



Sweetwater Village Newsletter

July 2005

Vol. 2

Message from the President

Attn: Landowners

You may have noticed the grass getting tall and trash piling up on the roadways and inner roads of the subdivision. As of July 1, the association no longer has CAM or Maintenance services thanks to the resignation of Brett Burmann. This has placed a burden on the board in trying to find a replacement at least for maintenance since we are in the busy season for grass cutting and pavilion/recreation area use. As you can imagine, just in the last few weeks, not having maintenance is beginning to show its ugly side!

The pavilion area has been abused by those who continue to break locks off the bathroom doors and the main gate as well as bringing glass bottles onto the beach area, not to mention having parties and not cleaning up after themselves. Some of the board members who were willing and able took it upon themselves to secure the area ahead of the recent hurricane. Thanks go out to Diane for heading that up.

Rest assured YOUR assets and amenities at the pavilion were protected to the best of our abilities, even as we tried to secure our own properties. It still is a shame the way some people treat OUR recreation area. I've heard the argument that "I never use the pavilion, so who cares?"

I regret that is the attitude of some, but as seen by the recent use of the area, I can say that most are using it at some point, so I just kindly ask that you treat it as if it was your own yard.

YOU AND I ARE PAYING FOR ITS UPKEEP whether you use it or not!

Lastly, it seems we have a lot of home sale signs going up (along with the prices). While this is good for Sweetwater's property values, one could say that things are going in the right direction. Our website is highly used and was recently commented from an outsider that the site is being copied by other area associations as being very informative and user-friendly. I tend to agree and am glad to get the compliment for us. Use it today to send comments and/or suggestions and yes, even complaints! It's obvious that the new prospects of our community see what we are seeing...a nice, affordable, well-kept place to retire or raise a family. Thanks so much to those that are keeping up their lawns, using our boat/car storage area, and just overall trying hard to abide by the covenants and restrictions you agreed to when moving into Sweetwater. It is noticed! I want to welcome all of our new neighbors and invite you to our next board meeting on Saturday, August 6.

Have a great summer!

Mike Owen

* Up Date from the Secretary

Hi Everyone,

Seems the summer is in full swing and the heat is on. Now's the time to start wishing it was cold again. Things are turning green and growing like weeds. Oops those were weeds. Anyone need any extra let me know, I have all you could possibly want and they're for FREE!

There have been a couple of changes in and I would like to tell you about them.

As of June 15th, Joan Ellis-Jones has resigned as an officer of the Board of Directors. I look forward to continuing her work as Treasurer. I have received all the books and materials pertaining to the office of Treasurer and have set up my office, and am looking forward to helping you in anyway that I can. I'm still the Secretary and still available to you in that capacity as well.

Those of you that have met me or requested my help either by phone or e-mail know that I do my best to resolve the issue's brought to me, in a calm and rational manner, I intend to approach the duties as Treasurer in the same way.

As always you may reach me through the web site. www.sweetwater.com, my home phone is 872-8362, or you can drop a line in the mail box located at the entrance of Sweetwater South. I look forward to working with and meeting everyone as I go.

Diane Reid

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!

Treasury Report

As of June 30th there are still a few homeowners that haven't paid the assessments for 2005. This number is drastically lower than previous years. If you haven't paid yet now is the time to take action. Interest is accruing daily and the point to which the accounts will be turned over to the Association Attorney is going closer and once this happens I will be unable to do anything on your behalf you will have to work things out with him not to mention the extra fees that will be added to the accounts and lawyers can get quite pricey.

Here's how the numbers break down so far:

Accounts Currently with Attorney	Accounts Past Due yet to be turned over
Probate and foreclosure 1	Being paid by Estate 1
Bankruptcy and foreclosure 1	Certified Letters 18
Liens and foreclosure 4	Dated payment 4
Liens 3	Total 23
Payment agreement 1	
Total 10	

Out of the actual 22 certified letters that went out, 7 have been returned, 8 have paid in full. There will be another attempt to contact the over due residents before they are turned over to the Attorney's office for collection. Please if you haven't paid now's the time to do it. Yearly and monthly financial reports are available on the web site, www.sweetwatervillage.com, or by mail upon request.

Thanks to the hard work of Joan Ellis-Jones in the past three years we are looking at the best financial year that Sweetwater has seen in a long while. I'm please to announce that we now have a reserve account with a balance of \$2,459.00 look at it as Sweetwater's savings account this money will be accumulated and saved for emergencies repairs or one day special projects. We are on the right track to having a very special place to live.

There are still a few issues to work out and the future to plan. All in all we are on the right track and moving forward to a better Sweetwater. Come to the meeting a help us plan.

Thank you for your continued support and dedication to making it happen.
Diane Reid

ATTENTION PARENTS Safety of Our Neighborhood

There have been several news reports on Sexual Predators and the overwhelming number of them living in the Bay County area as of late. We have received several requests for the website that allows anyone to check their surrounding area for potentially dangerous people close by. Here is the web address for anyone who's interested. Go to:

<http://www3.fdle.state.fl.us/sopa>

Once there click on search and that will take you to the proximity search engine where you enter your address and how far out from your home you want to search. It will list any offenders registered that live with in the zone you specify. This is just so you can be mindful of your surroundings. Please remember these people have paid the price society imposed.

← Employment Opportunity

We are taking bids for the maintenance position here at Sweetwater Village. Anyone interested in the position should contact the Secretary for full details and instructions.

Some of duties will be:

*Mowing and weed-eating along Bayou George Dr., Nordic Dr, all common areas, easements along side of all reserve areas (includes ditches).

* All above areas kept free of refuse.

*Entrance signs and Flower beds to be maintained, weeded, mulched, watered, and new plantings when needed.

*All common Shrubs, Bushes, and trees to be maintained, hedged, trimmed, and watered.

*Lake Joanna, Lake Suzanne resident's side, weed-eating to be done once a month, island twice during growing season.

*Pavilion area free of refuse, trash cans to road twice a week, bathroom cleaned and stocked once a week during the summer months and as need during the winter. **All supplies provided.**

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 North's Phases
Also for Sweetwater South

www.sweetwatervillage.com

For More Info Contact

**Diane J. Reid
Secretary at
872-8362**

**Bids need to be in by July 29th
To be considered**



Important...

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

**CHILDREN
AT
PLAY!**

On Going Projects

Speed Humps have hit a bump!

Heather Edmundson reported at the last Directors Meeting that Keith Bryant the Bay County official that she has been working with in the process of getting speed humps installed in the North section of Sweetwater informed her that the project had been put on hold due to the fact that he was in the process of turning over the care and maintenance of the roads to the City of Cedar Grove and it would be up to them to install the humps. We will be putting in calls to the different office to ascertain what needs to be done next to get this project back on track. Watch for updates to come.

Traffic Barricade's for Lake Joanna Speedway Jammed once again!

Due to the fact that our former CAM took our maintenance man with him there is going to be another delay in the installation of the barriers. This project is up front and will be completed just will be a little longer in coming. A plan of action will be discussed at the August 6th meeting.

Community Message Center

This too has changed hands and a plan of action will be discussed at the August 6th meeting. Stay tuned.

For Your Consideration

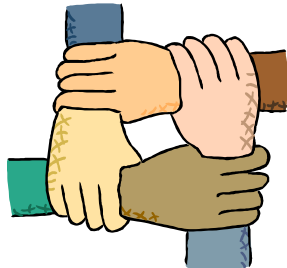
We could use some help in accomplishing up coming projects and with on going ones as well. As you can see from the above list. There are things that can be done with out any skills but there are those projects that need some know how to bring forth completion of an asset the whole community will be proud of. We are looking at planning a project day, complete with picnic, fun and games and of course there's always the refreshing lake to take a dip in.

If you have carpentry skills and are willing to donate a little time and effort for a great day with your neighbors and a Job well done, please consider it and contact the Secretary some planning will be needed so let us hear from you. All the food and fun will be supplied along with all the supplies needed to complete the projects. (Some tools may be need)
Possible projects list:

1. Install Lake Joanna Barriers
2. Build and install Community Message Center
3. Paint Lake Joanna sign
4. Weed Beach area

I'm sure there are other things that could be done if anyone has any suggestions please let the Board know. There is plenty of time to plan we hope to have a project day towards the beginning of fall when the weather is a bit cooler. We would like to plan early so we can arrange for food and beverages and possibly a little fun for the kids.

The secret to having a great community is pulling together and working together to make something that we all can be proud of. The potential is great and the possibilities are endless can't you see them I can and I hope that you do to.



Working together we can do Anything!

From the Webmaster

A few changes to your Sweetwater Village website; the latest amendment can be found in the covenants section, bylaws; Change in the officers and contact section Secretary/Treasurer; and finally the pavilion may be reserved for ½ days to facilitate more owners using the facilities.

WEB SECURITY is a concern for everyone using web based services. If you receive an e-mail from any company requesting you update your financial information, no matter how authentic it may look or even if it gives a link to click on, be very cautious. Criminal minds can create a look a like web page to mimic your bank or credit card Company just to get your account numbers. A good rule of thumb is to contact the bank or financial institution by phone or in person. By the time you realize that someone has your card information they are through with yours and moved on to another one. Then you have to try and clean up the mess. We are talking tons of paperwork to prove the loss. If this happens don't wait, contact the State Attorney immediately.

Just some words of wisdom for you to think about

Vance White

Community Bulletin Notice is being Given

The Association is moving into phase two of Sweetwater's reclamation. Phase one (COLLECTION OF ASSESSMENTS) is close to being a total success again thanks to Joan Ellis-Jones.

Now the biggest problem is compliance with the Covenants and Restrictions. Up to this point the Board has written letters, begged, pleaded for everyone to abide by the rules everyone agreed upon when the purchase of your home was completed. I urge you now to get out your copy of the **Covenants and Restrictions**. If for some reason you can't find them or you never received them. You can find them posted on the web site. For those of you who do not have web access please contact the Secretary and she will see to it that you get a copy of all the Association Documents.

Be warned there are provisions in the Associations Documents that provide a remedy to the association for residents who do not follow the rules. Namely fines and penalties levied for non-compliance with the covenants. The Board can also go in do the clean-up and charge the homeowners for the work done.

At this time the largest violation on covenants and restrictions is with lawn maintenance. We have some truly beautiful lawns here in Sweetwater, North and South and the majority as a whole keep the yards looking neat and clean. **However for those few who do not maintain their yards on a regular basis this is a wake-up call.**

We will be getting a new CAM in the near future and they will be instructed to work on this issue until we no longer have the eye sore's that plague our community. If for some reason you are unable to care for your lawn you need to contact the Board and let us know we may be able to arrange some help for you.

The majority of the residents of Sweetwater want a beautiful neighborhood to live in and that's why we chose to live in a managed community we pay our assessments and they want to see it happen. The Board is committed to taking the necessary to accomplish this. We do not wish to step on anyone's toes or hurt anyone's feeling but this has got to be done and no doubt there are going to be some upsets.

When the net is cast there are bound to be a handful of little fishes caught along with the big ones. If you feel you have been targeted by mistake please don't get mad and upset, just contact the CAM and explain your situation there is nothing that can't be worked out. We will be implementing some sort of tracking system so we can tell who is in compliance or not. There are going to be bugs in a new system, be patient and try to look at the end result that we are working so hard to achieve.

HELP WANTED

There are now three
Seats open on the
Board of Directors for Sweetwater Village

Come and work with us to make our Community the best that it can be.

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.

4. Happy Hammering!

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

Fun Bones

Something Gross...

A guy sits down in a Cafe' and asks for the hot Chile.

The waitress says, "The guy next to you got the last bowl."

He looks over and sees that the guy's finished his meal, but the chili bowl is still full.

He says, "Are you going to eat that?"

The other guy says, "No. Help yourself."

He takes it and starts to eat it. When he gets about half way down, his fork hits something. He looks down sees a dead mouse in it, and he pukes! the chili back into the bowl.

The other guy says, "That's about as far as I got, too."

Mind Bender...

3 guys go for dinner; each buys a \$10 steak. At the end of the meal, they collect \$30 between the three of them to cover the cost of the meals and gave it to the waitress. She goes back to the cash register, where the overlooking manager says "Those dinners are discounted; you need to give them \$5 back." So the waitress gets the five dollars, and returns to the table. Not knowing how to split \$5 between the three of them, she gives 1 dollar to each of the three patrons, and kept two for herself.

Now if you do the math, together they paid \$30, got \$3 back meaning they only paid \$27. The waitress kept \$2. This totals \$29. Where did the last dollar go?

Something to ponder...

Why isn't phonetic spelled the way it sounds?

Why are there interstate highways in Hawaii?

Why are there flotation devices under plane seats instead of parachutes?

Why are cigarettes sold in gas stations when smoking is prohibited there?

Why do fat chance and slim chance mean the same thing?

If you can't drink and drive, why do you need a driver's license to buy liquor, and why do bars have parking lots?

Do you need a silencer if you are going to shoot a mime?

Have you ever imagined a world with no hypothetical situations?

How does the guy who drives the snowplow get to work in the mornings?

If 7-11 is open 24 hours a day, 365 days a year, why are there locks on the doors?

Something silly...

Sherlock Holmes and Dr. Watson went on a camping trip. As they lay down for the night, Holmes said: "Watson, look up into the sky and tell me what you see."

Watson said, "I see millions and millions of stars".

Holmes: "And what does that tell you?"

Watson: "Astronomically, it tells me that there are millions of galaxies and potentially billions of planets. Theologically, it tells me that God is great and that we are small and insignificant.

Meteorologically, it tells me that we will have a beautiful day tomorrow. What does it tell you?"

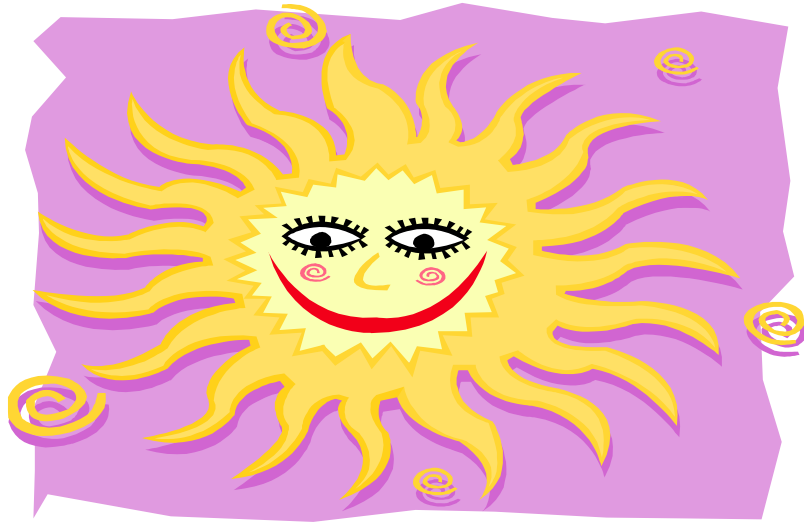
Holmes: "Somebody stole our tent."

**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
Important Notices within.
Please Read
Carefully



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