

Sponsored by the Wedgefield Homeowners Association | Wedgefield - A Deed Restricted Community



## ANNOUNCEMENTS

### **REMINDER: Only HOA members are eligible to vote on upcoming Amendments**

This Fall, the WHOA Board is proposing Amendments (revisions to the currently-binding deed restrictions), to provide some "relief" to Wedgefield homeowners from certain sections of the currently in-effect Restrictive Covenants. Per the Bylaws, only members can vote, so you have just a few more months to join if you opt to do so. The tentative plan is to provide a preview of the Amendments at the September meeting, and then have the vote at the October meeting. Assuming we hold the vote on October 19<sup>th</sup>, the registration cutoff for membership will be October 1 so that we have time to verify members ahead of time. **Get membership info here: [wedgefieldhomeowners.com/membership](https://wedgefieldhomeowners.com/membership)**

### **Two IMPORTANT CORRECTIONS related to this Fall's planned Amendment vote**

1. Despite our best intentions, we were corrected by our legal advisor that **we cannot split the ballots geographically** (City members only voting on City items, Estates members only on Estates items), under our current rules. We will inform members that they can opt to abstain (not vote) on items not related to their geographical area.
2. Again, per a legal brief, we discovered that **a membership (currently \$50/calendar year) is for ONE voting member**, with up to two voting members allowed per property *if* there are 2 paid memberships. Couples who are members currently will need to specify which person will be the voting member for the vote and be the one eligible for member-in-attendance gift card drawings OR pay the 2<sup>nd</sup> membership to have 2 votes and 2 gift card drawing entries.

### **REMINDER: Architectural Review Late Fee "Holiday" through September 1, 2023**

Avoid late fees and potentially delayed property closings, by making sure your property documentation is up to date with the HOA for items added to your lot such as fencing, sheds, or in some cases the main home itself. When you go to sell your home, the reviews will have to be completed before closing for items added since your purchase, which can add weeks or more to the closing date (i.e. if you also have to get OC/RDD permits). Late review fees have been set high to be a deterrent to those ignoring required architectural reviews, BUT we have established a grace period for homeowners to get current with no late fees, even if your additions were from many years ago. After the grace period, late review fees will apply. **Get the details at [wedgefieldhomeowners.com/architecturalreview](https://wedgefieldhomeowners.com/architecturalreview)**

### **3 ways to get info from the Community Meeting, 7PM, 3rd Thursday of each month**

Members and non-members are welcome at the meetings! Content is available 3 ways:

- 1) Attend **in-person** at the Wedgefield Golf Club (20550 Maxim Pkwy) or
- 2) Watch on a Facebook **live-stream** from [facebook.com/WedgefieldFLHOA](https://facebook.com/WedgefieldFLHOA) or
- 3) Watch the **recording** at [facebook.com/WedgefieldFLHOA](https://facebook.com/WedgefieldFLHOA) after the meeting conclusion

### **Newsletter Features**

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## NEXT COMMUNITY MEETING

August 17<sup>th</sup> at 7 PM (Clubhouse - 20550 Maxim Pkwy)    Topic/Q&A: Upcoming Vote Process

## 2023 BOARD OF DIRECTORS

### Kelly Hoffman, President

president@wedgefieldhomeowners.com

### Lynette Jones, Vice President

vicepresident@wedgefieldhomeowners.com

### Bev Werner, Treasurer

treasurer@wedgefieldhomeowners.com

### Judy Miller, Secretary

secretary@wedgefieldhomeowners.com

### Arthur Brown, Director

### Denise Grage, Director

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### Helen Barger, Director

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### Rob Werner, Director

rwerner@wedgefieldhomeowners.com

### Terry Hoffman, Director

thoffman@wedgefieldhomeowners.com

### Tom Walyus, Director

twalyus@wedgefieldhomeowners.com

### Tracee Garbutt, Director

tgarbutt@wedgefieldhomeowners.com

## ADVERTISEMENT RATES

Effective October 1<sup>st</sup>, 2023

Ad Size	Quarterly*
Business Card (3 1/8" W x 1 3/4" H)	\$129.00
1/4 Page (3 5/8" W x 4 1/2" H)	\$273.00
1/2 Page (7 1/2" W x 4 1/2" H)	\$501.00
3/4 Page (7 1/2" W x 6 1/2" H)	\$663.00
Full Page (7 1/2" W x 9 1/2" H)	\$846.00

\*Ads run standard calendar quarters (Q1-Q4)

### Advertisement Payment Methods

Online at: [wedgefieldhomeowners.com/wedgefield-advertisements](http://wedgefieldhomeowners.com/wedgefield-advertisements)

Mailed to: Wedgefield Homeowners Association  
PO Box 905, Christmas, FL 32709

All ads must be received and paid for by the 10<sup>th</sup> of the first month of each quarter. Please pay attention to ad size and have printer-ready art available in the sizes you wish to produce.

### All advertising requests should be directed to:

Denise Grage - (407) 936-8900 - [dgrage@wedgefieldhomeowners.com](mailto:dgrage@wedgefieldhomeowners.com)

## Wedgefield Homeowners Association 2023 Membership Application

\$50.00 per calendar year

Name of Voting Member

Address

City, State, Zip Code

Phone Number

Email Address

### Registration Methods

Online at: [wedgefieldhomeowners.com/membership](http://wedgefieldhomeowners.com/membership)

Completed form & check mailed to:

Wedgefield Homeowners Association

PO Box 905, Christmas, FL 32709

Membership: \$50.00

\$

Additional Directory  
(if applicable): \$25.00

\$

Entrance Fund (Optional):

\$

Newsletter Fund (Optional):

\$

Event Fund (Optional):

\$

## 2023 WEDGEFIELD HOA GENERAL MEMBERSHIP MEETING SCHEDULE

Located at the Wedgefield Clubhouse

August 17 <sup>th</sup> , 2023	November 16 <sup>th</sup> , 2023
September 21 <sup>st</sup> , 2023	December 21 <sup>st</sup> , 2023
October 19 <sup>th</sup> , 2023	

Community Calendar: [wedgefieldhomeowners.com/events](http://wedgefieldhomeowners.com/events)

Official Website: [wedgefieldhomeowners.com](http://wedgefieldhomeowners.com)

Official Facebook: [facebook.com/WedgefieldFLHOA](https://facebook.com/WedgefieldFLHOA)

Emergencies: 911

Suspicious Activity: (407) 836-4357, then (407) 679-6644

Parking Complaints: 311 or (407) 836-0800 or Suggestion Box\*

Other Code/Zoning Issues: 311 or Suggestion Box\*

Other Items: Email Board Members (see above, left)

\*Located in Clubhouse Lobby, Above Rack (20550 Maxim Pkwy)

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## Real Estate AVERAGES for Wedgefield (City/Reserve/Estates) as of 6/30/23

Compiled from Stellar MLS data by Kelly Hoffman, FL REALTOR®, EXIT Real Estate Results



HOMES, on 1 Acre+	# Sales	Avg: Sold \$	Price/SF	Days to Contract	Days to Close	Heated SF
June 1-30, 2022	7	\$840,571	\$260	28	74	3,283
May 1-31, 2023	10	\$636,637	\$265	67	152	2,482
June 1-30, 2023	6	\$644,167	\$271	147	180	2,401
HOMES, under 1 Acre	# Sales	Avg: Sold \$	Price/SF	Days to Contract	Days to Close	Heated SF
June 1-30, 2022	7	\$462,429	\$216	50	78	2,180
May 1-31, 2023	7	\$402,797	\$219	40	69	1,867
June 1-30, 2023	6	\$355,667	\$222	17	55	1,646
LAND ONLY	# Sales	Avg: Sold \$	Price/SF	Days to Contract	Days to Close	Lot Size SF
June 1-30, 2022	13	\$94,923	\$1.82	96	126	53,000 (1.22A)
May 1-31, 2023	11	\$156,143	\$2.01	76	116	88,162 (2.02A)
June 1-30, 2023	6	\$97,167	\$2.04	149	183	47,721 (1.10A)

Wedgefield Price/SF values continue to inch higher, with less than normal inventory. If you have questions about this data, need help buying, selling or investing in real estate, or have considered a REALTOR® career, I am happy to provide more information.

Kelly Hoffman, EXIT Real Estate Results, 260-450-6765 (8AM-10PM, text or call) -OR- Kellyworksforyou@gmail.com

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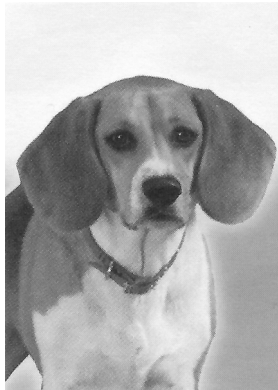




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# WEDGEFIELD GOLF CLUB

## WEDGE BAR & GRILLE INFORMATION

**BAR & GRILLE HOURS:** MO-WE 4P-Close, TH-SA 11A-Close, SU 8A-4P (Brunch menu 8A-Noon)  
[Close times vary between 8P to 11P, based on customer business levels]

Entertainment every Friday starting at 7 or 8PM\*

\*See [wedgefieldhomeowners.com/events](http://wedgefieldhomeowners.com/events) OR [facebook.com/WedgefieldGolfClubandRestaurant](https://facebook.com/WedgefieldGolfClubandRestaurant) for more specifics about the entertainment and events happening here all week long...

### BINGO

Mondays @ 6:30pm



**Bring your family and friends!**

A sheet has 3 plays on it. 5 games, cash prizes.  
Sheet price by game: G1: \$1, G2&G4: 2 for \$3,  
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## PUBLIC GOLF RATES

Rates Including Cart	18H	9H
MO-FR until 1P	\$37	\$22
MO-FR after 1P	\$33	\$22
SA-SU until 1P	\$42	\$22
SA-SU after 1P	\$38	\$22

## GOLF MEMBERSHIPS

<b>Individual:</b>	\$305.00 per month incl. tax
<b>Couple:</b>	\$445.00 per month incl. tax
<b>Family:</b>	\$500.00 per month incl. tax

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## 2023 Membership-Related Income Statement

Cash basis, YTD through June 30, 2023

Prepared by Bev Werner, Treasurer

Membership Fees collected in 2023 (194)	\$9,700.00
2023 Memberships paid in 2022 (17)	\$850.00

### June YTD Expenses

Newsletter Expenses	\$25,731.67
Less Advertising Revenue Offset	(\$21,247.00)
Net Newsletter Expenses	\$4,484.67
Acctg, Fees, Office Supplies, Licenses, Storage	5,282.50
Website	\$1,636.61
Front Entrance Maint, Repairs, Utilities	\$1,109.71
Event Expense/(Income)	(\$124.05)
<b>Total June YTD Expenses</b>	<b>\$12,389.44</b>
<b>Shortfall through June</b>	<b>(\$1,839.44)</b>

### Projected July-Dec Expenses

Newsletter Expenses	\$20,964.00
Less Advertising Revenue Offset	(\$18,444.00)
Net Newsletter Expenses	\$2,520.00
Acctg, Fees, Office Supplies, Licenses	\$900.00
Website	\$1,500.00
Front Entrance Maint, Repairs, Utilities	\$1,530.00
Events-self funding	\$0.00
Insurance (Mandatory)	\$9,000.00
<b>Total Projected Expenses</b>	<b>\$15,450.00</b>
<b>Projected Year-End Shortfall</b>	<b>(\$17,289.44)</b>

### Goal: Memberships cover the above expenses

\$50 memberships needed to cover shortfall	350
350 + 211 (Current)=561	561/2800 homes =
	20%

2023 Estoppel and ACC (Income less Expenses)	\$7,027.00
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Entrance Beautification Fund Balance ('21-'23)	\$2,480.00
Pledged for entrance plantings and maintenance	(\$2,000.00)
Projected Entrance Beautification Fund Balance	\$480.00



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Come say "Goodbye" to Summer and "Hello" to the new School Year with a Neighborhood Luau at the

# Wedgefield Market

Saturday August 8th, 10am-2pm we will celebrate with an end of Summer Luau Bash!

Come dressed in your luau best! And for those who like to cook, bring some Hawaiian style food/drinks to share with your neighbors! Let's make this a great community event!

We have some amazing vendors returning in August! White Rose Farms is bringing the seafood, Gaudi Homestead has some of the best baked goods! But you have to get them before they're gone! Try out some of MoJamaican's jams, jellies, seasonings and spices and A&M Jamaican Bag Juice and Beef Patty made by our 12 year old twin vendors! You can cool down your mouth after those spicy flavors with Chuck's Homemade Italian Ice!

We appreciate you coming out and supporting so many families and their small businesses!

Thank you to our  
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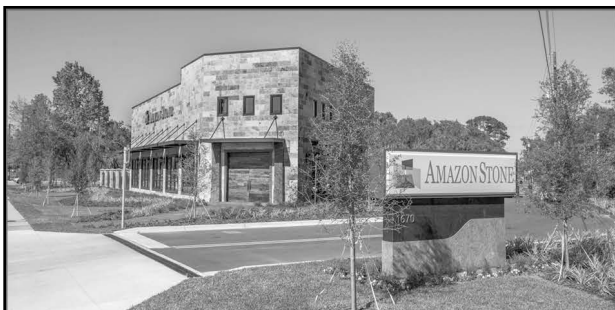
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## **PLURIS WATER PURCHASE/STRAW POLL SURVEY UPDATE**

### **By Sheila Mayhew**

A straw poll survey letter was recently mailed to all Pluris Water homeowners/property owners. The purpose of the straw poll was to find out if residents were interested in having Orange County Utilities (OCU) continue to consider purchasing Pluris Water. An "In Favor" straw poll vote meant that residents would want more information about costs/more investigation into that option. A "Not in Favor" straw poll vote meant that OCU would stop purchase consideration and Pluris Water would continue as-is. The straw poll results are as follows:

"In Favor" ballots were 344 and "Not in Favor" were 1,424. However, the county included 1,185 surveys that were NOT RETURNED as "Not in Favor". If you examine the ratio of actual ballots returned, "In Favor" was 59%, vs. 41% "Not in Favor", so an overwhelming majority of those who took time to return the ballots were in favor of moving forward with getting more information.

I was concerned about the way the results were counted/presented, and called OCU to find out if there is anything that can be done, now that the straw poll deadline has passed. This is especially important now that Pluris Water is asking for another rate increase.

**It turns out that THIS IS NOT A DEAD ISSUE and there is still time to affect change.** If residents can band together and/or put in some effort, these are our options:

1. Email or call the mayor's and commissioners' offices (that information was included in the last water bill, but if you need it, please email Sheila Mayhew at [sheilamayhew@bellsouth.net](mailto:sheilamayhew@bellsouth.net) and she can provide you with the information)
2. Attend the September 12th County Commissioners Meeting and voice our opinions. Meeting starts at 9am.
3. Band together as a neighborhood, signing the petition and/or getting letters from residents to take to the September 12th meeting. A petition will be available to sign at the August 17<sup>th</sup> HOA meeting, as it was at the July 20<sup>th</sup> meeting.
4. Talk to your neighbors and let them know what is going on and how they can help.
5. Post on Facebook, NextDoor and other social media, making residents aware

If anyone has any questions with regard to this topic, please call Mr. Joseph Stalcup at 407-254-9995 or me at (954) 839-5976. You can also email Mr. Stalcup at [Joseph.Stalcup@ocfl.net](mailto:Joseph.Stalcup@ocfl.net) or email me at [sheilamayhew@bellsouth.net](mailto:sheilamayhew@bellsouth.net). If you email Mr. Stalcup, could you please cc: me on the email, as I am overseeing this for our community.

Thank you,  
Sheila Mayhew



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## Wedgefield Yards of the Month

- 19205 Peabody – large oak out front, very tranquil
- 19024 Peabody – big oaks, nice driveway, lovely flowers along canal
- 19421 Palmland – great plants, display on wall, colorful
- 19580 Paddock – crepe myrtles, well maintained
- 19719 Ortega – simplistic, very nice appearance
- 19300 Odham – mature landscape, beautiful shade, interesting decorations
- 19607 Oberly – older oaks, magnolias, nice yard
- 19325 Wembly – very clean, nice appearance from road
- 3201 Dallas – gorgeous hedges, well maintained, great curb appeal

Some notable mentions for well-maintained yards: 19601 Meredith, 4175 Benedict, 4156 Benedict, 19114 Palmland, 19115 Palmview, 19300 Peabody, and 19220 Peabody

***Submitted by the Wedgefield Garden Club***

*Join us for our next meeting: August 19<sup>th</sup> at 11 AM, Wedgefield Golf Club, 20550 Maxim Pkwy*

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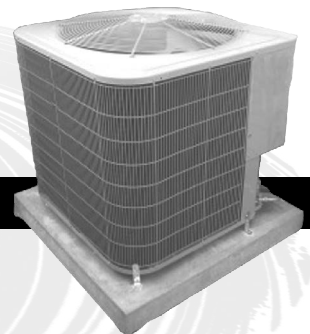
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### **A Great Find – A Member Contribution Newsletter Feature**

Share a favorite restaurant, shop, activity spot, service, or gadget with our community  
(To submit your great find, please email [president@wedgefieldhomeowners.com](mailto:president@wedgefieldhomeowners.com))

**By Lynette Jones:** My great find is the **Loyd Have Mercy Restaurant** at 3434 S. Washington Avenue in Titusville. It is 30 minutes from Wedgefield. You go straight east on HWY 50 as far as you can go to the water, then left/north onto Washington (Hwy 1) for about 1 mile. It will be on your left, past Shiloh's if you know that restaurant.

**Details:** I was out one Thursday with a friend, and we were looking for a place to have lunch. Patricia had heard of Loyd Have Mercy but hadn't visited yet, so we decided to check it out. WHAT a great idea!!!

I ordered catfish with collard greens and mac & cheese, and Patricia ordered flounder, mashed potatoes and green beans. We also ordered the fried green tomato as an appetizer.

Everything was amazingly delicious. As we were enjoying our lunch, another table had ordered the fried chicken. It looked and smelled so good, and when we asked our server about the fried chicken, she offered us a taste. It was delicious.

The Thursday special was Liver and Onions with brown gravy, so I ordered that for my family's dinner, and Patricia decided to order the fried chicken for her family's dinner. Neither family was disappointed.

My second visit: On another Thursday night, I had a guest visiting from Gainesville. I called and made a reservation for four at 6:30pm. We arrived to a table set for four with a name card identifying our table, which impressed me. My husband and I both ordered the smothered pork chops, one with mashed potatoes, the other with pimento cheese grits. Our guests ordered meatloaf w/gravy, fried chicken fingers, okra, and black-eyed peas. We again ordered the fried green tomato as a shared appetizer for the table.

Everyone enjoyed their dinner, and everything was consistently delicious. The staff was very helpful, friendly & polite. Menu prices were very reasonable. The restaurant and the restrooms were very clean. We will definitely be returning and referring. The food will have you saying, "LORD have mercy"!

#### **Loyd Have Mercy**

3434 S Washington Avenue  
Titusville, FL 32780  
(321) 269-1008 Take out available

#### **CLOSED ON MONDAY AND TUESDAY**

HOURS:  
WEDNESDAY – SATURDAY 11AM- 9PM  
SUNDAY 11AM-8PM

## **Firewise.org**

**"Saving Lives and Property from Wildfire"**



Join us at the next Wedgefield Firewise Meeting:

**August 8<sup>th</sup>, 2PM RDD office (19950 Nugent St)**

Search Facebook for our **"Wedgefield Firewise Information"** Page  
or our **"Wedgefield Firewise"** Private Group



Homeowners Association

wedgefieldhomeowners.com

PO Box 905 • Christmas, FL 32709

## **WHOA ARCHITECTURAL REVIEW FEES**

(Revised July 1, 2023)

*Including, but not limited to*

**New Homes; Additions; Improvements; Garages & Carports; Sheds, Barns, & Accessory Buildings; Pools & Enclosures; Fences & Gates; Driveway Extensions; Gazebos & Pavilions; Solar Panels; Fountains**

Wedgefield is a “DEED RESTRICTED” Community. All residents, whether Wedgefield Homeowners Association (WHOA) Members or not, are subject to the Deed Restrictions. The WHOA is responsible for enforcing the Deed Restrictions within the Wedgefield Community, including review and approval of any new Structure by the Architectural Control Committee. The WHOA covers “City” lots (usually under 1 acre) and “Estate” lots (usually 1 acre+), with specific designations in Exhibit A of the restrictive covenants. The “Reserve” has its own deed restrictions and is not covered by these guidelines. All the properties in Wedgefield are approved for **single-family dwellings only** except those designated on the recorded plats as allowing for duplexes, multi-family residences, or commercial structures.

### **WHOA Plan Approval PRIOR TO Construction is MANDATORY**

Plans shall be submitted for approval by the WHOA Architectural Control Committee (ACC) **prior** to commencement of construction. Approval by the WHOA in no way relieves the applicant of any other approval requirements of the Ranger Drainage District or Orange County Building Department. The current ACC review Fee Schedule is provided below.

<b><u>Structure Type</u></b>	<b><u>Standard Review Fee</u></b>	<b><u>Late Review Fee*</u></b>
New Homes	\$300	\$1,200
Additions / Major Exterior Improvements	\$125	\$500
Garages / Carports	\$100	\$400
Sheds ≤ 144 sf	\$60	\$120
Sheds > 144 sf, Barns & Accessory Bldgs.	\$100	\$400
Pools / Enclosures	\$100	\$400
Fences / Gates	\$60	\$120
Driveways / Driveway Extensions	\$60	\$240
Gazebos / Pavilions	\$60	\$240
Solar Panels	\$30	\$120
Landscape water effects (fountains, etc.)	\$30	\$120

Architectural Review is not required for replacements in kind (i.e., identical fence replacements, reroofing, identical sheds).

\* Late Review Fees shall apply if work commences or is completed prior to owner obtaining necessary WHOA approval.

\* Late Review Fees are suspended until September 1, 2023, including submissions for reviews missed in previous years.

Current Restrictive Covenants: [wedgefieldhomeowners.com/codes-covenants-declarations/](https://wedgefieldhomeowners.com/codes-covenants-declarations/)

Current Architectural Review Info: [wedgefieldhomeowners.com/architecturalreview](https://wedgefieldhomeowners.com/architecturalreview)



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**Wedgefield Resident**



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 for 25 years \**

## **NHW Report by Phil Unser**

**Wedgefield Neighborhood Watch (NHW) is strictly watch and report.**

**No pursuit, No patrol, No confrontation, JUST WATCH and REPORT.**



During the month of JUNE to the present date of JULY 10, 2023 based on Orange County Sheriff's crime statistics and individual reports not yet reflected in the statistics there were two residential burglaries, One in the 19000 block of Quinlan and ONE in the 2200 block of Bagdad.

How does Wedgefield compare to the surrounding areas? In order to observe that information we need to go to OCSO.com and select Crime Information, then scroll down to Zone and select 21B which is our zone. The results will amaze you with the crime that is occurring in our zone that extends from HWY 436 out past Christmas and from our northern county boundary to the Beach Line Hwy 528. The size of our zone explains some of our Deputy response times.

On a different note, this year our Neighborhood Watch Night Out will be held on Tuesday, October 3, 2023. We will be having a community picnic to give the members an opportunity to meet their neighbors. We held a similar picnic in 2016 and it was well-received. Special thanks to Denise Grage, our NHW Facebook Coordinator, for keeping our NHW Facebook page neighborly.

### **"SEE SOMETHING – SAY SOMETHING"**

- 1) To report a **crime in progress, fire or medical emergency: Dial 911** or to report **suspicious activity or a crime already committed: Dial 407-836-HELP (4357)**. This call is to the Orange County Sheriff's Office.
- 2) Then, please **update Phil Unser at 407-679-6644**, so that it can be reflected in our neighborhood statistics.

Mark your Calendar for a

**Community Picnic**  
Celebrating National Neighborhood  
Watch Day

**Tuesday, October 3rd**  
More details coming soon!



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*ascending night photo*

EMILY CHRISTIE



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-Former Client*

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 X N D I R L N I G R E H C A E T  
 G P N C V F P A P E R N S X N Q  
 F E I S B A C K P A C K S E D Y

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 LUNCHBOX  
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 MATH  
 NOTEBOOK  
 PAPER

## EASY SUDOKU

		6	2				7	8
		5				1		
	2	3	7	8			4	
		8	5	2				4
4	9	1	6	3	8	2	5	7
5				4	7	8		
	1			5	3	7	8	
		7				4		
3	6				2	5		

## MEDIUM SUDOKU

6			1		8		3	2
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		3			5			
	2				6	4	9	
1								3
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	7	2	5	6				
3	6		2		7			4

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**NEWS AND VIEWS ON HEALTH AND LIFE INSURANCE – AUGUST 2023****1. UPDATE ON COVID, THE FLU AND RSV VIRUS:**

- a. There is a lot of controversy on what and who should be vaccinated.
- b. The best advice should come from your family doctor.
- c. The CDC recommends that consumers over age 55 and anyone who is immunocompromised should receive vaccinations.
- d. The new school year starts in August which means the virus season will be upon us soon.

**2. BEWARE THE MEDICARE OBSERVATION TRAP – TERRY SAVAGE:**

- a. The July 2<sup>nd</sup> Orlando Sentinel article on page 4 is half fact and half fiction.
- b. The premise is that a Medicare Supplement is the best way to access provider care as some Medicare Advantage plans have small networks and you may not be able to see the providers that you need.
- c. There are four approaches to use Medicare for health insurance when turning 65 for the first time.
  - i. Just use Original Medicare. This is a costly decision as the Part A hospital deductible is \$1,600 per benefit period. With new hospital benefit periods the deductible adds up fast. The annual Part B Medical deductible is \$226. Original Medicare is 80%/20% coinsurance. Consumer pays the 20%.
  - ii. Purchase a Medicare supplement plus a stand-alone RX PDP plan. The Cadillac supplement is still Plan G. The Part B deductible of \$226 must be paid. After that the supplement pays what Medicare does not pay. Must include a Part D prescription coverage. If a consumer uses one brand RX the deductible is \$505. The total costs for a supplement can range from \$3,000 to \$3,500. If a consumer is a low utilizer of medical services, why spend up to \$3,500 if you are only using a few hundred dollars' worth of copays in a MA plan?
  - iii. Medicare Advantage PPO and HMO with a zero premiums that includes Hospital, Medical, RX and all the free extra benefits not included in Original Medicare.
  - iv. Original Medicare does not cover dental, vision, hearing and many free extra benefits included in Medicare Advantage Plans.
- d. The misstatement in the article is also about multiple benefits that might only be available with a supplement:
  - i. The first comment was not being able to see a provider in a Medicare Advantage network. This might be true in a HMO but a PPO plan has both in and out of network benefits.
  - ii. The second comment was about Observation only and not in patient admission. While it is true that you must be inpatient for a minimum of 3 days to qualify for skilled nursing. It makes no difference if you are inpatient via a supplement or a Medicare Advantage plan.
  - iii. CMS has required that hospitals must allow the consumer to complain to Administration if you feel you should be admitted inpatient as opposed to being discharged or sent to a skilled nursing facility.
  - iv. CMS has protections in place for consumers. Every consumer can call the toll free 24/7 Medicare number if they have a complaint about Medicare Fraud, Waste and Abuse to them. Providers take seriously consumer complaints against them.
  - v. The best advise for consumers is to choose a Medicare Insurance company that has "deep pockets". Ideally premium revenue should be broad based Group, Medicare, Individual, & Ancillary insurance products, not just Medicare premiums.
  - vi. A well-capitalized health insurance company should never deny medically necessary procedures and treatment. All insurance carriers are not the same. Many doctors have to engage in pier-to-pier discussions with some insurance companies to receive routine authorizations.
  - vii. Consumers should find a trusted agent who will help them navigate their health care and support their needs.

**A complementary consultation is available: Thomas Walyus, licensed Medicare, health and life agent. 407-766-4780; [twalyus@murrayins.net](mailto:twalyus@murrayins.net). Tommy Walyus, licensed Medicare, health and life agent. 407-716-9771; [tjwalyus@murrayins.net](mailto:tjwalyus@murrayins.net)**



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**Wedgefield resident for over 30 years**

## **Wedgefield Partial Rules Brief**

This partial, simplified list of rules is currently applicable to all of Wedgefield (except for the Reserve, which has its own HOA); the rules apply even if not a member of the HOA. See [wedgefieldhomeowners.com/codes-covenants-declarations/](http://wedgefieldhomeowners.com/codes-covenants-declarations/), [library.municode.com/fl/orange\\_county/codes/code\\_of\\_ordinances](http://library.municode.com/fl/orange_county/codes/code_of_ordinances), and [wedgefieldhomeowners.com/architecturalreview](http://wedgefieldhomeowners.com/architecturalreview) for more information. **OC= Orange County**, where referenced.

\* **An asterisk** means there is a proposed amendment modifying the rule coming up for vote.

### **CITY & ESTATES: These apply to all properties in the City (under 1 Acre lots) and Estates (1 Acre+ lots)**

- Lots can have only one single family residence except for those platted for duplexes\*
- Lots in a residential community cannot be used for commercial/business ventures\*
- Most changes to lots/homes require HOA arch. review prior to any work commencing
- Accessory buildings, sheds, and other structures must complement the primary home
- All motorized vehicles on streets must be properly licensed/OC registered/street legal
- Motorized vehicles can only be driven on streets, not pathways or unpaved areas
- No junk, abandoned, or unlicensed/unregistered vehicles can be on any lot or street
- No short-term rentals under 180 days (i.e. AirBNBs, VRBO, tenant rentals - OC Code)\*
- No fences can be in disrepair, and fences require an OC permit and HOA arch. Review
- Golf Course and Water Frontage lot fences: More restrictions than the rest of Wedgefield
- No large vehicles over 3T can be on a property except during delivery and construction
- *Only* Passenger cars/trucks can be in front of the front line of the house, on a driveway
- Recreational equipment can be parked in a driveway only 72 hours in a 30-day period
- No parking on and around medians at any time; parking is limited to driveways
- No parking of any vehicles on lawns (except for special gatherings lasting a few hours)
- Recreational equipment must be stored on concrete behind the home's front wall line\*
- No bodywork/painting anywhere on lots or streets; no boat or trailer repairs/restoration
- No parking or storage of any vehicles or recreational equipment on vacant lots
- No junk/trash/debris/non-living plant material allowed on lots (HOA and OC Code)
- No burning of combustible materials without written approval of the HOA
- Stow garbage containers within 24 hours of collection out of sight-lines of streets
- There are restrictions on what signs you can display on your lots (see covenants)
- All homes must be site-built (no mobile, modular, manufactured, kit, tiny homes, etc.)
- No noise, odor, or other nuisance can be caused by a lot owner. OC Quiet hours 10P-7A
- No grass or weeds in excess of 18" high (OC Code)
- RVs and 24'+ boats require OC permits, must be in *back* yard, screened from street view
- OC requires permits for exterior and interior construction, to ensure meets Building Code
- OC requires use permits to ensure activities match zoning and do not cause a nuisance
- OC requires structures to be safe: i.e., swimming pools, homes, roofs, plumbing

### **CITY ONLY**

- Fences must be behind the front line of the house, 6 feet or less; no chain link
- No animals except for cats, dogs, and generally accepted household pets\*
- All lots must have sidewalks and a concrete driveway constructed with the home\*

### **ESTATES ONLY**

- Detached garages (vs. accessory buildings) must match the home (colors & materials)
- Fences can be on perimeter of the lot, 6 feet or less; no chain link on street sides
- No animals except for cats, dogs, horses (limited), and gen. accepted household pets\*
- Access gates must be at least 15' width and 14' height clearance for emergency vehicles

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**One free listing is available to paid WHOA members and affiliate members only.**  
**Categories and listings are arranged alphabetically by the first letter.**

<b>Accountant &amp; Quickbooks Services</b> Donnalyn Ginther, MBA/CFO (407) 415-8724  <b>Accountant &amp; Tax Services</b> Karen Locke Inc. (407) 701-6400  <b>Air Conditioning &amp; Heating</b> Air Evolution (407) 256-2357 BP Heating & Air (407) 929-5408  <b>Automotive Repairs</b> Jeepers Den (407) 658-4848  <b>Automotive Towing &amp; Repairs</b> R.O. Towing Service (407) 568-6500  <b>Automotive &amp; Truck Accessories</b> Pete Baker (407) 765-6181  <b>Baby Sitting/Child Care</b> Helen Barger (407) 375-9790  <b>Cake Baker</b> Coni Cakes (770) 374-5202  <b>Computer Services</b> Lou's Technical Service (239) 687-6741  <b>Family Law Services</b> Bonilla Law (407) 436-9443  <b>Gutters</b> C2U Gutters, Inc (321) 262-1639  <b>Health Coach</b> TaShawn Davis, RN (734) 644-1011  <b>Home Builders</b> Rob Goderis & Sons (407) 758-3824  <b>Home Inspection/Wind Mitigation</b> Deborah Siebern (407) 435-5155  <b>Home Repair/Remodeling</b> Steve Bashore (321) 439-8079 Superior Property Services (407) 221-9455 The Home Design Center (407) 807-1328  <b>Insurance Health/Life</b> Tom Walyus (407) 766-4780 Tommy Walyus (407) 716-9771	<b>Irrigation/Sprinklers</b> Swinehart Irrigation (407) 484-0309  <b>Land Clearing/Site Work/Drainage</b> A. J. Montclair, Inc. (315) 374-2199 S.A. Smith Enviro (407) 466-0192  <b>Lawn Service</b> Quick Clean Cuts-Cameron (407) 232-1339 Quick Clean Cuts-David (407) 232-1337 Sgambati Lawn Service (321) 356-0629  <b>Mortgage Services</b> MPIRE Financial (352) 223-0712 Regions-Angela Koelling (321) 225-5460  <b>Music Lessons</b> Tiwari (Guitar, Piano, Voice) (321) 438-4876  <b>Notary Services</b> Phil Unser (407) 679-6644 Tracy Freeman (352) 223-0712  <b>OCSO Citizens on Patrol</b> Victor Alzona (407) 536-9852  <b>Pet Grooming</b> Kiki's Grooming Services, LLC (689) 407-6175  <b>Pet Sitting</b> Skip Vesce (407) 568-7818  <b>Pressure Washing</b> Professional Screening (407) 453-2081 Waterworks Ext. Cleaning (407) 376-9526  <b>Property Management</b> Dallas Wittish (561) 756-0244  <b>Real Estate</b> Brandi Tropf (407) 616-1444 Britney Hastings (407) 516-1479 Christine David (407) 924-4011 Dallas Wittish (561) 756-0244 Kelly Hoffman (260) 450-6765 Terry Reynolds (407) 466-4147 Tina M Christensen (321) 514-2165 Tom Minter (407) 970-7038	<b>Roofing Contractors</b> Hastings Roofing Service (407) 516-1374 Nash Construction Inc. (321) 201-4300  <b>Scentsy Products</b> (816) 263-0338 Gayle Mueller  <b>Screen &amp; Gutter Service/Repair</b> Professional Screening (407) 453-2081  <b>Sports/Coaching/Lessons</b> CoachCindySoftball.com (407) 492-5028  <b>Swimming Pool Service</b> Bahama Blue Pool Service (407) 435-5160 Cardinal Pool Services (407) 493-1283 VIP Pool Service & Repairs (407) 929-0071  <b>Video Transfer/Duplication</b> Wright DVD Solutions (407) 568-2618  <b>Water Systems and Treatment</b> Frey Water Systems - Rico (407) 947-5259  <b>Wedgefield Market</b> Renee' Cesarano (407) 697-5417  <p><b>The Neighborhood Services Directory is only available to active/paid WHOA members. Area businesses can purchase affiliated memberships for the same \$50/year cost as WHOA resident members. Membership can be purchased at: <a href="http://wedgefieldhomeowners.com/membership/">wedgefieldhomeowners.com/membership/</a></b></p> <p><b>One listing is included with a paid WHOA membership, and an additional directory listing can be purchased for \$25 (if space is available) at: <a href="http://wedgefieldhomeowners.com/additional-directory-listing/">wedgefieldhomeowners.com/additional-directory-listing/</a></b></p> <p><b>If you would like to be added to this directory and your WHOA membership dues are current, please contact: Denise Grage, WHOA Director <a href="mailto:membership@wedgefieldhomeowners.com">membership@wedgefieldhomeowners.com</a></b></p>
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