



Garrett's Run Condominium Assoc, Inc.

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Board of Directors:

| | |
|------------------|----------------|
| Kathryn Heisey | President |
| Peter Engel | Vice President |
| Angelo Laviano | Secretary |
| Hattie Martin | Treasurer |
| Alfred Fassler | Director |
| David Tarantelli | Director |
| Vacant | Director |

Community Association Management Company

Lynn Hiott / Michelle Davis / Sarah Davis

Reconcilable Differences, Inc.

2560 Palm Lake Drive

Merritt Island, FL 32953

Office: 321-453-1585 **Fax:** 321-305-6199

E-Mail: Office@RecDif.com

Bookkeeping Questions: Sarah@RecDif.com

www.ReconcilableDifferences.net

Other Important Numbers:

Non-Emergency W. Melbourne PD (321) 639-7532

After Hours Building/Water Issues: (321) 960-9334

Insurance Agent Josh Ranew: (321) 722-2338

WORK TO BEGIN: The project to repair/replace the "cosmetic boards" on the buildings will begin on **September 17th**. Ralph Buttaccio will begin his work on the 800 building and 900 building. Please remember to **ALWAYS** be aware of your surroundings. He will be using a Boom to be high in the air, so remember to close your blinds! He will begin working at approximately **7 am and close up at the end of the day around 4 pm**. If you have children, please remind them to have a watchful eye for falling debris.



CLEANING OF SIDEWALKS:

Vance will begin his yearly chore of pressure washing the sidewalks. He will have to occasionally use a homeowner's water, so if you see a spike in your water bill, please make a copy of your bill and submit it to the office for reimbursement.

We will reimburse owners for their water up to \$10 per unit. We will require you to bring a copy of the last two months of your water bill to show a larger increase than what is allotted. Thank you in advance for your patience and cooperation while this project gets underway.

BUDGET TIME! Are you interested in volunteering your time? We are looking for those of you ready to join our Budget committee to help us with 2013 Budget! Contact the office if you have a few hours to spare.



BOARD VACANCIES

Currently, there is one open position on the Board of Directors. This is your Association! Get involved and help make sure your property is well maintained in the most cost efficient manner. Any unit owner of record in good standing wishing to serve on the Board should submit his/her name to the Garrett's Run office or RDI.



If you have an "after hours" issue regarding a water leak or maintenance danger, please call the RDI emergency # **321-960-9334** If you see dangerous behavior or vandalism, please call the West Melbourne non-emergency # **321-639-7532**. Remember that you can make an anonymous complaint.

DO YOU HAVE AN HO-6 POLICY?

What is an HO-6 Policy: It provides coverage for the homeowner for building and personal property. However, the dwelling coverage is less extensive due to the Association purchasing insurance to cover the **BUILDING**.



Policy Highlights:
Coverage A: Dwelling Coverage: While the Association maintains building coverage for the Association termed “single entity”. The homeowners policy needs to

include this coverage and incorporate the additions and alterations, improvements and betterment’s made by the unit owner or previous unit owner. In the event of a covered loss the Association’s policy and homeowner’s policy merge to make the homeowner whole. (Such as sheet rock damage below the Association’s deductible).

Coverage C: Personal Property: Coverage is defined as and should include such items as the couch, jewelry, clothes, dishes, etc. (All those things you would take with you when you move).*

Coverage D: Loss of Use: If a covered loss makes the unit uninhabitable, the policy covers the living expense that results.

Coverage E: Liability: Protects the insured should a claim be made or suit be brought for damages because of bodily injury or property damages caused by an occurrence for personal liability within the home. The policy will provide defense and pay damages up to the limit of liability for which the insured is legally liable. Many people don’t know this but you also have [liability coverage](#) with your homeowner’s policy. For example, if your dog bites someone or if someone slips on your property and gets hurt and you get sued, the insurance provider will step in and pay for a lawyer to defend you and/or pay any settlement or judgment against you. But that coverage has a limit of how much they will pay, usually about \$300,000. If you have net worth above that, you can buy

additional liability coverage called an umbrella policy in increments of \$1,000,000 of additional coverage. It’s dirt cheap too, like \$350 per year for an additional million dollars in coverage, so go for it if you think you need it!

Coverage F: Medical Payments To Others: Will pay the necessary medical expenses incurred or medically ascertained within 3 years from the date of the accident causing the bodily injury within the home.

Loss Assessments is defined as a charge by the Association to each homeowner collectively for their share when such an assessment is made necessary by a loss to the Association. State of Florida requires a minimum of \$2000 loss assessment coverage. (In the event of a covered loss where the Associations policy is inadequate to cover the damage and the Board chooses to assess the homeowners for the difference)

Important Points: Homeowners SHOULD verify with their agent that they have coverage for water damage, sewer backup and specific Association deductibles.

You don’t want to wait until you or your tenant accidentally floods the nine units below you and every one of those nine owners is looking to you to reimburse them for their losses. Your HO-6 policy should cover this liability and damages – discuss the coverage with your agent TODAY!

Your Board of Directors welcomes home owner participation at our Board Meetings, normally held the 4th **Wednesday of each month at 7:00 pm** in the Clubhouse. Our meetings are structured so the Board can



conduct the maximum amount of business in a timely manner. At the end of each meeting, prior to adjournment, home owners are given the opportunity to address

items that were included on the agenda. We ask that questions and comments be held until the end of the meeting, as this ensures that there will be minimal interruption and the Board can address all agenda items. There is a mechanism in place for homeowners to have items placed on the agenda. A homeowner needs only submit his/her agenda, in writing, to our management company two weeks in advance of the meeting. We will make every effort to include your request on our next agenda.



HOME DIVERSION BURGLARY



This scam usually occurs during the spring, summer or fall when residents are working outside. Most individuals working in their yard do not lock the doors to their

homes. One individual will approach the victim and occupy his/her attention while a second subject enters the victim's home and steals cash, jewelry and silver. Another home diversion technique is for perpetrators to come to a residence and ask for a drink of water, use a bathroom, or use a telephone for an emergency to gain entrance to a home. The subjects will then attempt to divert the victim's attention while an accomplice searches for valuables.

Tips: If an unknown subject comes to your home seeking directions, the phone, the bathroom, etc., keep the subjects outside the home and at least one locked door between you and them. If they need water direct them to an outside faucet, if they need to contact someone, offer to make the call for them. When working in the yard only leave a door unlocked that you can visibly monitor at all times.

AT THE DOOR



Most of the time, the person at your door will be there for a legitimate reason, whether he/she is a friend or a stranger. If the visitor is a recognized

friend, there should be no problem. If the visitor is a stranger, you should immediately become alert. Never open your door to a stranger. You should have a one-way peephole installed in the door that allows you to see who the visitor is. The one-way peephole is inexpensive and easily installed.

If a stranger is legitimately at your door, he / she will not object to you being cautious.

Establish the visitors' identity and the reason for the visit. If he / she refuse to show identification and will not leave, quietly go to the telephone and notify the police. Should the visitor produce identification but you still are not sure of the validity of the visit, telephone the visitor's business office for confirmation. If you still feel uncomfortable, do not open the door; ask the visitor to return in 30 minutes or an hour. This will allow you sufficient time to contact a friend or relative to be present when the visitor returns. Being cautious increases your safety and well-being.

THINGS A BURGLAR WON'T TELL YOU!

1. Sometimes I carry a clipboard. Sometimes I dress like a lawn guy and carry a rake. I do my best to never, ever look like a crook.

13 Things A Burglar Won't Tell You



Be Smart - Be Aware

2. The two things I hate most: loud dogs and nosy neighbors.

3. I'll break a window to get in, even if it makes a little noise. If your neighbor hears one loud sound, he'll stop what he's doing and wait to hear it again. If he doesn't hear it again, he'll just go back to what he was doing. It's human nature.

4. I'm not complaining, but why would you pay all that money for a fancy alarm system and leave your house without setting it?

5. I love looking in your windows. I'm looking for signs that you're home, and for flat screen TVs or gaming systems I'd like. I'll drive or walk through your neighborhood at night, before you close the blinds, just to pick my targets.

6. Avoid announcing your vacation on your Face book page. It's easier than you think to look up your address.

7. To you, leaving that window open just a crack during the day is a way to let in a little fresh air. To me, it's an invitation.

8. If you don't answer when I knock, I try the door. Occasionally, I hit the jackpot and walk right in.

More to come....

If I Knew.....



Dr. H. Solomon

If I knew it would be the last time
That I'd see you fall asleep...
I would tuck you in more tightly
and pray the Lord, your soul to keep.

If I knew it would be the last time
that I see you walk out the door...
I would give you a hug and kiss
and call you back for one more.

If I knew it would be the
last time
I'd hear your voice lifted up
in praise...
I would video tape each
action and word,
so I could play them back
day after day.



If I knew it would be the last time...
I could spare an extra minute
to stop and say "I love you,"
instead of assuming you would KNOW I do.

If I knew it would be the last time
I would be there to share your day...
well I'm sure you'll have so many more,
so I can let just this one slip away.



For surely there's always tomorrow
to make up for an oversight,
and we always get a second chance
to make everything just right.

There will always be another day
to say "I love you,"
And certainly there's another chance
to say our "Anything I can do?"

But just in case I might be wrong,
and today is all I get,

I'd like to say how much I
love you
and I hope we never forget.

Tomorrow is not promised
to anyone,
young or old alike,
And today may be the last
chance
you get to hold your loved
one tight.



So if you're waiting for tomorrow,
why not do it today?
For if tomorrow never comes,
you'll surely regret the day,

That you didn't take that extra time
for a smile, a hug, or a kiss
and you were too busy to grant someone,
what turned out to be their one last wish.

So hold your loved ones close today,
and whisper in their ear,
Tell them how much you love them
and that you'll always hold them dear

Take time to say **"I'm sorry,"**
"Please forgive me," "Thank you," or **"It's
okay."**

And if tomorrow never comes,
you'll have no regrets about today.

September 11th Memorial: Tuesday,
September 11, 2012 5:30-6:30 pm Wickham Park
Pavilion next to BCC
Melbourne Campus:

The 10-13 Club of
Brevard County,
Incorporated, an
organization
composed of retired
members of the City of
New York Police



Department and active and retired law enforcement
officers from throughout the United States, will
sponsor a Memorial to the victims of the 9-11-01 Day
of Terror to be held at the Wickham Park Pavilion
(adjacent to the Brevard Community College Campus
with an entrance off Wickham Road) commencing at
5.30 P.M on Tuesday, September 11, 2012. The Color
Guards of the 10-13 Club and Fire Department of New
York City Retirees Club will form a Guard of Honor at
the 911 Wall, which will be on hand for the
ceremonies. The Brevard Police and Fire Pipes and
Drums Band will lead various color guards, including
those of the Naval Ordnance Test Unit, the Sheriff's
Office and the Sea Cadets into the Pavilion and
around the Wall.