



MARCH 2021

THE ECHOES

NEWSLETTER

ECHOES COMMITTEE

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COVERED BRIDGE INFORMATION SITES

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Face book Page: Search for "Covered Bridge, Lake Placid, FL"

COFFEE HOUR

Friday March 26, 2021
8:00 A.M.

It's back! Come relax, have a cup of coffee and a donut. **YES A DONUT!** Don't forget, have a nice visit with neighbors and friends. Please make a donation for the cost of donuts. **O'BOY, DONUTS!**

Submitted by Cindy Hubbel

COMING EVENTS

Mar 16 – CB HOA Meeting, 10:00 a.m.
Mar 18 – Spaghetti Dinner, 4:00 p.m.
Mar 26 – Coffee Hour, 8:00 a.m.

HOA NEWS

Board meeting - February 16, 2021

All board members were in attendance

Leigh Russ read the treasurer's report and suggested we do online check writing to save over \$300 a year; unanimous approval. Financial information is available to all residents and is posted on the bulletin board at the Clubhouse.

Tom Taylor addressed the continued issue of folks not picking up **dog feces**. He also asked residents if they see someone who they are **not sure is a resident**, please introduce yourself to them. Let's all be kind and respectful.

Opening up CB amenities Tom addressed the Covid-19 steps for reopening CB, see his article below. Any changes will be made public.

More activity - Tom also noted a lot more activity has been going on around CB, and that it's good to see everyone out and around.

Vegetables - The vegetable guy will assess his profits and determine if he will return.

Ice cream truck - The ice cream truck in the parking lot is here for a free scoop of ice cream.

Tom **thanked** everyone for their support in his **real estate workings**.

Pool – Thanks to Tim Hertel for taking care of the **pool**. Frank Brown has volunteered to take over the responsibility of the pool. Thanks to all the volunteers.

Road projects – We have had 3 vendors give us information regarding road improvements. It was suggested that we wait until Ken Lablanc has finished his work in Covered Bridge. Until then it was suggested that we patch small areas and keep maintaining until he is done. It has been suggested to start road work from the back, working up to the entrance. The price tag would be around \$500,000.00. This would be 5-10 years down the road. Resealing would cost approximately \$48,000.00.

Garbage Truck - We are currently working with the garbage company regards to using a different route to lessen road damage.

Pool professional came to assess the pool, looked at the infrastructure and made recommendations for seeing what needs to be done.

Patty Hynes addressed the notion that not having to be careful after having **Covid-19 vaccination** is in error. Continue to be careful. Wearing a mask protects you and those around you from Covid-19. Tom hopes that common sense rules regarding our Covid-19 decisions.

Cindy Hubbel has **Covid-19 Forms** needed for both first and second shots.

JR discussed the **air purifier**; he will set it up today or tomorrow. Also, reported that there are no cases of Covid-19 at the **American Legion**. There was a discussion from the floor about the air purifier.

Tom reminded us to be tolerant of any new changes.

Bill Burse discussed upcoming road work on Saturday at 8:00 a.m. Volunteers are

welcome. They will be working all over the park.

Patty Hynes discussed the addition of adding more **benches** around Covered Bridge for walkers. A committee will determine how many will be needed and where to place them. Patty welcomes info from residents as to how many may be needed and where to place them. We will have info by the next meeting.

Patty Hynes also discussed what is allowed in **recycle cans**. Waste management is in negotiations with the county regarding recycling.

Cindy Hubbel reminded everyone that **volunteers are needed**. The front of the clubhouse needs to be swept down and spider webs removed. There isn't much going on right now, but we are up and running. We will need your help. If you want to volunteer please contact Cindy Hubbel.

Architectural Committee - all requests approved.

Tom Taylor said the **storm drain** was repaired at the corner of Jasmine and Hillcrest, thanks to Herman Bott.

Bill Burse reported on the **compound**, very few parking places left.

Frank Brown has electrical experience and has made some changes in the electrical set up at the **pool**.

There was a discussion of having a **dog park**. Bill Burse said a committee needs to determine everything such as the cost, fences, rules and where to put it. Anyone interested is doing the legwork, please contact Tom Taylor or Bill Burse.

It was brought up that at night there are lots of folks on **golf carts** or walking **without any lights**, very dangerous.

Elaine Orr said many folks are interested in upgrading the **shuffle board court** with an awning. She will get information about improvements and submit it to the board. The **light** is not working at the **shuffleboard court** and Frank Brown will see what is wrong.

Meeting adjourned.

Submitted by Patty Hynes, Secretary

LUNCH / ICE CREAM TRUCK

Starting Wednesday, February 24, 2021, the Divine Ice Cream etc. truck will be at the Clubhouse each Wednesday from 12-2:00 p.m. In addition to many delicious Blue Bell ice cream products, there will be numerous special lunch items, such as Smoked Turkey Legs, Tacos, and Coney Dogs. Come hungry and join your friends, outdoors and Covid-19 safe, for lunch or you may get your order "to go", to enjoy at home. Prices are reasonable, service is friendly and quality is exceptional! See you at the Covered Bridge Ice Cream Truck, with the McClane family serving.

Submitted by Rick Kennedy



COVERED BRIDGE **PRESIDENT'S COMMENTS**

Greetings friends and neighbors, I hope everyone is well and enjoying/appreciating this winter weather. I know Lori and I are!! After our February meeting Tom and Lori treated everyone meeting to a free scoop of ice cream from the **Divine Ice Cream Truck**. If you missed out, don't worry, they will be back in our parking lot on Wednesday afternoons. The ice cream will not be free, but it will be just as good!

In our continued efforts to show our appreciation to Covered Bridge, Lori and I will be sponsoring a drive-thru **spaghetti dinner!** We give a big thank you to Cindy Hubbel for coming up with this idea and leading the effort. Please make sure you read her note in this edition for specific details. After careful consideration and debate, the Covered Bridge Board of Directors has made the following **changes to our COVID-19 Protection Plans**.

- **Outside activities** are now open for family members/guest (pickle ball, shuffleboard, Corn hole and horseshoes)
- **Indoor facilities** remain closed to non-residents or family members/guest (billiards, exercise room, and library)
- **The pool** is restricted to residents only from dawn to 3:00 p.m. and then will be open to family/guest from 3:00 p.m. to dusk.

Covered Bridge is still **closed to non-residents**, we are only allowing family members/guest and essential services to be in our community. We ask everyone to ensure

that those you invite into our community have taken precautions, have not been around anyone with COVID-19 and do not exhibit any symptoms.

While we are opening some of our common areas, we still caution people to **social distance** whenever possible, **sanitize** often when in public and insist others to **wear their mask** when that is not possible. The mask will minimize the germs you spread to others. So, when you get close to someone, wear a mask to protect those around you!
Thanks to all of you for your continued efforts to keep us running safely and smoothly!

Submitted by Tom Taylor

Drive-Thru **Spaghetti Dinner**

Spaghetti with Meat Sauce, Salad,
Bread & Butter and Dessert
March 18, Doors open at 4:00 p.m.
Drive by the Clubhouse, pick up your dinner
and enjoy yourself.
SIGN UP NOW in the clubhouse.
Dinner is free, compliments of Remax Tom!

Submitted by Cindy Hubbel



May your blessings
outnumber
The shamrocks that
grow,
And may trouble avoid
you
Wherever you go.

Irish Blessing



SPREAD SOME SUNSHINE

If you know one of our residents who might be ill or just not feeling well, please contact Joyce Ryan (our Sunshine Lady) so she can send them a special card. Joyce collects this information to provide to the Echoes as well. If she doesn't know then we don't know.

CORN HOLE GAME

On any Tuesday or Thursday at 2:00 p.m. in the afternoon you can find Augie Reese behind the pool, setting up the corn hole games. He brings his music and the players come and join the fun, with a friendly completion of a game that is a reminder of the old bean bag toss. Augie will be the first to let you know that it's not beans, it's corn bags.

There is always room for more players come join the fun, you will always feel welcome if your good or not at the game.

Below is a list of players that got 4 corn bags in one turn in the hole and how many times they did it. Congratulations to you all!

Submitted by Cindy Hebbel

Art Schmeltz 1
Dave Horner 15
Jack Gasior 5
Nick Sanidas 1
Mike Gill 1
Frank Alcorn 1
Henri Preuss 2

Gary Digiacoimo 4
Augie Reese 1
Sally Alcorn 1
Don Gill 1
Jim Corr 1
Bob Lung 2
Kevin Fox 1



CONDOLENCES



The sympathy of the entire Covered Bridge community is extended to the family and loved ones on the death of the following residents since our last Echoes preparation, as submitted by Joyce Ryan.

Anita Diegel



Wishes for a speedy recovery are extended to each and every one who is not feeling well.

Leigh Russ
Dee Sansom
Mike Kratt
Violet Tuttle

Patty Grubb
Connie Shriver
Joan Terrell

ACTIVITIES

We at Covered Bridge have a lot of activities and we need volunteers to manage them.

We are slowly opening up more activities, trying to be safe at the same time.

Believe me, no one likes gatherings more than me.

As we open up more things we need help. If you would like to help, please give me a call. Dances, work day lunches, someone to put away orders of toilet paper, paper towels and other things for the club house. Also, someone to check the bathroom each day to make sure there is paper, soap, and empty the trash.

Thank you Cindy Hubbel

COVERED BRIDGE COMPOUND

The compound is open every Friday from 9:00 a.m. until 10:00 a.m. for residents to purchase furniture, electronics and patio furniture/accessories. We will also accept donations at that time.

If you need a pick-up, please call Jerry at 863-531-3585. The number is also listed on the bulletin board in the club house. The pick-up schedule is every Friday starting at 9am.

We need help! If you would like to help with pick-ups, please be at the compound on Friday mornings at 8:45a.m.

Thanks to each and every one of you for working with me.

Submitted by Jerry Ziegelbauer

EUCHRE - IT'S BACK

Euchre starts this Monday, March 1, at the Covered Bridge Clubhouse. From 6:30 - 8:30 p.m.

Also, if you want to try to win the pot you can put in \$1.00, and whoever gets the most total points will win the money. If you don't want to try to win the pot, that's okay, you can still play.

Submitted by Cindy Hubbel

CHANGES COMING FOR TRASH PICKUP

We are working on a plan for Trash and Recycling trucks to go only one way on each of our streets. This is to cut down on the wear and tear on our roadways. All cans will be placed on only one side of the street. That side will be determined when the routes are finalized. Watch for further updates.

Submitted by Herman Bott

BIBLE STUDY GROUP

Every Friday at 10:00 a.m. there will be a group gathering to study the truth, lies and changes that have evolved over the years in the Bible scriptures. This is a nondenominational group where everyone is welcome to come. So please bring your Bible if you have one.

Submitted By Ron Colwell

LINE DANCING



Line dancing will be held on Monday and Thursday at 10:00 a.m. at the CB Clubhouse.

Beginner's line dancing is on Monday and Thursday, at 9:00 a.m. Beginners are welcome any time of the year.

Submitted by Theresa Ziegelbauer

WHAT IS A REVERSE MORTGAGE

by Arlene Jordan

A reverse mortgage is a loan for seniors age 62 and older. Reverse mortgage loans are insured by the Federal Housing Administration ("FHA") and allow homeowners to convert their home equity into cash with no monthly mortgage payments. After obtaining a reverse mortgage, borrowers must continue to pay their property taxes, monthly maintenance and homeowners insurance and maintain the home according to FHA guidelines. Typically the loan does not become due as long as you live in the home as your primary residence and continue to meet all the loan obligations. Reverse mortgage loans are commonly used to pay for home renovations, medical and daily living expenses. Homeowners who have an existing mortgage often use the reverse mortgage loan to pay off their existing mortgage and eliminate monthly mortgage payments.

A reverse mortgage loan uses a home equity as collateral. The amount of money the borrower can receive is determined by the age of the youngest borrower, interest rates and the lesser of the home's appraised value, sale price and the maximum lending limit. The funds available may be restricted for the first 12 months after loan closing. In addition, you may need to set aside additional funds from loan proceeds to pay for taxes and insurance.

The loan does not generally have to be repaid until 6 months after the last surviving homeowner moves out of the property or passes away. At that time, the estate typically sells the home to repay the balance of the reverse mortgage and the heirs receive any remaining equity. The estate is not personally liable for any additional mortgage

debt if the home sells for less than the payoff amount of the reverse mortgage loan. To be eligible for a reverse mortgage loan, the FHA requires the youngest borrower on title to be 62 years or older. Borrowers must also meet financial eligibility criteria as established by HUD. If there is an existing mortgage on the home, it must be paid off with the proceeds from the reverse mortgage loan. Most single family homes, two to four unit owner occupied dwellings or townhouse and approved condominiums and manufactured homes are eligible for a reverse mortgage loan. The home must meet FHA minimum property standards.

When the reverse mortgage loan does become due, the borrower's heirs/estate can choose to repay the reverse mortgage loan and keep the home or put the home up for sale in order to repay the loan. If the home sells for more than the balance of the reverse mortgage loan, the remaining home equity passes to the heirs. If the home sells for less than the owed balance, the estate is not required to pay more than the value of the home at the time the loan is repaid.

Reverse mortgage loan proceed can be received in any combination of the following: 1) line of credit – draw as needed up to the maximum eligible amount; 2) lump sum – a lump sum of cash at closing (only available on fixed-rate loans); 3) tenure – monthly payments for the life of the loan; and 4) term – monthly payments for a specific number of years.

BE SAFE AND WEAR A MASK!



FREE COMPARATIVE MARKET ANALYSIS

Sharon Dougan: 863-243-3174 or e-mail sadougan1@gmail.com for a Free Comparative Market Analysis. I have 15 years experience and would love to earn your trust. Please call or e-mail me.

Submitted by Sharon Dougan

"HELPING HANDS"

Power Washing and Painting

Contact: Lee Maule

Pet Sitting

Pet Sitters Int., 9 years of experience.
Contact: Judith Segal at 954-770-4795.

Need Help With Housework?

Before – during – after your stay – or all year
Reliable – dependable service, references
Call Marie Primus, 864-329-7277

Need a Haircut?

Contact: Diana Granson, at 16 Jasine St.
Cuts \$10, Perms start at \$40, Coloring starts at \$40. You can come to my house or I can come to you. Call for more info at 765-210-7687.

What is a leprechaun's favorite type of music?
Sham-rock 'n' roll

When does a leprechaun cross the street?
When it turns green

What type of bow cannot be tied?

A rainbow

WANT TO ADD A CARPORT?

In 2018 the HOA encouraged residents to participate in a group zoning change. This required getting approval from the County Zoning Commission. This allowed residents to have a carport constructed on their property at their discretion. Ninety-eight residents signed up at that time. However, not all 98 have chosen to do so. Fifteen of those residents have changed ownership and the new owners may not be aware that they were part of the original 98.

Recently a second group of 11 residents have been approved for this same zoning change.

Currently there are 5 other residents that would like to form a new group for the same zoning change on their property. The more people involved would substantially reduce the cost for each resident. This is a long expensive process to do as an individual, doing it as a group is more economical.

These zoning changes are attached to the property and not to the owner; therefore, you as the current homeowner might not be interested in the carport, but should you sell your property in the future, this approval could be a substantial selling feature.

If you would like to discuss the possibility of participating please give either of us a call.

Ann Downard 502-599-9195
Bill Fowler 304-545-4358

What do you call a leprechaun with a sore throat?
A streprechaun

What do you call a fake Irish diamond?
A shamrock