

FEBRUARY / MARCH 2015 *Shore* news

South Patrick Residents Association

Representing over 2,500 residences of South Patrick Shores

SPRA MEMBERSHIP MONTH –

Your Membership Form and Envelope are Enclosed

SPRA can count many successes throughout the years on behalf of our beachside community, and in order to continue to serve our local interests, we need your help. February is the time to renew your membership in SPRA or to join SPRA for the first time. Inside this month's Shore News, you will find your SPRA Annual Membership form, as well as an envelope. Your membership dues go toward paying for printing and distribution of the Shore News and to support community projects that directly benefit you, like entranceway signs, landscaping projects and maintenance throughout our area.

Membership Dues continue to be \$15.00 per household per year, even with all that SPRA accomplishes in our community. Whatever the New Year brings, SPRA will continue to work on behalf of the citizens to make certain the voices of our residents are heard in government and by our elected officials. Let your Area Directors know what concerns you have and share your ideas about community projects or improvements you think SPRA should support. We can't be successful without a true community effort!

What we need now, more than ever, are committed individuals who will work together for the betterment of the community. We may not always agree on every issue, but as volunteers we can agree that we are dedicated to serving our community. Local involvement is essential to our safety and quality of life.

SLATE OF SPRA VOLUNTEERS FOR 2015

The following individuals have volunteered to serve the community with their time and talents. The SPRA Election of officers and area directors will be held on February 9, 2015. To date, the slate is as follows, although members can nominate qualified candidates from the floor. Those candidates can provide information about themselves, their experience and their interests at

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that time. If you have any questions about the duties of an open office, please contact aynsamuelson@cfl.rr.com.

President:	Ayn Marie Samuelson
Vice-President:	Nominations needed
Recording Secretary:	Tania Hanlin
Treasurer:	Mary Lou Coleman
Area 1 Director:	Kreatha Haston
Area 2 Director:	Ben Hayner
Area 3 Director:	Al Skinner
Area 4 Director:	Marilynn Collins & Kreatha Haston
Area 5 Director:	Bob Cahall
Area 6 Director:	Clyde Berry

SANTA'S FIRE ENGINE RIDE THANKS

SPRA's annual Santa's Ride throughout our various subdivisions to welcome Santa and receive a candy gift was successfully carried out again, despite several problems that occurred as preparations began. Al Skinner, who has managed Santa's Ride for many years, was taken ill and was admitted to the hospital over the Christmas holidays. His family came to the rescue and took all of the decorations to the fire station where Randy Pitts and Robert Schenkelberg (EMT-Paramedic for Station 62) took charge and spent several days getting the fire truck ready for Santa's Ride. Bad weather caused a delay in starting Santa's Ride, so Areas 1, 2, 3 and 4 were completed in a single night instead of the customary two.

Many thanks to all of those who supported Santa's ride through our neighborhoods, and especially to those from Station 62 for their support in making Santa's trip possible each year. The following individuals gave their time and effort to make this year's ride successful:

Fire Truck Drivers: Brian Lee & Eric Franke

Santa Clause: Randy Pitts

Elves: Bill Hannel Jr., Debbie Lee, Robert Schenkelberg,

Continued on Page 7

**Monday, February 9, 2015 • Next SPRA Community Meeting
All Welcome! • 7:15 p.m. • David Schechter Center**

By Ayn Samuelson

VARIANCE REQUEST DENIED FOR ILLEGAL DOCK:

Variance Application 14PZ-00085 Denied:
The quasi-judicial Board of Adjustment denied the application for variance for an illegal dock in South Waterway Estates at the December 17, 2014 meeting. The Variance Hardship Worksheet states: "In order to authorize any variance from the terms of this chapter, the Board of Adjustment shall find all of the following factors to exist." SPRA contested the variance based on those six factors, none of which met the criteria for approval. Property rights are critical rights, and a request for a variance that encroaches on a neighbor's property can set a precedent that would impact other residents and the quality of our community as a whole.

PROPERTY INSURANCE RISKS:

This information was presented by Ayn Samuelson to the Legislative Delegation at their annual, public meeting held in December 2014.

There needs to be solid information available to legislators to more fully understand Florida's property insurance impacts from the perspective of the citizens, "where the rubber hits the road". There used to be a wide range of choices and readily available information with regard to property insurance companies, coverage, and costs. Not any more. As a property owner of residential rentals, I understand the need for solvency and choice, but Citizens Property Insurance is not the villain. Rather, a portion of the state's insurance problems stem from small, underfunded companies who have been approved to sell their insurance in Florida.



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In 2002, Citizens Property Insurance Corporation was created on behalf of those unable to secure property insurance, and there were plenty of us who were unable to secure reliable property coverage. Then, new, "take-out" insurance companies were approved to sell insurance in support of the Florida Office of Insurance Regulation's (FOIR) program to depopulate Citizens. Policies were selected from the Citizens' pool, and insureds were sent an "offer" to write those policies by these take-out companies. However, it is impossible to make a well-informed decision when no coverage or costs are provided. That situation is analogous to purchasing a car without knowing the features, quality or price of the product. Without sufficient data, sound decisions are impossible.

When you speak with insurance agents, you'll find that along with demands for new property inspections, some companies are writing policies that under-insure dwellings and provide a depreciated amount on personal

property, rather than replacement cost. This means that if your 6 year old stove is destroyed, you might receive \$50 toward a new one, and you may not be able to afford repairing your dwelling.

Agents also noted that after the first year with these new companies, premiums are often increased. It is also critical to note that new insurance policies often bring along with them the additional costs for still more wind mitigation and 4-point inspections; while some residents have simply been unable to afford wind coverage due to increasing costs for both residential and business properties, with no end in sight. This is a catastrophe "in waiting" with a good hit from a future hurricane.

These issues beg the questions: Who are those behind these underfunded insurance companies, and why are they being approved to sell insurance in our state?

Over the years, a number of these companies have been declared insolvent and were placed into



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receivership. Recently the state website listed some at least 35 such companies. In addition, those who trusted the state sanctioned take-out offers (myself included) were required by state law to pay an additional \$100 per policy from the unearned premium of those failed companies that were placed into receivership. Florida Statute 631.57(1)(a)2 requires a \$100 deduction per policy from unearned premium, called a statutory deductible. From experience, I now resist selecting any take-out company unless it has a track record as a well-funded company with reliable reinsurance or unless I've had previous experience with them.

Citizens is not the enemy, as all insurance company premiums are determined by the pooled risk of customers, whether the company is named Aetna or Citizens. That is the underlying nature of insurance because it pools funds from many insureds to pay for the losses that some incur.

Over the years, I have watched the insurance industry, limit choices, decrease coverage, and increase premiums, while customers are deluded into thinking they are well-protected. We are concerned that if a loss occurs that the insurance companies will not pay their claims as promised. Florida consumers are caught between political and bureaucratic decision-making, but what we really need is sound policy-making in the upcoming legislative session. Thank you.

Please note: Ayn presented backup information about property insurance to our legislators with the goal that consumers are properly protected. Contact your state legislators if you have concerns or questions.

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President's message

BREVARD COUNTY HIGHLIGHTS

(1) Brevard County Budget Office: The Brevard County Budget office gave a presentation on the annual budget process outlining the following: the statutory framework; budget development and process; accounting and budgeting standards; an overview of the current fiscal year (FY 2014/15); defining discretionary funding; and defining a tax increase. This is the start of the annual budget process in the county. There is a great deal of information about the budget and the annual budget process on their website. <http://www.brevardcounty.us/Budget>

(2) SR A1A Sidewalk Connectivity to Ocean Blvd: The Florida Department of Transportation (FDOT) is re-assessing whether they can connect the east sidewalk along SRA1A to Ocean Blvd., as there is currently a gap. They are examining whether a sidewalk can safely be

placed at that location and if there will be enough room if the existing turn lane into Sandpiper Towers is removed. Currently, pedestrians are faced with the sidewalk that abruptly ends, and they must continue their walk in the existing turn lane that turns into the Sandpiper Towers condos. The project is being looked into by the resurfacing project design firm for the upcoming SRA1A project to see if it will work from a design perspective that meets the necessary ADA requirements, plus other requirements, to provide a "safe" sidewalk. This additional design effort is part of a larger effort that is currently under development as a contract Supplemental Amendment. The FDOT's perspective is that being able to make a sidewalk connection along this area will address a sidewalk connectivity need and provide a safer pedestrian facility. FDOT believes that they have the legal right to make this change (remove the turn lane and add the sidewalk), provided they are able to provide

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a safe sidewalk that meets specific criteria. The focus is to be able to provide the sidewalk within the A1A right of way, without having to do grading or transition work into the Sandpiper parking lot, so as not to infringe on the condo's parking or grading.

(3) Brevard County Sheriff: Telephone Scams - Residents of Brevard County are being targeted with a Telephone Scam where the caller alleges to be a member of the Brevard County Sheriff's Office Warrant's Unit. As part of the scam the caller tells the citizen that they are a Lieutenant with the Sheriff's Office and then discusses that the person or a family member has an active warrant for their arrest that can be resolved by paying the required bond amount on a Pre-Paid Credit Card. The caller will also leave a voice mail that tells the citizen to contact them at a number (321) area code concerning a warrant for their arrest. The caller is utilizing a "drop" style cellular telephone with a (321) area code but could be making the call from anywhere in the world. This is a Major Scam Technique that takes place across the country and comes in various forms to include being called about service for Jury Duty. Law Enforcement Agencies do not contact citizens in this capacity and ask for money or to resolve a warrant issue. If you receive a call of this nature please hang up the call immediately and not engage in conversation with the caller in any capacity. Do not under any circumstances try to call the

number back that is provided by the caller or discuss with them the merits of the call. If you have been a victim of this type of scam please contact the nearest Sheriff's Office Precinct in the unincorporated area where you live or your local Police Department. South Precinct 321-253-6658; southprecinct@bcso.us

FLORIDA STATE HIGHLIGHTS:

(1) State Legislative Session March 3 – May 1, 2015:

(a) Economy: The Florida Department of Economic Opportunity released the latest employment numbers. These numbers show Florida's unemployment rate is down to 5.8%, the lowest since May 2008. Over 715,700 private sector jobs were reportedly added in the past four years. **(b) Committee Meetings:** Before the 2015 Legislative Session kicks off in March, members meet in Tallahassee for a series of Committee Weeks. During these weeks, legislators will meet to discuss preparations for Session, upcoming legislation, and hear reports on the state of the budget, economy, and government agencies. The remaining Committee meetings will be held in Tallahassee during the following weeks: February 2015 - Week of the 2nd; February 2015 - Week of the 9th; February 2015 - Week of the 16th. You can follow the progress at the Florida House website <http://www.myfloridahouse.gov> or through the Florida House App.

(2) State Attorney Phil Archer: (a) Credit Card Scams:

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President's message

Legitimate offers to lower your interest rate typically come through the mail, not by e-mail or phone call. Ignore all but the mail offers and vet the one you want to pursue by looking up the bank's customer-service number on your own and calling to find out if the offer is real. Also, be alert to a scam in which thieves impersonate an employee of your bank's fraud department. These scammers claim they found suspicious charges on your card and need extra information, like your social security number, to protect you. Bank fraud departments have been stepping up efforts to spot fraudulent charges but if you get a suspicious call that asks for personal information, call the customer service number on the back of your credit card. **(b) Debt Relief Scams:** If you need help getting out of debt, contact a credit counseling agency. These organizations can provide budgeting help for free and generally charge a small fee if you decide to sign up for a debt management program. Always check out any company with the Better Business Bureau, which keeps track of complaints. **(c) Job Search Scams:** Now that the holiday season is over, it's not unusual for people to look for new jobs and that's why this type of scam is more prevalent at this time of year. Some offer work-at-home opportunities that ask for a big up-front fee to get you started. Others gather information from resumes posted online and pose as a prospective employer, asking for your social security number and

other personal information so they can do a background check. Instead, they use this information to steal your identity. **(d) Tax Scams:** Some scam artists set up shop as tax preparers, either online or in person, hoping to gain access to your personal information so they can steal your identity. After you file your taxes, you may get e-mails from crooks claiming to be from the IRS and asking for your bank account details so they can direct-deposit your refund. Their real plan is to steal your money! Or they may ask for more information about your return in an e-mail with an attachment that carries a virus to infect your computer.

Continued from Page 1

Mrs. Franke, Station 62 A, B, C Shifts

Golf Cart Driver: Debbie Pitts

Special Thanks: Robert Schenkelberg for managing Santa's Ride & Randy Pitts who volunteered as Santa at the last minute before departure.

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Area Directors Reports February/March

AREA 1 ►

KREATHA HASTON • 536-5137 • khaston@spranews.com

- The old bookstore site just to the west of 7 Eleven has finally sold. Work is progressing to modify it for a proposed indoor shooting range and other businesses.

AREA 2 ►

BEN HAYNER • bhayner@spranews.com

- All is well with no issues to report.

AREA 3 ►

AL SKINNER • 773-6723 • askinner@spranews.com

- There are no issues to report.

AREA 4 ►

MARILYNN COLLINS • 773-8490 • mcollins@spranews.com

KREATHA HASTON • 536-5137 • khaston@spranews.com

- Everything is quiet with no issues to report.

AREA 5 ►

BOB CAHALL • 779-9282 • bcahall@spranews.com

- Please show support for all of your volunteer's here

at SPRA by sending in your membership dues for 2015.

- We are also looking for more volunteer's to help run the month to month operations of SPRA. If you would like to see if it is a good fit for you and to help make our neighborhood a better place to live, then please come to our February meeting and inquire as to how you can help become part of our community team.
- We will be nominating and voting on current positions, some of which are not yet filled and will need a volunteer. In addition we are looking to fill a new position of Hospitality/Entertainment chair as an appointed position. So you party planners, here is your chance to get involved and make a difference.

AREA 6 ►

CLYDE BERRY • 779-3129 • cberry@spranews.com

- All is well in area 6, with no issues to report.

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SPRA AGENDA January 12, 2015

- 1) Call Meeting to order
- 2) SPRA Minutes printed in Shore News
- 3) Treasurer's Report
- 4) Area Directors' Reports
- 5) Ongoing Business
 - SPRA get-together discussion
 - A1A sidewalk east side sidewalk discussion (Sandpiper Towers)
 - Area 4 dock variance request update
 - Speaker suggestions
- 6) New Business
 - Legislative Delegation meeting December 18th – presentation on property insurance
 - February is Membership month – Bob C. and Ayn will expedite
 - Elections for SPRA offices – discuss brief

resumes for new positions

- Reports for the February/March 2015 SN are due January 17th; YOM photo for February/March is Area 3; next meeting is February 9th



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ADULTS

Friends of the Library 2015 Annual Book Sale - Feb 4, 6pm-8pm, Satellite Beach Library Friends Members Only (Membership sign-up starts at 5pm); Open to the Public: Thursday, Feb 5, 12pm-7pm, Feb 6, 9am-3pm, & Saturday, Feb 7, 9am-3pm; Volunteers are needed to work at the sale; contact Polly Jordan at 426-9027 or poljor@aol.com.

February 16 at 10:00am – Education on Veteran Benefits by the Law Office of Amy B. Van Fossen. Call 345-5945 or chris@amybvanfossen.com for information.

February 16 at 2:00pm – Friends Annual Board Meeting. Open to the public.

CHILDREN

Thursdays at 11:00am and 3:30pm – Alphabet Adventures. Stories, video and a craft for each letter of the alphabet. Ages 3 and up. No programs Feb 5.

Wednesdays at 3:30pm – Junior Builders Club. School age children (up to Grade 6) are welcome for building challenges featuring LEGO toys. No meeting Feb 4.

TEENS (Ages 12-18)

Tuesday, February 3 at 6:00pm – Teen Book Club. Tell us about the books you LOVE and make a DIY Valentine.

Saturday, February 7 at 2:00pm – Teen Advisory Group. Help with the book sale.

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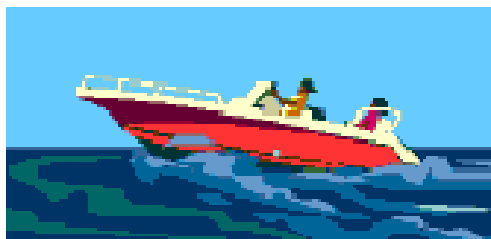
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Please contact your Area Director to nominate a yard for Yard of the Month.



**~ AREA 4 ~
Hilde Banziger
308 Jupiter Drive**

~ AREA 1 ~

Eric and Margaret Franke; 217 N E 1st Street

~ AREA 2 ~

Ben Hayner; 168 SE Fourth Street

~ AREA 3 ~

Al and Lillian Skinner; 525 Fourth Avenue

~ AREA 4 ~

Hilde Banziger; 308 Jupiter Drive

~ AREA 5 ~

Charles and Ruby Bowker; 418 Skylark Blvd.

~ AREA 6 ~

Stephen Duke; 431 Bridgetown Ct.

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Call John Baker at 777-0996 for free pepper tree eradication. Each owner will be responsible for moving the cut brush to the street for pickup by Waste Management. John has been donating his time over the years to rid the area of pepper trees on the beach between the Eau Gallie and Pineda causeways. To date, he has cleared 1032 residential properties in Satellite Beach, South Patrick Shores and Indian Harbor Beach of pepper trees, at no cost to the owners.



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