Lakeside Terrace, 24 Sunrise Lane, Fruitland Park, Fl 34731 February, 2022 www.lakesideterrace.net seagull_news@yahoo.com



Exercise with Peg 7 A M - 8 AM

Water Aerobics 11 AM

WII Bowling 1 - 3 PM

Bingo 5 - 9 PM

Tuesday

Chair Yoga 9 AM

Billiards 1 PM

Bid Euchre 1:30

Wednesday

Exercise with Peg 7 AM - 8 AM

Sewbirds 9 AM - 2 PM

Euchre 9:30 AM - 12 PM

Water Aerobics 11 AM

BOWLING at AMF Leesburg 12:45

Not Your Grandma's Bingo 6:30 PM

Friday

Exercise with Peg 7 AM - 8 AM

Chair Yoga 9 AM

Water Aerobics 11 AM

Grandma's Bingo 11 AM

Book Club 2 PM (2nd Fri.)

Billiards 1 PM - 4 PM

Thursday

Shuffleboard 1 PM

Mah Jongg 1 PM

Hand, Knee, & Foot 6 PM

Sunday

Euchre 6 PM

Billiards 1 PM - 4 PM



Manager's Corner

Pool repairs are complete. We are currently having the heater maintenance completed to hopefully keep the temperature stable. We have

identified the Wi-Fi issue in the clubhouse and it will be fixed before the end of January. We are looking forward to karaoke afternoons. If you



see Tommy be sure to give him a high five for all the hard work he has done to keep the community going. Yes, I also would like to take a moment and remind everyone that COVID-19 is in our community. Please be careful and use good hand washing and common sense to keep yourself and those around you safe and healthy.

Hope Clark

Administrative Assistant



The FMO has been in existence since 1962 protecting the rights of manufactured home owners. Just recently the office in Largo, Florida was dismantled.

The FMO Board of Directors recently went through a search process to explore staffing options to take the organization into the future. A due diligence interview process with Partners in Association Management took place and they have been hired to take over the operational duties effective 2021.

The firm has a strong reputation among its client

associations as well as its staff. Read more about the transition and FMO's new Executive Director, Lisette Mariner, CAE in the latest edition of the FMO Magazine.

On Thursday, Jan. 20th, the FMO monthly meeting took place at the Cypress Creek Mobile Home Park in Leesburg. It was well attended and included myself and Ron Grove, as well as 4 other residents of our community.

The main topic of discussion was presented by Professional Insurance Systems of Florida. Two representatives, Tucker Demuth and Will Palmer presented a lot of information about homeowners insurance. They were very knowledgeable and answered a multitude of homeowners questions. They also can provide information about VA benefits to Veterans, Estate Planning, Cremations, Final Viewing Preparations, Wills and Trusts, Annuities, CD's, Life Insurance and more. They are willing to give a presentation to homeowners of mobile park communities. I have requested them to contact me and anticipate setting up a seminar in the future. Details will be provided when a date is determined.

They were apprised of our recent Tie Down Program. Not only could this possibly offset money expenditures for insurance, but they also indicated that FMO members typically qualify for a 25% or more discount off of current insurance rates. So signing up for \$25.00 a year or \$65.00 for 3 years to become an FMO member has significant additional benefits.

We currently have 10,039 FMO members. Unfortunately 373 of those members are on an existing 90 day grace period, as their membership renewal date expired 12/31/2021. Each park rep will be receiving a list of those individuals. Please be apprised that I will be reaching out to you and hope you consider renewing. Thank you. Stay safe during these difficult times.

If you have any questions, or want to join the FMO, please contact me at +14147379200, or by email at karenkellen1954@gmail.com



I am certain I will get very little argument that I am some kind of idiot. So, just to compound that belief I am going to admit publicly that I have really enjoyed the weather the last few days. The cool weather, not so much the rain. My blood is a little thinner than it used to be, I had to throw on a little heavier shirt than I would have a few years ago. I just enjoy wearing long pants, sweatshirts and my LL Bean ducks. Cool morning air wakes me right up and I actually enjoy being outside. I am sure the lack of humidity is a big part of it also.

I want to thank everyone for attending the Annual meeting on January 11th. Your involvement is critical to how we are able to function. Your new Board consists of the following- 1st VP Kim Desrochers, 2nd VP Joe Feltner, Treas. Will Johnson, Sec. Bob McDermot and Pres. Robin Sexton.

Couple of items I would like to discuss this month. First is CPI, Consumers Price Index and Market Rate. Terms I presume most of you have heard around the Park recently. Someone suggested it wouldn't hurt to go into a little a explanation about it since it does have an effect on us. In Florida there are two methods that Parks use to calculate their increase in lot rental every year. One is the CPI and the other is Market Rate. CPI is the Consumers Price Index that is calculated throughout the year by the US Department of Labor to measure average change over

time in the prices paid by urban consumers for a market basket of consumer goods and services. Basically how much more things cost from year to year. The other method is Market Rate. Defined as the total rate of rent, as reasonably determined by the landlord including component parts of rent such as base rent, fixed and or indexed rental adjustments and all rental adjustments for Taxes and Operating Expenses for the Buildings, taking into account Landlord contributions. Obviously, a little more complicated. Simply put it is what the Landlord reasonably determines is the cost of shared expenses, reasonable rate increases and other necessary costs. The CPI is computed several times a year. The final percentage of increase is what is used to assess the increase in rent. Market Rate is computed by the Landlord and passed on to the tenants. We are a CPI park. As such our lot rent is fairly predictable however it does not leave any room for appeal. Market Rate is calculated by the Landlord but leaves room for appeal and adjustment but not an easy process. Over the past few years our rent increases have fluctuated around 1 - 2 %. This year we got hit with a 5 % increase, not our usual. Parks around us and in the ELS portfolios that are Market Rate got hit with much more. Many of them have worked out Rent increase agreements to be 2 - 3% each year for 3 or 4 years. If we were Market Rate our rent would be progressing at a much faster rate. Our status as a CPI park was established years ago when the Park first opened, long before ELS. It is spelled out in our Prospectus which hasn't changed much since the '80s. Our Base Rent Increase is spelled out in your *Prospectus Sec* VIII, sub C. Increases in Base Rent. The minimum is 5 dollars per month or the CPI, whichever is greater. During our negotiations there



were some comments that we could negotiate a lower percentage. Nope, our Prospectus / Contract is pretty clear on that. Our Negotiating Committee did try to negotiate this but ELS was not going to consider it. Discussions with the attorney we hired also stated that there was very little chance of getting a court to consider anything outside of the Prospectus. Our only recourse would be to rewrite the Prospectus, an intensive, expensive legal process requiring input and acceptance from the State and cooperation of ELS. We could try to change to a Market Rate, but that would cost us more in the long run. Based on surrounding parks we have one of the lower base rates. This is not comparing to Resident owned parks, a different animal. We could buy the Park From ELS. It would definitely save on our lot rent but the sharing of the cost of the mortgage might make it a little pricey. One good thing that the Negotiating team found is that we received our Proposed Rate increase in September; this is computed for August. There are 4 more months in the year. Prior to ELS purchasing the Park changes in the CPI rate was taken into consideration and adjusted. ELS was not doing that. We received an adjustment this year and ELS is conducting an audit for prior years. Consider this, this year the adjustment was in our favor. Future years may not be.

Finally, one of the items on the HOA agenda for this year is to try and decide exactly what kind of HOA "animal" do we want to be? Should we be an amoeba, a single cell animal just kind of floating around. A wolf, intelligent, agile, adaptable, and strong? Or a platypus, a collection of different parts not really fitting in anywhere? Here are the questions to each of you: What do you want from the HOA? What do you want the HOA to do? How do you want it

to operate? What is the purpose of your HOA? We will be designing a survey for your input. As always your comments and suggestions are wanted and needed. Please forward these to lakeside-terracehoa@gmail.com. We hope to have lots of discussion on this issue in the coming weeks. At least until it warms up.

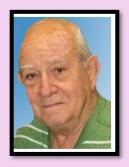
2022 HOA Board



Robin Sexton, President



Kim Desrochers, 1st VP



Joe Feltner 2nd VP



Bob Mc Dermott, Sec.



Will Johnson, Treasurer



Negotiation Committee

Kimberly Desrochers, HOA 1st VP Negotiations Committee Chairperson

Good Morning, LST Residents.

We held our final negotiations meeting with representatives from ELS on January 14th. We're pleased with the results of this year's negotiations and hope you all are as well. We began this process in October and worked tirelessly to bring you the best outcomes we felt we could. There were compromises made on both sides. The negotiations were a pleasant experience and my team and I truly enjoyed working on them and with ELS. I personally feel we made a lot of progress and we have a bright future moving forward toward better understandings and communications. If you have any questions, concerns, or comments, please feel free to reach out to me. We will be meeting with our ELS counterparts again in a couple months for updates.

- There will be a ZERO increase to the dock rate for 2022 (those who paid the new rate for January will be reimbursed)
- There will be a ZERO increase to the storage yard rate for 2022 (those who paid the new rate for January will be reimbursed)
- An earlier adjustment to pass-through taxes
- Solved a storage issue at no cost to Residents, HOA, or Social Club
- A \$1,000 check towards Books, DVD's, Games, etc. for the Library upon its completed renovation

- There will be an ELS sponsored and paid for full dinner for all residents some time in March (tentative) as a good will gesture.
 We're moving onward and upward with positive vibes and in good faith
- Solar lights will be installed at the dock
- Boat Cleats will be available soon at the office for those who already don't have them and or would like to replace theirs. Just let the office know you would like to have Tommy install you a set.
- The Library construction will begin shortly.
 We are simply waiting on the engineer to sign off on the plans. They estimate about two weeks from today's date.
- The pool project/expansion will be completed and is as follows: an entire new 6 foot wrought iron fence, two new gates that will automatically lock each night at sundown, and a 4 foot deck expansion
- Per our request, ELS is conducting an internal tax audit for years 2017-2020. Those results are expected to be completed sometime in February. They will report their findings when it's complete
- The Billiards tables are scheduled to be recovered

Finally, on a personal note, I would like to thank my team; Deborah Brown, Joe Feltner, and Jerry Kowalski, for hanging in there and for putting up with me while we got this done. I'd also like to thank Carol Roberts. A giant thanks to our previous Board, Robin Sexton, Will Johnson, Darrell Diluzio, Jim Feltner, and Darlene Stodola, for all of your support and help. You are all greatly ap-



preciated! On a final note, thanks to all the residents who reached out whether known or unknown to give me advice, words of encouragement, letters, proposals, documents, etc. I truly appreciate each and every one of you.

"Alone, we can do so little; together, we can do so much." - Helen Keller

The Social Club

Karen Kellen, President

Well things were slowly getting back to the new normal, and then the Omicron variant hit in Dec. and continues to have a dramatic effect on people all over the world. As many of you traveled for the holidays, I'm sure you experienced the same fears, restrictions, and changes in the way we socialize.

It unfortunately has taken a toll on our community. The clubhouse remains open, however the majority of social activities have been canceled until further notice. Fortunately, we can still use outside amenities. The pool was closed for repairs from January 24 to 27. Now the water temperature is low due to the cold weather. Shuffleboard players continue to get together sporadically, as weather does play an issue.

As of now upcoming events are still pending:
Feb. 13th - Super Bowl Sunday
Hosted by Daryl Diluzio and Dianne Henry.
A great day of football fun.
Details to be posted on Facebook and in the

Details to be posted on Facebook and in the kiosks.

Feb. 14th - Valentine's Day Celebration
Party to the music by LARRY DEE
Details are available in Kiosks, Facebook and

clubhouse bulletin board.

Feb 26th and 27th

Lakeside Terrace Community

Tag Sale

Martha Grove is acting chairperson. She will be coordinating all of the activities. If you have any items to donate to the Social Club tables, please store them until the week of the Tag Sale. You will then be apprised of where to donate them. Storage is presently an issue, which brings me to my next issue.

Social Club meets on the first Tuesday of every month in the clubhouse at 7 p.m. Meetings usually last about an hour and are followed by cake and coffee.

Any new residents who would like to join Lakeside Terrace Facebook can contact the administrators, Karen Kellen, on 414-737-9200 or Barb Stodola on 262-501-1351.

Social Club dues are \$12.00 per year per person, which funds activities, dinners, entertainment and services to everyone in the community.

Until further notice we ask everyone attending Social Club Meetings to wear a mask.

Sew Birds Mary Ann Paquette

We will start a sewing project on the first Wed. in February. Debbie Porterfield will be coming to teach a wallet class. She has a list of the supplies that you will need if you are going to participate in the class. She also has purchased the hardware for the wallet and you can purchase the hardware from her. She has put together a kit. If you are not going to do the wallet class you can bring your machine and whatever you would like to work on. Thank you.

8 Tips to Be Healthy in Winter

Mary Burel

We're so fortunate to spend Winter months in Florida with sunshine and blue sky

days. To not be at the mercy of frigid weather that keeps us indoors is why so many prefer the balmy climates of the south. But there are

steps we can take to optimize our overall health while enjoying the sunny warmer days.

Even though there's no snow on the ground to hinder an exercise routine, staying active is a challenge at times. So enjoy purposeful activities, especially outdoors for our benefits of fresh air to refresh mind and body as well as receiving natural Vitamin D which contributes to overall vitality. Some beneficial and simple activities are walking briskly while carrying hand weights and stopping occasionally to do some curls. Try doing leg lifts before rising from bed in the morning or crunches and some toe touches while watching TV. Add in few stretches daily for better mobility.

A daily routine of hydration involves being aware of the amount of water you are consuming daily. It's recommended to have an 8 ounce cup of water first thing in the morning on rising. During the day the optimal amount of water recommended is half your body weight in ounces. To really enhance your routine, squeeze in the juice of half a lemon. It helps purify your blood and also enhances your electrolytes and calcium levels with the Vitamin C. Herbal tea is a liquid with incredible benefits, especially if you replace a soda with the tea.

For long term overall health what you eat is paramount. It's been said "Make food your medicine and your medicine your food". Winter is a good time to indulge in colorful foods like seasonal citrus and vegetables. Shopping for organic produce at the farmers market insures that it's been grown locally and is full of nutrition that'll supply your body with the ability to improve your immunity and health. Oranges, grapefruit and lemons are plentiful in winter and full of Vitamin C. Winter squash and sweet potatoes supply Vitamin A. While you're shopping, grab some local honey to help boost your immunity against allergies.

Adding a probiotic to your daily routine anytime has many long term health benefits that start in your gut. Doctors are now learning the gut is where health begins. Probiotics directly affect the state of your gut microbiome.

Along with eating more fresh fruits and colorful vegetables comes watching out for and limiting sugar laden foods. Sugar, whether in sweet desserts or hidden in condi-

ments is not a friend of good health in that it feeds the bad bacteria which disturb our gut microbiome. It negatively impacts both our moods and energy and ultimately our goal of good health.

Winter and the New Year are often synonymous with weight loss goals. Activity levels, calories, and sleep amounts help or hinder that goal. More activity, less calories by way of limiting sugars, white flour foods, and adding more water to your diet with an earlier bedtime can help you reach weight loss goals over time.

For life's stresses and anxiety, meditation and breathing techniques as well as journaling our



thoughts have been shown be effective. Closing your eyes, counting and concentrating on breaths in, breaths held, and breathes out is a powerful technique. One method is a count of 4 for each inhale and exhale.

Finally, at the end of a wonderful and fun day, a good night's sleep is a well deserved reward. There is nothing like the exhilaration of waking well rested and feeling invigorated to meet the blessings of a new day. To optimize your sleep, aim for an early bedtime in a cool, completely dark room after having eliminated blue light from computers, TV and electronic devices two hours before your bedtime. Deep sleep helps to detox the brain, clean up the lymphatic system and renew your immune system.

Enjoy your winter in your best (health and vitality.

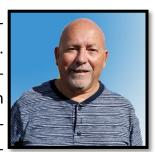


A special birthday wish this February go out to George Bagley, Nancy Barcus, Doris Buyarski, Maryanna Foster, Ron Grove, Martha Kelley, Sandi Kinser, Carole Kolbe, Nancy Miles, George Mosher, Louise Redmond, Shirley Smith, Lou Ann Stodola, Carole Trimboli & June Van Amberg. May your day be filled with sweetness and joy!

Meet your Neighbor

Darlene Stodola

The new owner of 45 Wintergreen Drive is Gary Snyder. Gary moved here from Hastings, Michigan near Gun Lake. He retired from Flex-Fab, a silicon hose manufac-



turer. This company makes coolant hoses for cars, heater cores for heavy trucks and aircraft ducting. Gary spent 43 years with this company, 21 years as a production assistant on the floor and the last 22 years in an office position of scheduling work projects for 3 shifts of workers in his division. He was sent to Juarez, Mexico for a 6-month term to help set up a Flex-Fab division there. While there, he lived in El Paso, Texas.

Gary's hobbies include: some gardening, flea markets, enjoying audible books, especially crime mystery novels, and going to the beach. He also owns a 5th wheel 40 ft. camper. He loves to go back to Michigan from Memorial Day to Labor Day to camp at the lake.

Gary is from a family of 3 brothers and 1 sister. One of his brothers is Rusty Snyder, who has been a resident here at LST for a few years. Gary's birthday is in August and his phone number is 269-953-4851. Welcome to Gary Snyder.





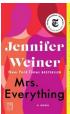
Turnin' Pages



Carol Roberts

I belong to a lot of book clubs, so it's sometimes a challenge to remember which book a group is discussing. My most recent faux pas involved a book featuring sisters as the protagonists; I had to ask "is it the one where one sister is passing for white," or "is it the one where one sister pretends to be dead?" Well, as entertaining as those novels are, it was neither of those! But my dilemma got me thinking. Technically, books about sisters is not a genre, but it's definitely in my wheelhouse. I'm one of three sisters with no brothers, a mom with two daughters and no sons, a niece with one lonely uncle. Why not review some books about sisters?

The first, Mrs. Everything, by Jennifer Weiner, has a deceptive title. Title character Jo Kaufman is not a woman who has everything, but one who spends her life trying to be everything she isn't. Jo and Bethie Kaufman grow up in the 1950s attempting to navigate the vagar-



ies of a changing society and the tragedies of their personal lives. When their father dies, their mother has to work to support them and becomes more and more distant and neglectful of the girls as the story unfolds. With their father gone, Bethie is at the mercy of their uncle, and it is up to Jo to intervene in the escalating sexual abuse. Older sister Jo, despite taking on responsibilities beyond her age, cannot please her mother. Jo is too tomboyish, too unfeminine, too, well, gay, as we would recognize today. While her mother realizes Jo's difference, she cannot accept it, and Jo spends her young life trying to satisfy her mother's standards. Eventually she marries a man, has a child, and steps into a world in which she is an alien. Bethie, although at first the perfect daughter, becomes caught up in the 60s' counter-culture. She lives a hippie lifestyle, joining a commune, using drugs, and hooking up with numerous partners. Jo is forced to become Beth's rescuer from drug overdose to sexual escapade, sacrificing her own goals and dreams. Weiner's novel covers five decades of the sisters' lives, during which each is more and less happy, more and less successful, and more and less at peace with themselves. At the last, they are able to find a comfortable place for themselves as friends and sisters.



The Vanishing Half by Brit Bennett is the one where one sister passes for white. Identical twins Desiree and Stella Vignes can't wait to escape their boring, small town, 1950s life. Born in Mallard, Louisiana, a town founded for and peopled by light-skinned African-Americans, the

twins are raised by their mother after their father is murdered. After moving to New Orleans, the girls live together for a while until Stella wins a secretarial job by passing as white. Joining her boss, she leaves her sister behind and moves to Boston where they marry and have a daughter, Kennedy. After securing a job with the FBI, Desiree moves to Washington DC, where she marries, too, to a dark-skinned man; they also have a daughter, Jude. As the chapters alternate between 1960s and 1980s, the sisters' lives begin to converge again. Desiree leaves her abusive husband and returns to Mallard where she becomes involved with a bounty hunter hired to find her. He hides her whereabouts from her husband, though, and eventually locates Stella. Stella's life is complicated by the strain of hiding her past from those around her. When a black family moves into her Brentwood, LA, neighborhood, she must confront her heritage. Finally, it is through their daughters that the two sisters are reunited. The daughters' lives first come together in Los Angeles-where Jude is living with her transgendered lover and Kennedy is pursuing an acting career—when working a catering job, Jude encounters a woman who looks exactly like her mother. She tracks Stella and, understanding who Stella really is, contrives to meet Kennedy, Kennedy, though, rejects Jude's story of kinship. Later Jude and Kennedy meet again in New York City where they are forced to recognize their shared truth. After Jude's several attempts to reveal the truth to Kennedy, Stella visits Mallard to persuade Desiree to keep their



secret. Stella does not want Kennedy to know the truth, but tired of constant lying, she finally tells Kennedy her true story. The novel ends with the sisters able to accept their different paths and with the cousins able to find peace with their mothers' pasts, both shared and separate. I really enjoyed both of these novels. Beyond the plots, each author explored themes of racism, feminism, and personhood—issues that continue to resonate today.





Carl Jackson

Served US Army WW2 Retired US Army 20 yrs. Retired Civil Service 18 yrs.

Carl Jackson, age 95, of Fruitland Park, and longtime resident of LST, passed away on Wednesday, January 12, 2022. Carl was born January 6, 1927. Thanks to Patty Voelker for sharing a little of their friendship with Carl.

"We will miss him terribly. We enjoyed several wonderful dinners with Carl. One of his favorite restaurants was The Red Lobster.

Wally spent many days visiting Carl to enjoy the baseball games or to engage in political banter.

One of his greatest friendships was with Suzy Merenda Greenwood.

She lived across the street from Carl and said he was one of the very first residents of Lakeside Terrace. They were extremely close friends for many, many years.

Thank You for being our Friend, Carl."

Ladies of Leisure



Karen Keenan

The luncheon scheduled for Tuesday, January 18th was cancelled due the recent Covid situation. The February luncheon has been scheduled for Tuesday, February 15th at 1 PM at Rodello's.

Red Hals



Karen Keenan

The monthly breakfast scheduled for Monday, January 24th was cancelled due to the recent Covid situation. The February breakfast is scheduled for Monday February 28th at 9 AM at Perkins.

February Anniversaries

Happy anniversary to: Bill & June Hoffert; Skeeter & Judy Bryant; Terry & Sandy Miles.

May your lives together tinue to be blessed.





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