

Cumberland Circle Community Association, Inc.  
Board Meeting  
October 27, 2022  
6:30 PM by Zoom  
Minutes

Call to Order

The meeting was called to order at 6:31 PM.

Attendance, Roll Call, Determination of Quorum

Board Members present were Mimi Carr, Joe Gleason, Joanne LaFramenta, Rick Mulligan, Loralee Hutchinson, Billie Groff, Victor Martinelli, & Danny Lutz. Quorum was established with 8 of 9 board members present.

Absent: Marti Thorndike

Guardian Association Management Staff Present: Samantha Jackson, LCAM

Consideration of Minutes: Mimi Carr made a motion to approve the September 22, 2022, Board Meeting minutes as written stated. It was seconded by Rick Mulligan and approved unanimously.

Reports of Officers:

- Joanne LaFramenta, President – Joanne prepared an October 2022 Presidents report (attached to these minutes).
- Billie Groff, Vice President – A Crime Watch meeting was held September 25 with Brett Traywick, Program Coordinator-Crime Prevention with City of Gainesville; the 2 Crime Watch signs for the neighborhood are on order with the City and Brett is working diligently to get those for us as soon as possible. We continue to encourage all owners to report suspicious activity to the Police Department at the non-emergency line, 352-955-1818.
- Mimi Carr, Secretary – no report.
- Victor Martinelli, Treasurer – Victor prepared a September 2022 financial report (attached to these minutes) as well as 2 draft budgets for 2023. Victor also reported he is working with CPA, Joe Susi, on the 2021 financial review and all insurance policies have been renewed in October

Standing Committee Reports:

- Landscape – Rick Mulligan prepared a landscape report (attached to these minutes). The large Oak that fell was rotted on the inside, but the Board will discuss what to do with the area once the stump has been removed.
- Recreation – Loralee Hutchinson reported new umbrellas will be at the pool to replace the old ones in the next week or so. Also, the pool and restroom cleaning schedule for the Winter will be decided with the vendors.
- Rules – No report.
- Buildings – Danny prepared a building maintenance report (attached to these minutes). All items are in progress. 1633 estimate to replace the rotted siding and trim on the back of the home with hardi board is higher than anticipated. After discussion, the Board agreed by consensus that since it is not urgent, to hold off on this item for now as we close the year with ongoing projects and expenses.

#### CAM Report:

Samantha had no report but asked the Board if they would need Guardians assistance in distributing the recorded documents to the Owners; Victor stated these would be distributed by hand-delivery.

#### Old business:

- Revitalization Update: Victor reported that while the governing documents are legally in effect, the recorded copy of the documents must be distributed to each Owner to be in full compliance of the requirements by the State. The printed copies should be available soon.
- Collections: Board agreed collections of aged receivables will take effect immediately. There are 5 Units delinquent, totaling \$37,709.03. Victor will schedule a meeting with Mac McCarty and Samantha to discuss collections of these accounts.
- Roofs: 1623-1625, 1628-1634, 1643-1645 roofs are the next to be completed. The
- Rehab and Painting: Board discussed the schedule, requirements for color changes, available funds for painting and future years funding, etc.

#### New Business:

- Budget: Victor shared a spreadsheet on the Zoom screen for the Board to review appx numbers for the Unit assessments in 2023. Draft budget will be sent to management for the mailing of the meeting notice.

#### Calendar:

November 17 @ 6:30PM via Zoom – BOD 2023 Budget Meeting

#### Adjournment

With no further business, the meeting was adjourned at 7:23 PM.

*Respectfully submitted by Samantha Jackson, LCAM Guardian Association Management*

## President's Message for October

November is here. This is the month of the budget. As you know the cost of living is a problem throughout the country and the world. Cumberland Circle has its share of decisions to make when constructing a budget. Please think about this issue *now*, before we adopt a budget on November 17. What is most important? The size of your assessment? The maintenance of the landscape? Removing dead trees? Repainting homes for the reason of *need* or *to change the color*?

We have to put new roofs on several units. How much should we raise the assessment in an effort to complete the re-roofing next year? Can we extend the replacement for two years? If you feel strongly about any of these questions, please talk to us. If you don't know your Board Members, I will be sure that our names and unit numbers are posted at the swimming pool.

You may note that I said the next Board meeting would be on November 17. Our usual meeting is held on the fourth Thursday, but that is Thanksgiving. The meeting will be held on Zoom. I will ask that each of you be given the invitation via email. Notice is always posted on the grounds near the entrance way.

At this time of year, we also plan for the membership of the Board of Directors for 2023. If such a position interests you, please let me know. If you would like to be involved in a committee or a short-term assignment, again, let me know.

Joanne LaFramenta  
President

**Cumberland Circle Community Association, Inc.  
2022**

		BUDGET	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	YTD	BUDGET REMAINING
<b>INCOME</b>													
5005	Monthly Assessments	402,204.00	33,517.00	33,517.00	33,517.00	33,517.00	33,517.00	33,517.00	33,517.00	33,517.00	33,517.00	301,653.00	100,551.00
	Other	-	322.94	-	271.19	-	-	-	-	-	-	594.13	(594.13)
<b>TOTAL INCOME</b>		<b>402,204.00</b>	<b>33,839.94</b>	<b>33,517.00</b>	<b>33,788.19</b>	<b>33,517.00</b>	<b>33,517.00</b>	<b>33,517.00</b>	<b>33,517.00</b>	<b>33,517.00</b>	<b>33,517.00</b>	<b>302,247.13</b>	<b>99,956.87</b>
<b>EXPENSES</b>													
<b>CATEGORY ONE</b>													
R	Building Paint	35,000.00	2,916.67	2,916.67	2,916.67	2,916.67	2,916.67	2,916.67	2,916.67	2,916.67	2,916.67	26,250.03	8,749.97
R	Building Roofing	148,000.00	12,333.33	12,333.33	12,333.33	12,333.33	12,333.33	12,333.33	12,333.33	12,333.33	12,333.33	110,999.97	37,000.03
R	Decking	20,000.00	1,666.67	1,666.67	1,666.67	1,666.67	1,666.67	1,666.67	1,666.67	1,666.67	1,666.67	15,000.03	4,999.97
7115	Unit Maintenance and Repair	8,000.00	-	-	300.00	2,430.00	3,665.00	135.00	1,935.00	650.00	400.00	9,515.00	(1,515.00)
7120	Roof and Gutter Repair and Cleaning	10,000.00	480.00	1,120.00	630.00	600.00	1,630.00	521.52	375.00	455.00	695.00	6,506.52	3,493.48
7125	Skylights	516.60	-	-	-	-	-	-	-	-	-	-	516.60
<b>TOTAL CATEGORY ONE</b>		<b>221,516.60</b>	<b>17,396.67</b>	<b>18,036.67</b>	<b>17,846.67</b>	<b>19,946.67</b>	<b>22,211.67</b>	<b>17,573.19</b>	<b>19,226.67</b>	<b>18,021.67</b>	<b>18,011.67</b>	<b>168,271.55</b>	<b>53,245.05</b>
<b>CATEGORY TWO</b>													
R	Pool	2,000.00	166.67	166.67	166.67	166.67	166.67	166.67	166.67	166.67	166.67	1,500.03	499.97
R	Tennis Courts	2,000.00	166.67	166.67	166.67	166.67	166.67	166.67	166.67	166.67	166.67	1,500.03	499.97
R	Road Maintenance and Repave	12,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	9,000.00	3,000.00
R	Contingency Reserve	2,000.00	166.66	166.66	166.66	166.66	166.66	166.66	166.66	166.66	166.66	1,499.94	500.06
7105	Insurance	8,500.00	753.66	753.66	753.66	753.66	753.66	753.66	753.66	753.66	753.66	6,782.94	1,717.06
7025	Management Fee	9,600.00	840.00	640.00	640.00	640.00	640.00	640.00	640.00	640.00	640.00	5,960.00	3,640.00
7030	Office Expenses	1,200.00	264.37	164.71	183.79	172.24	288.34	309.51	198.40	181.86	145.10	1,908.32	(708.32)
7010	Accounting Fee	3,000.00	-	-	-	250.00	-	-	-	-	-	250.00	2,750.00
7015	Taxes	350.00	-	-	-	251.02	-	-	-	-	-	251.02	98.98
7020	Legal Fees	4,000.00	-	200.00	-	-	913.99	-	-	-	-	1,113.99	2,886.01
7110	Utilities	18,000.00	1,400.29	1,228.82	1,363.65	1,142.04	1,621.04	2,105.96	1,927.31	1,393.64	1,457.73	13,640.48	4,359.52
<b>Grounds</b>													
7205	Lawn Maintenance	60,000.00	5,275.00	3,165.00	5,310.00	6,115.00	5,300.00	5,900.00	5,800.00	4,785.00	4,640.00	46,290.00	13,710.00
7210	Tree Maintenance and Removal	15,000.00	110.00	1,145.00	870.00	150.00	495.00	1,030.00	820.00	360.00	65.00	5,045.00	9,955.00
7215	Drainage	2,000.00	-	-	-	-	-	-	-	-	65.00	65.00	1,935.00
7220	Irrigation	4,000.00	100.00	-	70.00	40.00	168.20	440.00	626.50	177.58	65.00	1,687.28	2,312.72
7300	Common Improvements	10,000.00	-	-	1,412.41	11,500.00	-	-	-	-	-	12,912.41	(2,912.41)
7305	Fence Repairs	3,000.00	-	-	-	-	-	-	-	13.02	30.00	43.02	2,956.98
7310	Pool Maintenance	9,000.00	-	550.00	550.00	550.00	550.00	642.00	550.00	685.00	550.00	4,627.00	4,373.00
7315	Recreation	5,000.00	680.67	150.00	1,270.37	362.72	240.00	288.79	240.00	375.00	240.00	3,847.55	1,152.45
7320	General Maintenance	6,000.00	120.00	69.25	30.00	525.00	528.54	226.32	94.40	90.38	-	1,683.89	4,316.11
7325	Powerwashing	2,500.00	-	-	-	-	-	-	-	-	-	-	2,500.00
<b>TOTAL CATEGORY TWO</b>		<b>179,150.00</b>	<b>11,043.99</b>	<b>9,566.44</b>	<b>13,953.88</b>	<b>23,951.68</b>	<b>12,998.77</b>	<b>13,836.24</b>	<b>13,150.27</b>	<b>10,955.14</b>	<b>10,151.49</b>	<b>119,607.90</b>	<b>59,542.10</b>
<b>MODIFICATION CHARGE &amp; ROUNDING</b>		<b>1,537.40</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,537.40</b>
<b>TOTAL EXPENSES</b>		<b>402,204.00</b>	<b>28,440.66</b>	<b>27,603.11</b>	<b>31,800.55</b>	<b>43,898.35</b>	<b>35,210.44</b>	<b>31,409.43</b>	<b>32,376.94</b>	<b>28,976.81</b>	<b>28,163.16</b>	<b>287,879.45</b>	<b>114,324.55</b>
<b>OPERATING BALANCE-INCOME LESS EXPENSES</b>		<b>-</b>	<b>5,399.28</b>	<b>5,913.89</b>	<b>1,987.64</b>	<b>(10,381.35)</b>	<b>(1,693.44)</b>	<b>2,107.57</b>	<b>1,140.06</b>	<b>4,540.19</b>	<b>5,353.84</b>	<b>14,367.68</b>	<b>(14,367.68)</b>





P.O. Box 9602 • Winter Haven, FL 33883  
 SouthStateBank.com • 800.277.2175

## Statement Ending 09/30/2022

CUMBERLAND CIRCLE

Page 1 of 4

Account Number: XXXXXXXXXXXXXXX0988

### Managing Your Accounts

- Customer Care (800) 277-2175
- Mailing Address P.O. Box 9602  
Winter Haven, FL 33883
- Website SouthStateBank.com

>000741 4789886 0001 93493 10Z 73

CUMBERLAND CIRCLE  
 COMMUNITY ASSOCIATION INC  
 RESERVE ACCOUNT  
 1596 NW 19TH CIR  
 GAINESVILLE FL 32605-4029



### Summary of Accounts

Account Type	Account Number	Ending Balance
ASSOCIATION MMA	XXXXXXXXXXXXXXXX0988	\$58,027.99

### ASSOCIATION MMA-XXXXXXXXXXXX0988

#### Account Summary

Date	Description	Amount
09/01/2022	Beginning Balance	\$60,531.45
	1 Credit(s) This Period	\$14.54
	2 Debit(s) This Period	\$2,518.00
09/30/2022	Ending Balance	\$58,027.99

#### Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.30%
Interest Days	30
Interest Earned	\$14.54
Interest Paid This Period	\$14.54
Interest Paid Year-to-Date	\$53.67
Minimum Balance	\$58,013.45
Average Available Balance	\$58,950.05

#### Other Credits

Date	Description	Amount
09/30/2022	INTEREST	\$14.54
		1 item(s) totaling \$14.54

#### Electronic Debits

Date	Description	Amount
09/12/2022	CITYWIDE POOL SE SALE	\$2,318.00
		1 item(s) totaling \$2,318.00

#### Checks Cleared

Check Nbr	Date	Amount
1145	09/14/2022	\$200.00

\* Indicates skipped check number

1 item(s) totaling \$200.00

#### Daily Balances

Date	Amount	Date	Amount
09/12/2022	\$58,213.45	09/14/2022	\$58,013.45
		09/30/2022	\$58,027.99



202011 4789886 003493 002913 0001/0002 174200

Member FDIC  
 NMLS# 403455





# AMERIS BANK

P.O. Box 105075, Atlanta, GA 30348

RETURN SERVICE REQUESTED

CUMBERLAND CIRCLE COMMUNITY ASSOCIATION,  
ASSOCIATION, INC  
10000 SW 52ND AVE CLUBHOUSE  
GAINESVILLE FL 32608-4396

## Statement of Account

Last statement: August 31, 2022  
This statement: September 30, 2022  
Total days in statement period: 30

2049512656 Page 1

Direct inquiries to:  
Customer Service  
866-616-6020

Ameris Bank  
P.O. Box 105075  
Atlanta, GA 30348

0

### Summary of Account Balance

Account	Number	Ending Balance
Business Money Market	2049512656	\$215,303.30

### Business Money Market

Account number  
2049512656

Beginning balance	\$196,826.46		
Low balance	\$196,826.46		
Average balance	\$206,034.80		
Interest paid year to date	\$233.30		
Total additions	\$18,476.84	Total subtractions	\$-0.00

Date	Description	Additions	Subtractions
09-16	#Cash Mgmt Trsfr Cr REF 2590714L FUNDS TRANSFER FRM DEP XXXXXX2649 FROM	18,416.68	
09-30	#Interest Credit	60.16	

#### Daily balances

Date	Amount	Date	Amount	Date	Amount
08-31	196,826.46	09-16	215,243.14	09-30	215,303.30

**Cumberland Circle Community Association, Inc**  
**AGED OWNER BALANCE**

Run Date: 10/18/2022  
 Run Time: 01:01 PM

As of: 09/30/2022

Account #	Lot	Name/Address	Current	Over 30	Over 60	Over 90	Total
134048	1640	Mr. Andru Anderson 1640 NW 19th Circle	\$373.00	\$22.40	\$0.00	\$0.00	\$395.40
134054	1649	Ms. Kathryn Canon 1649 NW 19th Circle	\$200.00	\$0.00	\$0.00	\$0.00	\$200.00
134023	1616	Mr. Bahram Dideban 1616 NW 19th Circle	\$375.00	\$375.00	\$0.00	\$2,625.00	\$3,375.00
134030	1623	Mr. Bahram Dideban 1623 NW 19th Circle	\$435.00	\$435.00	\$0.00	\$3,045.00	\$3,915.00
146161	1631	Mr. Bahram Dideban 1631 NW 19th Circle	\$461.00	\$461.00	\$0.00	\$3,218.88	\$4,140.88
134043	1635	Mr. & Mrs. Joseph G. & Barbara Gleason 1635 NW 19th Circle	\$1.00	\$0.00	\$0.00	\$0.00	\$1.00
134072	1670	Ms. Joann Miller 1670 NW 19th Circle	\$352.00	\$352.00	\$0.00	\$14,486.96	\$15,190.96
134019	1612	Ms. Jo Murray 1612 NW 19th Circle	\$382.00	\$382.00	\$0.00	\$10,324.07	\$11,088.07
144939	1620	Ms. Donna E Pope 1620 NW 19th Circle	\$373.76	\$0.00	\$0.00	\$0.00	\$373.76
<b>Community Total</b>			<b>\$2,952.76</b>	<b>\$2,027.40</b>	<b>\$0.00</b>	<b>\$33,699.91</b>	<b>\$38,680.07</b>



# Cumberland Circle Community Association, Inc

Run Date: 10/18/2022  
Run Time: 01:02 PM

## PREPAID OWNERS

As of: 09/30/2022

Owner	Address	Account #	Lot #		Prepaid Balance
Mr. & Mrs. Ken & Virginia Duffield	1603 NW 19th Circle	134010	1603	PP - General	\$3.91
				<b>Total</b>	<b>\$3.91</b>
Ms. Joan Declantis (*)	1606 NW 19th Circle	134013	1606	PP - General	\$15.61
				<b>Total</b>	<b>\$15.61</b>
Ms. Amalia Alvarez	1608 NW 19th Circle	134015	1608	PP - General	\$310.40
				<b>Total</b>	<b>\$310.40</b>
Ms. Camille Robinson	1609 NW 19th Circle	134016	1609	PP - General	\$63.00
				<b>Total</b>	<b>\$63.00</b>
Mrs. Doris Edwards	1610 NW 19th Circle	134017	1610	PP - General	\$182.00
				<b>Total</b>	<b>\$182.00</b>
Mr. Gary Eldred	1614 NW 19th Circle	134021	1614	PP - General	\$25.98
				<b>Total</b>	<b>\$25.98</b>
Ms. Helen McIntosh	1621 NW 19th Circle	134028	1621	PP - General	\$1,527.00
				<b>Total</b>	<b>\$1,527.00</b>
Ms. Nancy Wilcox	1627 NW 19th Circle	134035	1627	PP - General	\$457.61
				<b>Total</b>	<b>\$457.61</b>
Mr. & Mrs. Galaxy Li & Kama Jean Rasmussen-Li	1632 NW 19th Circle	134040	1632	PP - General	\$376.00
				<b>Total</b>	<b>\$376.00</b>
Mr & Mrs. Bill & Loralee Hutchinson	1637 NW 19th Circle	134045	1637	PP - General	\$1,492.56
				<b>Total</b>	<b>\$1,492.56</b>
Mr. & Mrs. Donald & Marjorie Johnson	1638 NW 19th Circle	134046	1638	PP - General	\$20.00
				<b>Total</b>	<b>\$20.00</b>
Ms. Kathryn Canon	1649 NW 19th Circle	134054	1649	PP - General	(\$99.00)
				<b>Total</b>	<b>(\$99.00)</b>
Ms. Elizabeth Quenby	1653 NW 19th Circle	134058	1653	PP - General	\$162.31
				<b>Total</b>	<b>\$162.31</b>
Dr. Mark Goldstein	1657 NW 19th Circle	134062	1657	PP - General	\$308.76
				<b>Total</b>	<b>\$308.76</b>
Ms. Marsha Boyd	1663 NW 19th Circle	134066	1663	PP - General	\$1,102.00
				<b>Total</b>	<b>\$1,102.00</b>
Jill Monroe	1668 NW 19th Circle	134070	1668	PP - General	\$352.00
				<b>Total</b>	<b>\$352.00</b>
Ms. Mary Jane Marden	1671 NW 19th Circle	134073	1671	PP - General	\$130.99
				<b>Total</b>	<b>\$130.99</b>
Ms. Mimi Carr	1673 NW 19th Circle	134075	1673	PP - General	\$28.00
				<b>Total</b>	<b>\$28.00</b>
Ms. Madelon Streeter	1679 NW 19th Circle	134081	1679	PP - General	\$474.00
				<b>Total</b>	<b>\$474.00</b>
				PP - General	\$6,933.13
				<b>Total</b>	<b>\$6,933.13</b>

## Landscape Committee Report October 2022

### Work Requests

#### From the portal:

- 1598 – Blow sidewalk debris after edging - Completed
- 1598 – Clean recreation courts of leaf and acorns – Assigned
- 1619 – Replace broken sprinkler head – Completed

#### From paper work request form:

No paper work WO requests

#### Email/Verbal request:

- 1594 – Remove yellow jacket nest in palm tree near pool entrance - Completed

#### Continuous Landscaping work:

- Roof and gutter blowing, various addresses
- Lawn mowing
- Edging streets, driveways, and sidewalks
- Trimming hedges
- Removing leaves from courts
- Clearing drainage grates and silt build up.

Removed fallen heritage oak tree. Stump removal in progress.

## Maintenance Report October

Factory Reps inspected proposed painting 1627/29 and 1599/1601. Reports to be presented to Board when completed in writing.

1603....Replace back siding and trim with hardi board

\$4,400.00 not OK'd...Over budget

1621....Replace Top rail of fence with hardi board...\$200.00 pending

1619....Interior wood deck...replace with composit \$4,600.00 pending

1619....Replace back steps \$1,200.00 pending

1672...Replace front fence \$1,450.00 pending

1672....Replace top rail and fence repair \$370.00 pending

1605.....Replace \$2,000 pending

162830 ....Common back wall water damage...no estimate yet..over budget