah Jongg 1pm Pool (open) 6:30pm Bingo 7:30pm | 29 Tennis 8:30am | 30 Tennis 8:30am |

**Call for Artists and Crafters
Fountain Lakes Boutique
Feb. 27, 2016**
Purple sign up forms are in the office. Apply by May 10 with a fee of \$8-15 per table.
DianeDSchultz@gmail.com



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Vice President: Mike Towns
Secretary: Jim Viergutz
Treasurer: Jim Viergutz

Seabreeze
President: Ryan Willoughby
Vice President: Chuck Toney
Secretary: Shirley Barry
Director: Eugene Czonka

Sungate Villas
President: Ken Racicot
Vice President: Marguerite Rinaldi
Secretary: Diane Thomas
Treasurer: Bruce Budelmann
Director: Don Grise

Villas of Fountain Lakes
President: John Weichman
Vice President: Judy Ladd
Secretary: Pam Rothman
Treasurer: Wes Dickerson
At Large: Richard Baker

Sunrise
President: Betty Zimbro
Vice President: Mike Clevenger
Treasurer: Bob Buckley
Director: Carl Hoke
Director: Paul McCosky

The Greens
President: Arlette Royhl
Vice President: Peter McCallum
Secretary/Treasurer: Clinton Potter

Southshore
President: Gene Stence
Vice President: Norbert Doll
Treasurer: Susan Nystrom

Lakeside
President: Steve Alfoldy
Vice President: Elise Goldenbloom
Secretary: Janet Broughton
Treasurer: Margaret Paker
Director: Michael Smith

The Manors
President: Ed Schreiner
Vice President: Paul Stroka
Secretary: Glenn Young
Treasurer: Barbara Cavallaro
Director: Vic Campeau

Timber Lakes
President: Ken Wisen
Vice President: Cathy Campell
Secretary: Doris Keefe
Treasurer: Carolyn Lindow
Director: Nancy MacPherson

Forest Ridge Shores
President: Ingrid Walsh
Vice President: Janet Hildebrand
Secretary: Joyce Siska
Treasurer: Pat Montgomery
At Large: Catherine Simpson

Board of Governors Elections

| Community | Doors | Votes |
|--------------------------|-------|-------|
| Lakeside | 51 | 19 |
| The Greens | 144 | 28 |
| Villas of Fountain Lakes | 49 | 14 |
| Sunrise | 128 | 38 |
| Forest Ridge | 136 | 34 |
| Timber Lakes | 68 | 29 |
| Sungate Villas | 23 | 7 |
| Southshore | 28 | 6 |
| Seabreeze | 36 | 8 |
| The Manors | 32 | 9 |
| Forest Ridge Shores | 64 | 27 |
| Apartments | 148 | 148 |
| Single Family Homes | 372 | 36% |
| Multiples | 166 | 35% |
| The Greens | 144 | 19% |
| Apartments | 148 | 100% |

The apartments are owned by one person and are voted as a block. Their vote did not change the election. Voter apathy in the community is apparent. You need to vote to be represented in the community.

Legal Corner

Richard S. Annunziata Brennan, Manna, & Diamond, PL Partner

An extremely important aspect for any buyer of real estate to consider is how he or she should take title to the property being purchased. A buyer often does not give enough consideration to the significance of this prior to closing on the property. A buyer's goals and intended use of the property play a large role in this decision. These goals and intended use dictate those areas a buyer should focus, such as asset protection, taxation, estate planning, the particular type of relationship a buyer will have with another co-owner, and the rights and liabilities of each co-owner.

When a person is taking title to real property in just his or her name (i.e., sole ownership) the person should consider whether this provides the best option. There are multitudes of ways to structure ownership to accomplish a buyer's goals. If estate planning is of concern, a buyer may take title in the name of a living trust, whereby the buyer as the trustee holds title to the property. For asset and creditor protection reasons, a buyer may want to set up a corporation or limited liability company to hold title to the property. By holding title in a living trust or some type of entity, a buyer is given the freedom to control the property as if it was in his or her own name, while still having the advantages of increased protections offered by these forms of ownership.

If a property is going to be owned by more than one (1) person at the same time, there are several alternative ways to take title; however, the three (3) most common types available to co-owners are tenancy in common, joint tenancy, and tenancy by the entireties. Each form of title varies and offers different rights and issues a buyer should be aware of.

The most frequently occurring form of co-ownership is a tenancy in common. Under Florida law, any conveyance to two (2) or more persons is presumed to create a tenancy in common unless a joint tenancy or a tenancy by the entireties is clearly stated on the deed. To create a tenancy in common, only the unity of possession need be present.

Accordingly, tenants in common may acquire their respective interests by separate conveyances, at different times, and in unequal shares. All tenants in common have an undivided interest in the whole property, even though their ownership percentages may vary. As tenants in common, each co-owner of the property has the right to sell, lease, encumber, or devise his or her ownership interest in the property, all without first acquiring consent from the other co-owner(s). Moreover, the ownership interest as tenants in common may be attached and seized by creditors.

Another form of taking title is joint tenancy, which occurs when two (2) or more persons share the undivided ownership of a property with a right of survivorship. In order to create a joint tenancy, the deed must expressly provide for a right of survivorship, or it will be treated as a tenancy in common. With a joint tenancy, if one co-owner dies, his or her interest in the property automatically passes to the other co-owner(s). Therefore, one's interest in a joint tenancy is not inheritable by heirs of that co-owner unless he or she is the last surviving co-owner. In order to properly create a joint tenancy, it is necessary for the four unities (i.e., time, title, interest, and possession) be satisfied, meaning all owners must take title at the same time, through the same deed, and each must own equal shares in the property. If these four unities are severed at any point by the co-owners, then such ownership will be converted to a tenancy in common.

Similar to joint tenancy is a tenancy by the entireties; however, this form of ownership is limited to married couples who wish to hold joint title in the name of both spouses. Under Florida law, a conveyance to spouses as husband and wife is presumed to create a tenancy by the entireties in the absence of express language showing contrary intent. Because marriage is an essential element to the creation of this form of ownership, the divorce or dissolution of the marriage destroys the tenancy by the entireties and converts the ownership to tenancy in common.

Like a joint tenancy, a tenancy by the entireties has a right of survivorship attached to it, and the surviving spouse acquires the whole property upon the passing of the other spouse. Neither spouse can convey any of the property without the approval of the other, and each spouse is considered to be an owner of the entire property. Of important note is that a creditor's judgment against one spouse is not enforceable against property owned as a tenancy by the entireties.

As the article summarized above demonstrates, there are a great number of factors to consider when a buyer is taking title to a property and this is a cursory overview of some of the many considerations a buyer should be aware of and by no means covers all facets of this topic. Because of this, it is important for one to be familiar with the different forms of ownership; Buyers should seek legal counsel from a knowledgeable attorney familiar with this area of real estate.

The information contained in this article is provided for educational and informational purposes only. The content of this article is not and should not be construed as legal advice, an offer to perform legal services on any matter, and should not be construed to form an attorney-client relationship. This article should not be construed as a legal opinion on any specific facts or circumstances. The information contained in this article is intended for general information purposes only, and you are urged to consult a lawyer concerning your own situation and any specific legal questions you may have.

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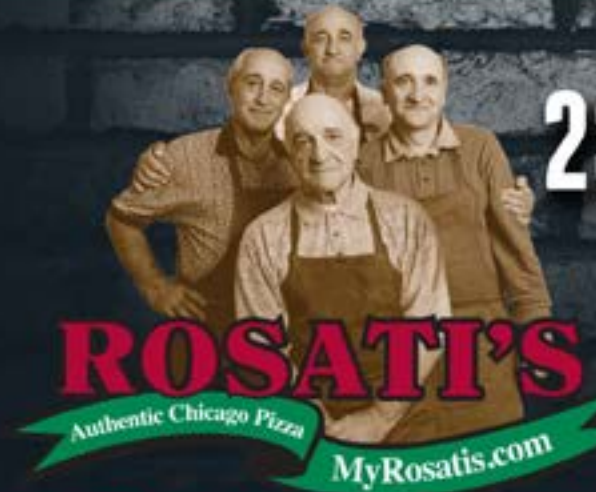
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The Pavich Family is proud to be part of bringing you the Fountain Lake FLASH. We've been Fountain Lakes residents for more than 25 years and have dedicated ourselves to this special community. In the past 25 years we have sold millions of \$\$\$ of properties in Fountain Lakes. We know what works. When you are looking to sell or purchase a home, we hope you'll consider our services. We have a proven track record and we know Fountain Lakes.

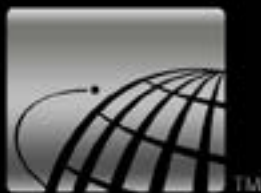
Homes For Sale

THE FOLLOWING PROPERTIES ARE LISTED BY JOE PAVICH SR

| | | |
|---------------------------|---------|-----------|
| 22631 Forest View Drive | Pending | \$299,900 |
| 22619 Island Lakes Dr | | \$399,900 |
| 22550 Fountain Lake Blvd | | \$349,900 |
| 22602 Fountain Lakes Blvd | | \$324,900 |
| 22733 Fountain Lakes Blvd | | \$319,900 |
| 22792 Caroline Dr | | \$359,900 |
| 22679 Island Lakes Dr | | \$399,900 |

Villas For Sale

| | | |
|------------------|---------|-----------|
| 21707 Sungate Ct | Pending | \$279,900 |
|------------------|---------|-----------|



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