

The Retreat Newsletter May/June 2016 Volume 13, Issue 3

FLORIDA BICYCLE RACING ASSOCIATION



Once again, our **BILL BURNS** came in first in his age group, as the fastest riders from all across the sunshine state came to compete in this competition. It was held on Saturday April 2nd at Halpatiokee Park.

Way to go "Wild Bill"

THE RETREAT HOMEOWNERS ASSOCIATION RESERVE FUNDS EXPLAINED!!

By John Clifford

President, Retreat Board of Directors

What happens when The Retreat encounters large or unexpected expenses?

For example, if the clubhouse roof needs to be replaced, irrigation pumps require replacement, or a piece of equipment in our fitness room fails, where does The Retreat get the money to replace these items?

At such times, The Retreat's reserve funds comes into play.

Just as you probably keep some savings to pay for large, infrequent expenses, such as purchasing a car or replacing your air conditioning unit, The Retreat maintains a type of savings account called the "reserve account" for infrequent common area expenses.

To fully understand why The Retreat must keep money in reserves, it is important to understand the Board's duties and obligations.

These are set forth in The Retreat's governing documents (which include the articles of incorporation, bylaws, and Covenants, Conditions, Restrictions and Easements, and any separately promulgated rules and regulations).

The governing documents obligate The Retreat to maintain, operate, repair and replace the common areas assets within our development. Common area assets include the parts of the property owned jointly by everyone who has purchased a home at The Retreat, and which members have a right to use. Pool, clubhouse amenities, roads, and other items are common area assets required to be maintained and most likely eventually replaced.

The Retreat's annual budget will designate a

(Continued on page 2)

(Continued from page 1) The Retreat Homeowners. Association...

portion of the quarterly dues collected to go into The Retreats "reserve fund." The Board of Directors utilizes the accounting treatment known as the "pooling method" for managing The Retreat's "reserve funds."

Properly maintaining The Retreat's "reserve fund" is very important. Even if The Retreat has an adequately funded reserve fund now, the Board is responsible that the fund stays that way. To assist the requirement of funding reserves to an adequate level, the Board recently authorized the contracting of a third party vendor to update The Retreat's "Reserve Fund" Analysis. This updated "reserve" study will guide the Board in insuring future reserve levels are funded appropriately.



House keys, car keys and mail box keys have been turned in to the office at various times. Also, recently a gold bracelet

has been found in the parking lot. Please check with Robert if any of these items are among you might be missing.

Property Manager "drop in" office Hours: Mon., Wed., & Fri. 8 – 11 AM

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TO ADVERTISE IN *THE RETREAT NEWSLETTER*, CONTACT CONI MC GUINN AT 545.3465.

Valley Crest Now Bright View

Valley Crest has merged with The Brinkman Group to form a new company. Valley Crest is now Bright View. They have replaced the Valley Crest logo on all vehicles with the Bright View logo.

Once again, Sandy Morrow and Jean Scerbo hosted a fun St. Patrick's Day coffee for all the residents at the Clubhouse on March 17th. Homemade Irish bread was supplied by Veronica Bartlett. Yum!!! Another successful event sponsored by the Social Committee. Thank you, Sandy, Jean and Veronica!







Pharmacy Topics By Connie Bandy, R.Ph., Doctor of Pharmacy

FDA Warning – Two Diabetes Medications May Increase Heart Failure Risk

As is the case with many new drugs in new therapeutic categories, side effects and warnings often only come to light after the product is marketed and used more extensively. The FDA has just issued a warning and labeling change for two drugs in the newer category of type 2 diabetic medications -- the dipeptidyl peptidase-4 (DPP-4) inhibitors – specifically **saxagliptin (Onglyza®) and alogliptin (Nesina®).** The warning cautions that these two drugs may increase the risk for heart failure, especially in patients who already have kidney disease and/or cardiovascular issues. They advise discontinuing this medication in patients who have already developed heart failure.

The warning also extends to combination products containing these two medications: saxagliptin and metformin (Kombiglyze®); alogliptin-pioglitazone (Oseni®), and alogliptin-metformin (Kazano®).

The DPP-4 inhibitors work by increasing incretin levels, which inhibits glucagon release. Thereby, increasing insulin secretion and decreasing gastric emptying. These actions, in turn, ultimately decrease blood glucose levels.

Patients taking these medications are encouraged to contact their health care providers immediately if they experience symptoms of heart failure including:

- Unusual shortness of breath during daily activities.
- Difficulty breathing when lying down.
- Tiredness, weakness or fatigue.
- Weight gain with swelling of the ankles, feet, legs or stomach.

The first drug in this class, sitagliptin (Januvia®) was approved by the FDA in 2006. All U.S- marketed drugs belonging to this class are:

<u>Sitagliptin</u> (Januvia®),

Saxagliptin (FDA approved in 2009, marketed as Onglyza®),

Linagliptin (FDA approved in 2011, marketed as Tradjenta®

Alogliptin (FDA approved 2013, marketed as Nesina®).

Januvia® and Tradjenta® have not been linked to the heart failure warning. In fact, in a recent large cardiovascular-outcomes trial, **Trial Evaluating Cardiovascular Outcomes with Sitagliptin** (also called the TECOS trial), Januvia® showed no signal of heart failure at all in type 2 diabetes patients who received the drug.

The FDA previously warned that the use of DPP-4 inhibitors may also cause severe and disabling joint pain.

WHAT'S UP AT THE WOMEN'S CLUB????

By Mona Wiley

Friday, May 6th will be our "**Goodbye Birds**" lunch at Kru Thai. It was a few short months ago that I wrote "welcome back". Lots of lunches and fun times have been had since October, and I wish for all of you going – safe travels and a great summer! For those of you sweating out the summer here, grab some sun block and head out to our lovely pool or our great beaches and enjoy our Florida specialties. Remember that through the summer, we'll be going out for lunches or dinners, so check the bulletin board for where and when.

Kru Thai is a fabulous Thai restaurant on Federal Highway north of here. Swing by the clubhouse to sign up and be ready to carpool at 12:15pm on Friday. Kay Campbell is in charge of this gathering 545.9278.

Monday, May 16th will be our last monthly meeting. Gather at 6:30pm for light refreshments followed by a short business meeting at 7 PM. A fun event will follow.

Friday, May 20 at 7PM, Saturday, May 21 and Sunday, May 22 at 3PM - the Treasure Coast Community Singers with the Stuart Community Concert Band will perform "This Is My Country" at North Baptist Church in Stuart. Advance tickets are \$15 and any questions should be directed to Dottie Williams 546.3866 or Lena Rublowsky 546.1316.

What a fun island cruise outing on April 14th! About 20 ladies boarded the Island Princess and cruised the inland waterway while listening to Captain Bob's stories of our famous local celebrities. Maybe some of you will make those stories some day!! Someone was onboard with a camera – can you find yourself?

All the members of the Women's Club wish to thank Audrey for her amazing job as president for the last two years. She has done an awesome job in every way – organizing, communicating, officiating, leading, thanking, recognizing – so on and so on. We appreciate your commitment, and leadership Audrey. You're the best.

Also, there to assist was **Pam Levy**. Great job, Pam! Thank you. The president's job was turned over to **Pat Williams** and **Mary Clifford** who will share the post. Our traditional lighting ceremony celebrating this transition was held at April's meeting. I'm sure our new officers will have our continued support.

Many thanks to **Alice Bernhardt** for her dedication as secretary these last 2 years. She's done a great job getting names spelled correctly, the minutes out and changes accounted for. **Deb Benson** will assume that role for the next couple years.

And **Gerri Strong** will be going strong for 5 years at the helm of keeping the money safe and spent at the right times. That's a long time, Geri, so thank you so much. As a reminder, the club spends about \$100 monthly to buy groceries for the House of Hope, in addition to the collection of food items. Don't forget that this will carry forward throughout the summer. If you're cleaning out your cupboards, bring your canned goods and dry goods to the box in the mailroom.

Also a big round of applause goes to all the **committee chairs and their assistants**. The Club could not operate successfully without your willingness to do the leg work for our various activities and projects. Every year, the projects are worthwhile and the activities so much fun! And with that "thank you" – we welcome and thank all of our incoming chairpersons who will follow the example set before.

See you in a couple of months.



Palm Beach waiting to begin tour of Worth Ave.



WOMEN'S CLUB HOLDS FUNDRAISER

By Deb Benson

On February 20th, The Retreat Women's Club held their annual fundraising event. This year the proceeds benefitted *Voices for Children*, an adjunct to the Guardian Ad Litem Program in Martin County. The event, **Music and Munchies** was held in our clubhouse with music (and antics) provided

by Tunes by Tony. There was dancing, food, a 50/50, and a terrific Silent Auction. The items for the auction and food were provided by our own very generous residents. Mona Wiley won the 50/50. This year we had sponsors for the event. The premium sponsor was **Bonnie Becker**, who has represented many homeowners with their real estate transactions. Our general sponsors included: A-1 Auto Care, Angus Termite & Pest Control, Capital Realty Advisors, Inc., CMI Air Conditioning and Electrical, One Solution Landscape, Pezzicola Cruise & Tours and Mary & Bob Regan. With the support of all, **the Women's Club contributed \$4,200 to Voices for Children.**



Vern Melvin, 19th Circuit Guardian ad Litem Circuit Director Bonnie Becker, Premier Sponsor



Vern Melvin, Audrey DeLoffi, Women's Club President, Jim Pawlak, President of Voices For Children of Okeechobee and The Treasure Coast, Inc.



We extend our sincere gratitude and thanks to The Retreat Women's Club and all Retreat residents for your extraordinary support. The February 20th Cocktail Reception held for the benefit of VoicesOTC (Voices for Children of Okeechobee and the Treasure Coast) and the children we represent in the Dependency System was an outstanding success and an example of the caring, giving spirit of The Retreat. Not only was it the largest amount ever raised by the Women's Club, it is the largest donation VoicesOTC has ever received.

Your generosity will enable us to address the needs of over 800 abused, abandoned and neglected children throughout the Treasure Coast. We will help these vulnerable children experience as much of a normal childhood as possible. We will send kids to summer camp, make sure they have beds to sleep in, clothes and shoes to wear, experience extracurricular activities, receive proper medical and dental care and that their caregivers have the resources to ensure success in life.

This year we will award our first scholarships to two children aging out of the system and going on to higher education.

Voices OTC is a small non-profit with a big goal and a noble mission. The Retreat has proven to be one of our greatest supporters. You have been there since our inception over three years ago with donations to our Holiday Toy Drive and Guardians' Angel Fund. You share in our success along with the 380 volunteer Guardian ad Litem and staff of the 19th Circuit Florida Guardian ad Litem Program.

I am honored and humbled by all of you. I could not do it without my friends and neighbors here in The Retreat.

Sincerely, Jim Pawlak, President

HAVING FUN WHILE RAISING DONATIONS FOR VOICES FOR CHILDREN FEBRUARY 20, 2016





















ISLAND PRINCESS LUNCH AND TOUR ON THURSDAY, APRIL 14

May/June 2016

THE WOMEN'S CLUB OF THE RETREAT CEREMONIES FOR OUTGOING AND INCOMING OFFICERS

Presentation to Audrey

By Marlene Boobar

Having been the President of the Women's Club preceding Audrey, I was asked to say a few words of thanks to Audrey as she finishes up her term as the out-going President.

Audrey has happily and competently served the Women's Club for the last two years. She initially agreed to serve <u>one</u> term and then willingly stayed on for a <u>second</u> year. The time and energy involved in accepting this commitment was a big one, and Audrey did so cheerfully.

When she was first installed she agreed to the promises you will hear shortly that will be asked of the new incoming copresidents.

Her job was not an easy one. She handled the responsibility of keeping harmony and enthusiasm in the club with exceptional grace. She attended to the club's business; she planned and attended meetings. She attended lunches and participated in many various activities. She introduced guests and welcomed new and older members at each gathering and event.

Audrey has a "**servant's heart**" – which means to not only put the needs of others ahead of her own at times, but to serve with the right motivation. It is not for recognition that a servant leader serves – it is because that is what she just does naturally. It is in the act of loving people that she gives them her best.

Recently, we had a communications meeting, and it will take about 10 people to do what Audrey has been doing for the last two years. There are so many "behind the scenes" chores... and Audrey did them all or made sure that all the tasks were completed.

We are grateful for her leadership, her kindness and the love she extended to the members of the Women's Club and to the Retreat community.

There is a poem called: *The Paradoxes of Being a "Servant Leader.*" I will read just a few of those paradoxes that describe Audrey...

Busy enough to make time Wise enough to say "I don't know" Serious enough to laugh Important enough to be last Planned enough to be spontaneous Great enough to be anonymous Leading enough to serve

Thank you, Audrey, for you time, energy, and service to the Women's Club! We are very grateful!



Outgoing Officers: Pam Levy: Vice-President Audrey DeLoffi: President Alice Bernhardt: Secretary

> Incoming Officers: Gerri Strong: Treasurer Mary Clifford: Co-President Pat Williams: Co-President Deb Benson: Secretary



RELAY FOR LIFE OF MARTIN COUNTY 2016

What a day we had on Saturday, April 16! We went through several downpours of rain. Opening ceremonies were delayed as well as the survivor and caregiver walks and the survivor/caregiver dinner. The Luminaria Ceremony was delayed. Our campsite was drenched. Several of us made it through the delays and downpours.

The facility, Memorial Park in Stuart, was a beautiful spot. The entertainment was very nice. Despite the weather and our wet clothes, we had a good time. Our Team raised a total of **\$8,162** this year. Our 12-year total is **\$113,515!!!**

Thank you to all that joined us yesterday. Thank you to those that helped setting up our campsite and decorating it— Joe Rosetta, Marilyn and Jim Patterson, Marlene Boobar, Joanie Sofia, and Wally. These folks also did the teardown of campsite. I wish to thank Virginia Darcy for allowing us to store the tent, tables, chairs, and more for many years.

For those of you that eat at Duffy's every Tuesdays in March, we received a check for \$284.00!!!!!! Thanks!

From the bottom of my heart, I thank our Team members and Retreat residents for continuing to support our fundraisers.



OUR CAMPSITE BEFORE THE RAIN

OUR TEAM'S THEME



RELAY FOR LIFE DOG PARADE FUNDRAISER FEBRUARY 27

We had a great event. We had 19 registered dogs. The winners of the Dog Parade are:

Largest—Phoebe (Pat Williams) Smallest—Lucy (Pat Koellner) Most Challenged—Margaux (Audrey DeLoffi) Best Homemade Costume—Chrissy (Lorraine Perri) Best Colorful—Lily (Mickey Harris) Best Original Costume—Rosie (Ann Gott) Best Trick—Buster (Greg Strahm)

This was a tough job for our judge, Bosha Stone. Thanks!

Our photographer, Retreat resident Susan Steadman, took lots of pictures. Thank you, Susan!!!!

Our total was \$875!!!!!!!





















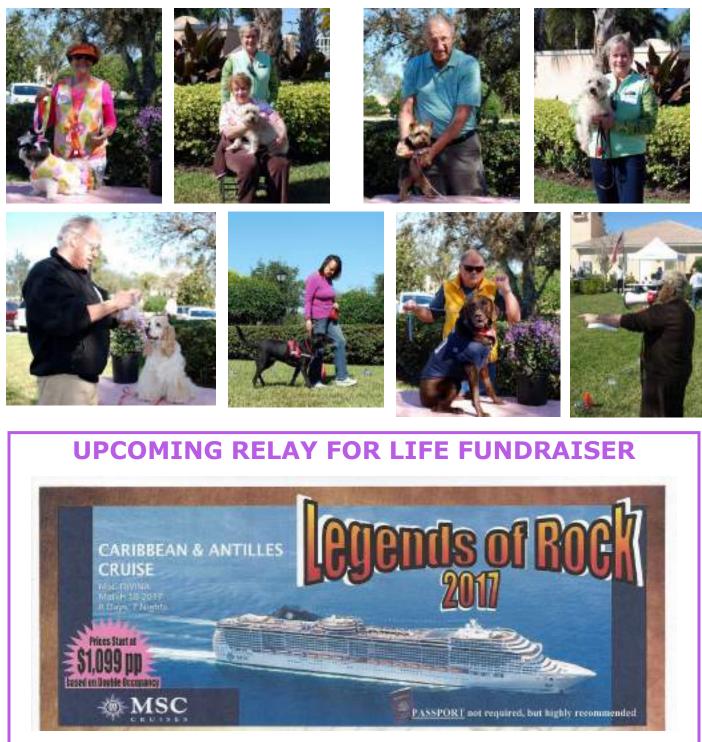




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www.retreatatseabranch.com

May/June 2016



FOR EVERY PERSON THAT GOES ON THIS CRUISE AND INDICATES THAT THEY ARE SUPPORTING THE RETREAT'S RELAY FOR LIFE TEAM, LEGENDS OF ROCK WILL DONATE \$50 TO THE AMERICAN CANCER SOCIETY. PLEASE HELP US IN OUR FIGHT AGAINST CANCER WHILE HAVING A LOT OF FUN ON THE CRUISE.

GO TO: <u>www.LEGENDSOFROCKCRUISE.com</u> Down load the flyer.

To answer your questions, there will be a meeting on Saturday, May 14 at 2PM at our Clubhouse.

I am a Seenager (Senior Teenager)

Received from MANY Retreat Residents

I have everything that I wanted as a teenager, only 60 years later.

I don't have to go to school or work.

I get an allowance every month.

I have my own pad.

I don't have a curfew.

I have a driver's license and my own car.

I have ID that gets me into bars and the whisky store.

The people I hang around with are not scared of getting pregnant.

And I don't have acne.

Life is great.

Also, you will feel much more intelligent after reading this.

Brains of older people are slow because they know so much. People do not decline mentally with age, it just takes them longer to recall facts because they have more information in their brains, scientists believe.

Much like a computer struggles as the hard drive gets full, so too, do humans take longer to access information when their brains are full.

Researchers say this slowing down process is not the same as cognitive decline. The human brain works slower in old age, said Dr. Michael Ramscar, but only because we have stored more information over time. The brains of older people do not get weak. On the contrary, they simply know more.

Also, older people often go to another room to get something and when they get there, they stand there wondering what they came for. It is **NOT** a memory problem, it is nature's way of making older people do more exercise.

SO THERE!!

I have more friends I should send this to, but right now I can't remember their names. So, please forward this to your friends; they may be my friends, too.



BRIDGE SCORES

By Patsy Shattuck and Carol Flynn

This is the time of year I dislike writing about bridge. We are starting to lose our northern neighbors. We had a good year and hope the

rest of the year goes as well.

February 2, 2016

- 1 Barry Mussatto
- 2 Lena Rublowsky
- 3 Sally Dunmire
- 4 Stan Rublowsky
- 5 Marion Gonzalez

February 9, 2016

- 1 Steve Strong
- 2 Phyllis
- 3 Barry Mussatto
- 4 Muriel Barry
- 5 Ann Sterling

February 16, 2016

- 1 Emily Mussatto
- 2 Lyn Kennedy
- 3 Ann Sterling
- 4 Maryon Gonzalez
- 5 Peggy Johnson

February 23, 2016

- 1 Sharon Davis
- 2 Barry Mussatto
- 3 Patsy Shattuck
- 4 Peggy Johnson
- 5 Ann Sterling

March 1, 2016

- 1 Muriel Barry
- 2 Stan Rublowsky
- 3 Roberta Segel
- 4 Bill Burns
- 5 Steve Strong

March 8, 2016

- 1 Kay Campbell
- 2 Carol Flynn
- 3 Ann Sterling
- 4 Alan Shattuck
- 5 Lyn Kennedy

March 15, 2016

- 1 Steve Strong
- 2 Maryon Gonzalez
- 3 Sharon Davis
- 4 Sue Lynn
- 5 Kathy Majewski

March 22, 2016

- 1 Peggy Johnson
- 2 Maryon Gonzalez
- 3 Ann Sterling
- 4 Sharon Davis
- 5 Sue Lynn

March 29, 2016

- 1 Carol Flynn
- 2 Sharon Davis
- 3 Kathy Majewski
- 4 Ann Sterling
- 5 Peggy Johnson

April 5, 2016

- 1 Sue Lynn
- 2 Sharon Davis
- 3 Sue Behn
- 4 Anne Falcone
- 5 Kathy Majewski

April 12, 2016

- 1 Bill Burns
- 2 Sharon Davis
- 3 Sue Lynn
- 4 Steve Strong
- 5 Roberta Segel

Neighborhood Watch News



The 2nd Thursday of each month, the *Retreat Neighborhood Watch Group* joins other area Martin County HOAs and neighborhood representatives at a meeting at the Sheriff's Department. This meeting begins at **6 PM** and lasts only about an hour or so.

The topics covered are always interesting, informative and timely. Awareness of area concerns, scams and crimes are reviewed and discussed. Our goal is to stay informed of what new issues and/or crimes/scams might potentially affect our Retreat community.

Anyone from the Retreat is most welcome to attend these Sheriff Department meetings!

Most often, we meet at the Clubhouse around **5:15 PM** and car pool to the 800 Monterey Road location. If anyone is interested in taking a more active role with this group...

OR

If anyone would just like to check out one of these Sheriff meetings, please contact: Bill Burns <u>burnsjro@aol.com</u> H: 772-546-6990



Neighborhood Watch Group Retreat Event:

On Monday, March 7th Sheriff Snyder and Deputy Kevin Fritchie, along with his Partner "Echo" gave a presentation at the Clubhouse. Partner "Echo" is a 100 pound German Shepherd used in Martin County K9 unit. These specially trained dogs have the ability to follow scents and differentiate smells about 100,000 times more acute than a human being. A dog can detect some odors in parts per trillion. One of these specially trained dogs in "sniffing" can find a plastic container packed with marijuana submerged in gasoline within a gas tank. Amazing!

Dogs possess up to 300 million olfactory receptors in their noses, compared to about 6 million in a human. Thus the bad guys just cannot get away, once one of these dogs are on their scent. The evening was most interesting! How lucky we are to live in Martin County, where we all can feel protected and safe, knowing our law enforcement is highly trained, competent and ever so vigilant. A big thanks to the Martin County Sheriff's Department!



Neighborhood Watch Warning

The Sheriff's Department will be increasing patrols in our community in the coming weeks and months. We all have a responsibility to obey our county and community rules.

Please come to a <u>complete stop</u> when entering the Retreat at the main round-a-bout at the end of Seabranch. It is very dangerous at that inter-

section, especially when walkers or children may be riding bikes or scooters approaching from the adjacent sidewalk.

Lastly, please obey our speed limit of **25 mph** on **ALL** the roads within the Retreat. A word of warning....tickets will be issued!

Thank you for your cooperation in keeping our community safe!"



				I			
RETREAT BOARD OF DIRECTORS	President and Treasurer		John Clifford	508.990.6363	retrea	etreattreasurer@gmail.com	
	1st Vice-President		Pam Levy	1 Levy 546.8204		retreatpaml@gmail.com	
	2nd Vice-President		Jim Pawlak	546.1841	jpawla	pawlak2000@gmail.com	
	Secretary		Greg Strahm	546.4853 retreathoa.greg.strat tqag.com			
	Director at Large		Eric Wolf	932.7969	eric33	4455@gmail.com	
RETREAT PROPERTY MANAGER	Office Hours: Monday Wednesday Friday 8 am to 11 am Or by appointment, call 772.546.6112		ROBERT IRETON- HEWITT	Clubhouse Fax: 546.1699 Capital Realty for Work Orders, General Questions, Emergencies: 1.800.940.1088		8700 SE Retreat Drive Hobe Sound FL, 33544 retreathoa@comcast.net	
RETREAT COMMITTEES	Architectural Control	John McGuinn		545.9704			
	Clubhouse	Linda Wolf		932.7969 lw		wolf913@gmail.com	
	Communications	Lill Malinowski		545.3732		wallylill@comcast.net	
	Covenants	Dave Williams		546.3866	dave	davedottie@gmail.com	
	Drainage	Dave Williams		546.3866	dave	davedottie@gmail.com	
	Finance	Tom Hartnett		545.3107	tmh	tmhartn55@gmail.com	
	Landscape	Chuck Kelcourse		237.7035	ckel	ckelcourse@gmail.com	
	Neighborhood Watch	Bill Burns		546.6990	burr	burnsjro@aol.com	
	Social	Sandy Morrow Jean Scerbo		545.1936 545.3592		sandymorrow7@gmail.com jeanmscerbo@yahoo.com	

RETREAT COMMITTEES AND ACTIVITIES

All Retreat residents are invited to take part in our Retreat Committees and Activities. For more information, please call the contact person.

Bulletin Boards (Sell items & business cards)	Pat Brown		Relay For Life	Lill Malinowski	545.3732	
Channel 63	Zackary and Brennan Botkin	546.6308 regbbb@comcast.net	Retreat Assistance Network (RAN)	Muriel Barry Alice Bernhardt	545.1919 600.5226	
Mah Jongg	Angela Bibby	545.9195	Retreat Directory	Coni McGuinn	545.3465	
Duplicate Bridge	Carol Flynn	359.8274	Retreat Newsletter	Lill Malinowski Dottie Williams	545.3732 546.3866	
Knot Just Knitting	Sandy Morrow Liz Plourde	545.1936 546.5673	Social Bridge	Patsy Shattuck	546.2011	
Pickleball	Bob Deiley	545.7598	Tennis	Tom D'Avanzo Frank Ziegler	545.7229 545.8786	
Poker—Men's Straight	Joe Ciocia	545.9767	WEB Master	Gene Gillis	545.9304	
Poker—Texas "Hold—Em"	Lois and Otto Vernacchio	546.7523	Women's Club of the Retreat	Co-Pres. Mary Clifford Co-Pres. Pat Williams Treas. Gerri Strong	508.415.4573 546.1200 546.0981	
Red Hat Society	Rita Lariviere	546.9744		Sec. Deb Benson	545.9963	



