



## Welcome to Our New CAM

As your new CAM/Manager, I would like to take just a little section to provide you with my background. I have been a CAM Manager since 1993 and have managed 34 properties at one time consisting totally of over 2000 units. These Associations were in Gainesville, FL and consisted of condominiums and large residential associations. Many of these associations were gated, horse farm associations with large acreage.

Unfortunately, the majority of my job deals with violations of the Declarations of Covenants and Restrictions. The majority of us keep our yards neatly mowed and manicured and have reviewed the Deed Restrictions in that boats, trailers, etc. must be in the rear of the lot, in the garage, or placed at the storage facility. As a part of human nature, we are the first to complain when we see someone else in violation and the first to yell when we ourselves receive a notice and deem it an injustice and that we are being "picked on".

Please understand that I was hired by our Board of Directors to protect our best interest in keeping our property values at their highest, to make sure we maintain compliance, and that we all enjoy a quiet, peaceful, well kept community.

I may be reached by e-mail at [Lindamax5172@hotmail.com](mailto:Lindamax5172@hotmail.com). My work hours are 8-5 Monday through Friday. Like the majority of us, I do not work weekends and like to forget my work when I get off. I hope that each of you appreciates and respect that I work a normal workweek just as you do. I will return e-mails at night, but in regards to phone calls (I can be reached at 624-0048); I would appreciate the 8-5 schedule. While I do reside here in Sweetwater, I would appreciate a phone call, not just dropping by my residence as I do have other schedules to keep.

I enjoy living here at Sweetwater and hope that each of you does as well. The Board of Directors presently still has many complicated legal issues to work out and I hope that you will understand that they are moving at a pace that the legal system allows.

Best Regards,

Linda Maxwell

### Treasury Report

As of August 31<sup>st</sup> again there are still a few homeowners that haven't paid the assessments for 2005. At this time accounts are being turned over to the Association Attorney. All the incurred attorney fees and court costs will be the responsibility of the account holder/homeowner. If you are one of these accounts you must settle yours through his office. You may contact his assistant Susan Hawley at 769-2501 for instructions. I am deeply saddened to be forced into this action however it is in all fairness to everyone who pays their assessments.

Here's how the numbers break down thus far:

<b>Accounts Currently with Attorney</b>		<b>Accounts Past Due yet to be turned over</b>	
Estate claims	2	Partial Balances	4
Foreclosures	4		
New Liens	6		
Payment Agreement	1	Total open accounts	18
Sold/ Closing Co. to settle	1		

Yearly and monthly financial reports are available on the web site, [www.sweetwatervillage.com](http://www.sweetwatervillage.com), or by mail upon request.

Diane Reid



September 2005

Sweetwater Village  
Landowners  
Association  
7224 Bayou George Dr  
Panama City, FL.  
32404

Monthly Board of  
Directors Meeting

Every first Saturday  
Of the Month  
With exception of  
Holiday weekends  
In that case meetings  
Will be held the  
Following Saturday

All Homeowners are  
Welcomed  
And encouraged to  
Attend

Meetings are held at  
the Pavilion

Meetings are called  
to order at 9:00am

We look forward to  
seeing you there!

Fourth Quarter  
Meeting Schedule

September 10, 2005

October 1, 2005

November 5, 2005

December 3, 2005

To RSVP or  
For More Info  
Contact  
Diane J. Reid  
Secretary  
At  
872-8362

The Date is Set  
*Project Picnic Day September 24<sup>th</sup>*

*Come on out and meet your neighbors, have some fun and help the Community, Oh yeah let's not forget you get fed too! There are several projects that need to be done and a little painting, and some general sprucing up. If you are interested please RSVP so we can make sure we get enough food for everyone. At the moment we are considering Subway!*

*YUM, YUM, YUM, COME ON OUT AND GET SOME!*

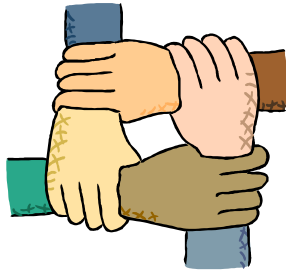
*Many hands make light work, and great things can happen when people come together.*

*Not to mention the savings, when we do the work ourselves,*

*And the pleasure of a job well done!*

*It will be a great day to get together and have some fun.*

We Make a Great Team



**Working together we can do Anything!**

On Line Services

Contact Information

Reserve Pavilion

Report Violations

Update Owner  
Information

Key and Pass  
Request forms

All Association  
Documents  
By-Laws  
Rules & Restrictions  
Covenants &  
Restrictions for all  
Phases  
North and South  
Sweetwater

[www.sweetwatervillage.com](http://www.sweetwatervillage.com)

Moving Forward with Phase II  
In the  
Sweetwater Village Reclamation Project

Historically we have sent out letters requesting violations be corrected. We have asked over and over time and again. Most are willing to make what ever changes are necessary to comply with the Covenants and Restrictions. Our heart felt thanks go out to those of you who have. Then there are those who continue to go against the rules and make it difficult for the rest of the community. This is for you!

Contained in the Associations Documents are the procedures for fines and penalties. Which states the there must be a three person committee, comprised of people who are not on, or related, or employed by the Board of Directors. During our last monthly meeting there were three volunteers, for this duty.

Chairman for the Fines & Penalties Committee: Rick Price

Committee Member: Kevin McVay

Committee Member: Jack Markwood

Once you have received your 3<sup>rd</sup> notice you will then receive instructions and the date and time to which you may attend the hearing and present your case. During the hearing it will be decided if a fine will be imposed and how much it will be. We are not out to single out anyone and are not trying to make life any harder than it already is and if anything its hard. We want everyone to go by the rules that were agreed upon when property was purchased in Sweetwater Village. It is only fare that we all do our best to make our community the best it can be.

When you bought property here you didn't just buy a house on a lot you bought a community and all that goes with it. We have a choice something beautiful or a disaster.

The majority of owners want a beautiful place to live and it has been brought before the board many times that action needs to be taken and some teeth need to be shown to get results. Well this is it fines and penalties, as allowed by the Florida State Statutes.

Bare with us we will be working on a system and program as this is the first committee of its kind in the history of Sweetwater Village.

Thank you, Board of Directors



**Important...**

**Remember  
there's no  
speeding  
anywhere!  
Sweetwater  
Village North  
and South's  
Posted speed  
limits are 20  
MPH.**

**CHILDREN  
AT  
PLAY!**

### **Fall Fun Fest**

**Oh the horror of it! Ghosts, Ghouls, Hobgoblins, Witches, Wolves, Warlocks and all their minions will soon be awakened and on the prowl. Hunting for their next victim, in search of a great treat. We have just the thing for them.**

**It's our pleasure to announce the first annual Fall Festival.**

**To be held at Lake Joanna Pavilion. We will have a hay ride, Pumpkin carving contest, Costume contest, Bon- Fire, and fun and games. We would like to have the pavilion transformed into a simple haunted house. if there is someone who would like to help out with that or if there is anyone who would like to do a game booth or would like to contribute in any way please contact Jennifer Pullen at 522-1176 or Susan Wood at 522-9975 or 866-0119. Let's make it great for the kids and that includes the little monsters that still dwell deep within us all.**

\*\*\*\*\*

**Anyone who has property in the storage yard needs to contact the secretary so she can up date her information.**

**We will be cleaning up the storage yard and she will need to be able to contact you on when this is to happen. Sept. 24<sup>th</sup> during project day is the most likely time for the clean-up.**

**The storage yard is for boat, Rv, utility trailer, and licensed operable automobiles, Not for junk or extra car parts. Notice is hereby given if there is any unclaimed property at which time, clean-up is preformed it will be removed and disposed of at the discretion of the Association. Please contact Diane at 872-8362 before September 24<sup>th</sup>.**

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**It's around the Corner**

**Fall is the Season for Pruning and Planting**

We would like to take this opportunity to thank the residents that maintain and take pride in their homes. I would also like to remind the residents that it is in our Covenants and Restrictions which requires a minimum of four bushes and one tree in the front of each lot, and cars are not to be parked on the grass.

Things have been very lacked in the past, but there will be fines given to the residents that do not comply with the rules. Go to the web site to get your copy of the covenant and restriction for your phase, or contact the secretary Diane J Reid at 872-8362.

It soon will be time to trim back bushes and plant new ones. It is easier for newly transplanted trees and shrubs to get establish during the cooler months dues to not having the stress on the heat and pests that are abundant during the warmer months.

Jennifer Pullen

## Hear ye, Hear ye, all Gather Forth

Elections are upon us

We are now taking nominations for,  
Sweetwater Village Landowners Association, Inc  
Board of Directors

If you know someone you want to nominate or would like to nominate yourself.  
Please fill out and return it to the Association before October 10, 2005.

Results will be announced on November 5<sup>th</sup> 2005

During  
Annual Homeowners Association Meeting

Location  
Lake Joanna Pavilion  
@9:00 am

Should we have more than nine accepting nominees there will be ballots sent out prior to this time so your vote can be counted. Stand and be heard!

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## Notice:

### New Development Coming In

A couple of days ago, President Mike Owen sent out a Board wide e-mail letting us all know that there is a development being purposed for Lake Joanna, all down the south side of Nordic Drive and possibly around the west side of Sweetwater South.

Purposed is 450 plus homes and townhouse lining Lake Joanna, Of course there is to be tennis courts, pools etc. They even went so far as to file a deed for the Lake itself. The statement was made that they would bring Nordic Dr up to standards so the City (City of Cedar Grove) would take it over for maintenance.

The lead engineer has been invited to the next meeting, to answer any and all questions on the up coming project.

**I strongly suggest that anyone interested in this attend the next meeting. Be in on it before it's too late to have your say. Saturday Sept, 10, 2005 9: am at the Pavilion Bring your questions, and you may want to bring a folding chair in case there is a large turn out.**

I have looked into the ownership of the Lake after spending a couple of hours with the people of the property appraiser's office it is my understanding that it belongs to Sweetwater Village. I now have a copy of the deed that was recorded on June 2<sup>nd</sup>.1992. There will be other issues no doubt. Sweetwater Village has been taken advantage of far to many times in the past to allow any further abuse.

Need to make changes to the outside of your Property, add an addition, cut down a tree or build a fence? Be sure to follow the procedures in the documents:

1. Draw up plans concerning your project and show placement, size materials completion time and any other information necessary.

2. Submit your request to the Board of Directors and Architecture committee for approval.

3. Once approval is given, don't forget to check if there is any state or local permits required before construction begins.

Contact  
Architectural  
Committee  
Chairman:  
Jim Hickman at  
747-0515

Happy Hammering!

Failure to receive approval for changes may cause property owner to be subject to legal remedies.

## Fun Bones

### Ever wonder why the chicken crossed the road?

**ARISTOTLE:** It is the nature of chickens to cross the road.

**KARL MARX:** It was a historical inevitability.

**RONALD REAGAN:** What chicken?

**ERNEST HEMINGWAY:** To die. In the rain.

**CAPTAIN JAMES T. KIRK:** To boldly go where no chicken has gone before.

**FREUD:** The fact that you are at all concerned that the chicken crossed the road reveals your underlying insecurity.

**GRANDPA:** In my day, we didn't ask why the chicken crossed the road. We were told that the chicken crossed the road, and that was good enough for us.

**COLONEL SANDERS:** You mean I missed one?!

### Something to ponder...

Why is it that when you're driving and looking for an address, you turn down the volume on the radio?

Why is lemon juice made with artificial flavor, and dishwashing liquid made with real lemons?

Are part-time bandleaders semi-conductors?

Can you buy an entire chess set in a pawn shop?

Daylight savings time - why are they saving it and where do they keep it?

Did Noah keep his bees in archives?

Do pilots take crash-courses?

Do stars clean themselves with meteor showers?

Do you think that when they asked George Washington for ID that he just whipped out a quarter?

### Something silly...

This duck walks into a convenience store and asks the clerk, "Do you have any grapes?" The clerk says no, and the duck leaves. The next day, the duck returns and asks, "Do you have any grapes?" The clerk again says no, and the duck leaves. The day after that, the duck walks in the store again and asks "Do you have any grapes?" The clerk screams at the duck, "You've come in here the past two days and asked if we had any grapes. I told you no every time that we don't have any grapes! I swear if you come back in here again, and ask for grapes, I'll nail your webbed feet to the floor!!" The duck left, and returned the next day. This time he asked, "Do you have any nails?" The clerk replied, "No," and the duck said, "Good! Got any grapes?"

\*\*\*\*\*Advertisement\*\*\*\*\*

# LOOKIN' GOOD

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Ken Meer - Owner  
1535 S. Kimbrel Ave.

Serving Bay Co. Since 1969  
Panama City 32404

**HOPE THIS  
PAGE BRINGS  
YOU A SMILE  
AND A  
CHUCKLE**

**IF YOU HAVE A  
JOKE OR  
FUNNY STORY  
YOU WOULD  
LIKE TO  
SHARE PLEASE  
SUBMIT IT TO  
THE  
SECRETARY.**

**WE ARE ALSO  
INTERESTED  
IN YOUR IDEAS**

# Sweetwater Village Quarterly Newsletter

## Up coming events and Special Notices within.

### Please Read Carefully!



Sweetwater Village Landowners Association, Inc.  
7224 Bayou George Dr.  
Panama City, Fl. 32404

**Nomination Ballot  
Board of Directors of SWVLOA  
Fiscal Year 2006**

September 1, 2005

Board Member: 1 \_\_\_\_\_

Board Member: 2 \_\_\_\_\_

Board Member: 3 \_\_\_\_\_

Board Member: 4 \_\_\_\_\_

Board Member: 5 \_\_\_\_\_

Board Member: 6 \_\_\_\_\_

Board Member: 7 \_\_\_\_\_

Board Member: 8 \_\_\_\_\_

Board Member: 9 \_\_\_\_\_

**REMEMBER THESE BALLOTS MUST BE RETURNED BY OCTOBER 10<sup>TH</sup> 2005.  
ANY RECEIVED AFTER THAT DATE CANNOT BE CONSIDERED.  
YOU MAY DROP THEM IN THE WHITE MAIL BOX LOCATED ON NORDIC DRIVE  
RIGHT PASSED THE PAVILION ENTRANCE.**

**OR MAIL THEM TO:  
SWVLOA  
7224 BAYOU GEORGE DRIVE  
PANAMA CITY, FL. 32404**

**THANK YOU!**