

# Countryside Living...

A PERIODIC PUBLICATION OF THE DONALD ROSS LANDOWNERS ASSOCIATION, INC.

## Front Entrance Acknowledgment

Many volunteers helped with the improvements that were done to the front entrance several years ago. We are currently working on a plaque that will acknowledge everyone that contributed at least \$25 to the Front Entrance Fund. Depending on the changes that will be made next year to the corner of 69<sup>th</sup> and Donald Ross road this appreciation sign will be placed either at the front entrance by the future sidewalk or at the new park location. To make sure we are not forgetting anyone we are providing the following list of everyone we had a record of that made a donation. If you are not on the list, we apologize and ask that you contact a Board member so we can make sure you are included on the sign. Our records have the following contributors:

Julie & Harry Akers, William Applegate, Sarah Applegate, Frank and Eleanor Arena, Ben and Joyce Bailey, Kevin Baker, Joseph Baviensi & Jay Rook, Michael and Karen Belanger, Jeffrey and Julie Benulis, Bob Berman, Daryl & Gordon Berntsen, Barbara and Keith Best, Werdell & Booker, Dave and Nancy Bourg, Michelle and Richard Boylan, Robert and Julia Boylan, Mark and Starla Brown, Terry and Caroline Brown Family, Hal and Beth Brunman, Alex & Carole Bruski, Brenda & Michael Bryan, Clifford Budelman, Manuel & Linda Bueno, Annette & Max Buford, Scott Busa, Mr. and Mrs. William Campbell, Everette & Marguerite Carlo, Bill Carpenter Roofing, Scott Busa and David Carrieri, Philip & Sarah Castelli, Jeffrey Cavanaugh, James & Simonetta Cino, Robert Clark, Michelle and Thomas Coggins, Richard Cohen, Peter and Ellen Colarusso, Edward and Susan Comisky, John and Gerda Competello, Kenneth Conklin, Michael Conroy and Rosemary Browne, Jeff and Lavelle Copper, Ernest & Phyllis Coppock, Pierre and Annette Cummings, James and Dorothy Curtis, Michael Danchuk and Nicole Campbell, Ronald & Lisa Decker, Kenneth Deluca, Barbara Matus & Frank Detmer, David and Holly D'Eugenio, Jose & Gloria Diaz-Arvesu, Ron Donohue and Jeanne Takeda, Stephanie & James Duncan, David and Cynthia Dyal, George and Ha Thi Eaglin, Sharon & Lawrence Edelson, Bruce and Lisa Escher, Ed & Cindy Evans, Peter Fedor and Magean Fedor, Leslie and Steve Fee, Robert & Barbara Fields, Sheila and Terrence Foley, Robert & Helen Foust, Bruce and Deborah Franklin, John and Janet Fryman, Stanley and Jennifer Germain, Lyn & William Ganaway, Paul and Charlotte Garen, John and Ann Gearhart, Jean and Philip Giorgi, William Gillespie, Gary and Heidi Grob, Larry and Joanne Gronck, Katherine and Steve Gullo, Darrell & Donna Gwaltney, Tony & Danielle Haberkorn, Gregg, Patty, Gregg Jr. & Ben Hall, Vincent & Mary Hall, Bill, Wendi & Riley Harrison, Jack and Cheryl Harrison, Peter and Loretta Hayden, Ronald Heinle, Pam and Dieter Heinze, Mr. & Mrs. Larry Hendricks, William and Betty Hines, Cristy and Syd Hobbs, Chris and Carrie Holme, Kirk and Irene Humphreys, Randall and Barbara Hultgren, William and Gloria Jackson, Lisa & Chris Janero, Sheila and Stanley Jones, Paul Kanic, Brian and Kathleen Karmazin, Ryszard Kasprzak, James and Jacqueline Keigharn, Joseph & Linda Keller, Lynoel Kelly, Robert and Karen Kirchner, Kimberly and Richard Klotzbier, Connie and Dave Kochanski, Richard and Christine Koehn, Lisa and Marl Koslow, David and Betty Kososki, Steven and Teresa Kowalski, Rev Al LaBrec and JoAnnLaBrec, Sharon Felcyn Lamb, David and Jean Latora, Annabelle and James Leach, Tim and Patricia Lavery, Patricia Lawlor, Richard Logie, Duane and Janice Long, Sherman and Patricia Maine, Don and Carol Malone, David and Dixie Manion, Don and Joanne Marchetto, Alex Marks, James and Jeane Martin, Linda Matyas, Ellen and Paul Maybaum, Chester and Joan Mazurek, Terry and Deborah McDow, Christopher and Kathleen Mee, James Metcalf, Michael and Pamela Miller, Jeanne and Richard Millette, Alonzo Mills, Nicholas Mongillo, Dennis and Judy Morel, Richard and Janet Morgan, Georia & Joy Morgenstern, Mary Leah & Walter Mosca, Hazel and Pamela Moser, Elaine & Sonny Muelas, Constance Murphy, Ronald and Sara Nakashian, Michael and Deborah Nee, Paul and Laura Newstead, Marina & Michael Nuzum, Peggy and Geoffrey Olson, Milton and Shola Orowitz, Sean and Patricia Osborne, Dennis and Joy Ouellette,

cont. to right

## Officers and Committee Members

### Officers:

President - Michael Danchuk	626-2530
1st Vice President - Kevin Baker	748-3376
2nd Vice President - Stephanie Duncan	575-7956
Treasure - Daniela Russell	575-5189
Secretary - Chris Reinhardt	743-8725

### Committees:

Beautification - Valerie Rozzo	743-3290
Car Show - Scott Rice	723-5552
Disaster Network - Bill Bolds	626-7638
Entrance - Kirk Humphreys	748-4595
Helping Hands - Pam Malone	743-9912
Mom's Club - Sara Nakashian	748-7744
Newsletter Editor/Advert. - Nicole Campbell	626-2530
Parks - Bill Meyers	745-6632
Bob Berman	627-1118
Kirk Humphreys	748-4595
Mike Ryan	747-3233
Sidewalks - Mike Danchuk	626-2530
Welcoming - Arie Strobel	748-6784

### Information:

Equestrian - Beverly Bean	575-4411
RV/Camping Club - Connie McCormick	744-2938
SIRWCD - www.sirwcd.org	747-0550
Landowners Association - www.PBCE.org	
Park - www.twistypinesplayground.org	

Karen and Joe Paranzino, Marcia and Joseph Parkerson, Jaymin and Nisha Patel, Mahesh and Kumud Patel, Sailesh and Bhavna Patel, Edgardo and Rose Marie Perez, John and Kathleen Perez, Delores Perkins, Pilar and Jose Pico, Lennis and Janet Pinder, Joseph and Katherine Pollock, Gerald & Susan Purvis, Leticia and Jose Ramos, John and Chris Rick, Rice Family, Michael and Nicole Rickard, Frieda and Stephen Roberts, Robert and Suzanne Rodrigues, Scott and Sandra Rothschild, John and Kathleen Russo, Anija Salzer, Carlos and Martha Samaniego, Sal Sciarino, Joe & Pattie Scotten, Alfred & Pamela Senecal, Dale & Leah Sharrock, Margaret Shaw, Dennis and Lucille Shelling, Randall and Vicki Sheppard, Jeff and Kathryn Shingledecker, Dan and Jacquie Shorte, Carlos & Annabell Simoes, Corinne Simon, George and Patricia Simpson, William and Maria Slater, Don Smith, Linda and Ian, Smith, Alfred and Kathy Spartichino, Zach and Terry Staggs, Ken Stanko, Kathleen and Thomas Steinbacher, Tom and Janet Stephens, Jeff and Lori Stewart, William and Sandra Strange, Dr. Donald Tigehelaar, Judy and Stan Toledo, David and Barbara Uhl, Unity Church of the Palms, John & Lisa Upledger, Troy and Kristan VonHoutman, Joseph and Barbara Vassalotti, Chau Kim and Suu Vo, Roberta Von der Luft and George Morris, Patricia Walton, Roth Weaver, Thomas and Susan Weber, Marc and Jill Weinberg, Whelan Family, Katherine and Jack Wilson, Michael and Noelle Zareczny, Noelle Baumann, Ken & Cindy Zielinski, Tim Brown, Guy DiVosta, Stephan Payne, Mike Ryan, Tim Whelan



### Message from the President

I am now hearing on a daily basis of a problem that PBCE residents and most of Florida is having. Homeowner insurance rates are going up so much that some people can no longer afford paying the increases and are choosing to sell their homes and move. I have heard from families being non renewed by their current companies and having their homeowners insurance rates go up three or four times what they were paying. Even if you think that you can afford the increases, and think you should not be concerned, I would disagree with you. These rate increases will have a significant negative effect on the value of your home.

Citizens Property Insurance Corporation was set up to be a carrier of last resort though the State. As a former insurance executive when I saw how it functioned I felt it was doomed to eventual failure. We are now all being forced to subsidize Citizens through our own rates even if we are not insured by Citizens. After hearing of some of the solutions being thrown around in the capital I fear it is only going to get worse. The business as usual ideas being suggested will only allow continuing rate increases.

Therefore I have proposed a relatively simple solution to legislators on both sides. I have contacted both Republicans and Democrats and hope to see them work this out together and get the insurance problem solved before more families decide to sell and get out of town.

I have recommended a two tier approach to them. One could be done on a State level, and the other would have to be done on a Federal level.

My State plan would be to allow insurance companies to issue Homeowner policies with an option for the homeowners to exclude windstorm coverage on their policy. This would allow homeowners to self insure for windstorm losses. This program should allow premiums to drop significantly, and get carriers that are currently not willing to write in Florida to enter the market again. With the current high deductibles on windstorm many homeowners may choose to self insure for windstorm as long as they can get the fire, theft, liability and other coverages that homeowner policies provide. Unfortunately our current legislation does not allow an insurance company to issue a home owner policy without windstorm coverage included. This needs to be changed, and could be done quickly. If it is done I predict that many more insurance companies will re enter our market and be willing to write policies. This will reduce premiums and put less of a burden on Citizens.

My Federal plan would be to pass legislation stating that if a Homeowner had at least 50% equity in their home, or if their land value was in excess of the mortgage amount, their mortgage holder could not force the homeowner to buy property insurance. The banks would be adequately protected for their liens, and a homeowner could make a decision to self insure or not. As an example it makes no sense that a bank could force someone with a \$100,000 mortgage, with a land value of \$200,000, or a home value of \$400,000, to buy insurance if they do not want it. It is going to take a strong willed legislators to tell the financial institutions that these are the rules they must play by, and I hope that both parties work to get this passed.

In addition I support the idea of creating a federal insurance plan similar to flood insurance for windstorm losses. Private insurance companies could then write the other coverages and the federal government would help with distributing the risk for windstorm coverage. This would allow homeowners that still want windstorm coverage to have a source for it other than Citizens.

These suggestions will bring back the insurance companies to the market and result in lower rates. Please don't hesitate to contact me if you have any question about these proposals or would like to discuss the details.

Michael Danek

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We are Palm Beach Country Estates Residents!

### Hurricane Preparations

With our recent track record on Hurricanes, now is the time to prepare. In addition to getting all the supplies listed in the brochures available local stores, some special preparations should be done in palm Beach Country Estates.

We have set up volunteers that would be willing to take calls if some one has an emergency. They may be able to reach others through a network we are making to help you if you need it and the authorities can not get to you in time.

**Anyone interested in becoming part of this network should call Bill Bolds at 626-7638.**

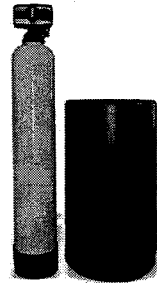
As part of your preparations we would also recommend that you clear your swale if there is debris. If your culvert had been blocked or collapsed call Gale English with SIRWCD at 747-0550 for assistance.

### Community Spotlight

Many great things happen to our residents, and we want to provide a space for everyone to hear about it. This section will now be reserved for these type of announcements. So if you won a special award, had an extra special anniversary, or something else good happened just call us and let us tell the rest of PBCE about it.

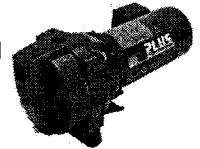


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## Summer Tennis Lessons



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Private/Semi-Private lessons available or bring  
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Call today to schedule your time!!



Don't Miss the Fun!  
Space is Limited!



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Palm Beach Gardens



Peter Muirhead

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**When...           July 17-21**

**6:30pm-8:30pm**

**Where...        Living Oaks Ministries**

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**Palm Beach Gardens, FL**

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**FREE ESTIMATES**

**Donald Ross Landowners Association Annual Meeting**

**May 16, 2006 -**

The Annual Meeting of the Association was called to order at 7:30pm.

Presiding Officer Mike Danchuk, President, called the meeting to order. Officers present were Kevin Baker, 1st Vice-President, Bob Berman, 2nd Vice-President, Stephanie Duncan, Secretary, and Daniela Russell, Treasurer.

Treasurer's Report- Operating Account \$12,872.00 of that \$4,200.00 are donations for the Community Park. Legal Defense \$2,771.00.

Secretary's Report- Minutes of the March 14, 2006 meeting were posted in the newsletter. No additions or corrections were presented. A motion was made and seconded to accept the minutes.

OLD BUSINESS-By-Laws -The By-Laws as amended by the Board were approved at the May 10th Board of Directors Meeting. Copy will be available on the website.

Water - Bob Berman presented a recap of the meeting conducted by South Indian River Water Control District (SIRWCD) on April 4th for the residents, Boring under I-95 and the Turnpike has started. Detailed drawings of the project are available for viewing at Berman Real Estate.

Roads -SIRWCD still looking for sources of material. A resident provided a name of a company in Chicago as a possible resource. That name was passed on to SIRWCD to make contact.

Community Park Playground -Garage Sale fund raiser brought in \$1315.00. Sale of fence pickets and bricks going well.

NEW BUSINESS -No new residences were in attendance.

Recognition -Mike Danchuk presented plaques recognizing PBCE webmaster Mark Powell and Community Playground Chairman Bill Meyers for all their work this past year.

Topics of Interest -Mike advised that all recommendations received with the dues notices are reviewed and categorized. The top items this year have been water, paving, sidewalks, park, security, disaster team. Other items included speeding, sound barriers, trash and beautification.

Home Owners Insurance -Some residents are experiencing problems with renewal of their homeowners policies because of their location in the community and the distance from the Fire Department. A possible solution is allowing Jupiter Farms Fire department to have access across the cattle bridge on the C-18 canal. This would provide closer access to a fire department for those living in the back of the community. This option is being investigated.

OPEN ITEMS -Meeting was opened to questions from the floor.

Golf Cart Community - status - some residents are investigating possibility to that would allow residents to use golf carts and be within the letter of the law.

May 16, 2006 Minutes Cont.

**Break-ins** - Only two have been reported. Sheriffs department does not report any unusual activity for our community. Everyone is advised to close their garage doors during the day if not working in or around that area. One resident expressed concern on the response time from the sheriff to an alarm at their home.

**Security** - Some residents have received letters wanting everyone in the immediate area to exchange names and phone numbers.

**Sound Barriers** - Volunteer from audience to work on the committee.

Business Meeting was adjourned.

**ELECTION OF OFFICERS 2006-2007** -Slate -President - Mike Danchuk - 1 year term, First Vice-President - Kevin Baker - 2 year term, Second Vice-President - Stephanie Duncan - 1 year term, Treasurer - Daniela Russell - 2 year term, Secretary - Chris Reinhardt - 1 year term.

Each office was opened to nominations from the floor. No additional nominations were received. Voting for each office was done by a show of hands. All were in favor - no opposed. The Officers as indicated above were elected.

Mike Danchuk recognized outgoing Second Vice-President Bob Berman for all of his work and support throughout the past year.

Motion to adjourn the annual meeting was made and seconded at 8:10pm;

Respectfully submitted,

*Stephanie Duncan, Secretary*

# Twisty Pines Playground in PBCE

Together We  
Can Do It!

## Volunteers Needed!



To Volunteer,  
Make A Donation,  
Or For More  
Information Call:  
Wendi 745-9859 or  
Bill or Jody 745-6632  
[www.TwistyPinesPlayground.org](http://www.TwistyPinesPlayground.org)

### Twisty Pines Donations

Personalized picket fences and bricks as well as donations are appreciated.

**Fence pickets** are \$30 for individuals and families and \$50 for businesses. You can personalize your picket with up to 17 characters per picket.

**4 x 8 bricks** are \$75 each and you can have up to 20 characters per line up to 3 lines per brick. **8 x 8 bricks** are \$275 each and you can have up to 20 characters per line up to 6 lines per brick.

**Logos** also can be printed at an additional \$75 per logo. Please print your personalizations clearly and provide us your phone number if we have any questions.

We also need all levels of volunteers so please contact the committee to see how you can help or if you have any questions about the donations. Please go to [www.twistypinesplayground.org](http://www.twistypinesplayground.org) for more detailed information, email [reinhardm@bellsouth.net](mailto:reinhardm@bellsouth.net) or call Chris at 743-8725.

Thank you.

### DONOR PARTICIPATION

Donors giving \$100 or more will be listed on the donor sign to be located in the playground courtyard.

Please fill out contact information completely:

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Street \_\_\_\_\_ city \_\_\_\_\_ zip \_\_\_\_\_  
Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Make checks payable to

"Donald Ross Landowners Association" Attn: Playground

PO Box 306638

Palm Beach Gardens, FL 33420

Check out the Playground link on PBCE web site or the new playground Web site

For updates and more information, [www.TwistyPinesPlayground.org](http://www.TwistyPinesPlayground.org) or [www.pbce.org](http://www.pbce.org)

For volunteer information call 745-6632 or 745-9859. Thank you for your support!

Projected construction date: January 2007, See you at the Build Days!

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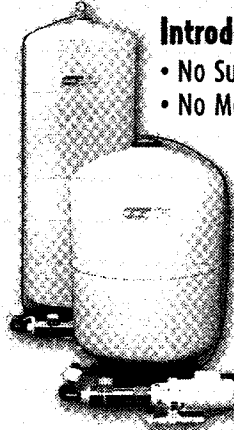


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