The "Villas" at Panther Trace 11

Website: www.cambrayvillashoa.com

Board Members: President-Rick Duesler, Vice President - Susan Jackson,

Secretary-Patti Lemon, Treasurer-vacant, Director -Evan Love
Annual Meeting will be held on Wednesday, January 9, 2019 @ 6:30 PM at the Panther Trace II Clubhouse, 11518 Newgate Crest Drive.

November 2018





(Answer) Isle (add A to make "Aisle")



- -No trash pick-up on Thanksgiving Thursday, 22 November
- -17 October Budget Meeting: Board in attendance, Rick Duesler, Susan Jackson & Patti Lemon. McNeil represented by Jeana Wynja and Jennifer Conti.

- -Great showing; I'm being facetious of course, 7 out of 110 homeowners in attendance is a poor showing.
- -2019 Budget approved with no increase in association dues, however dues subject to be increased beginning 2020, worst case scenario 15% increase by Board vote.
- -Financially to-date we are in good shape; Reserve of \$750,000, and \$52,000 in the bank.
- -Asked about a Landscape schedule for mowing of lawns, trimming of trees and bushes, edging, spraying of weeds in sidewalk and parking pads etc. If you want those questions answered, contact McNeil to review the contract.
- -Current Association Insurance policy under review. We need an Insurance appraisal to ensure we have adequate coverage.
- -The Board reviewed two bids for pool resurfacing. Vendor selected. Work will begin on February 4, 2019.
- -We now have a Landscape Committee to oversee our Landscaping. Members are: Susan Salemme, Susan Jackson & Fran Duesler. When forwarding McNeil a Landscape Request, CC a copy to the Landscape Committee.

Holiday Decoration Reminder



-Holiday decorations are authorized in the bed areas only (trees and bushes) beginning the day after Thanksgiving through 15 January. Trimming of bushes and/or trees will cease during this time however, the mowing of lawns will continue. Lawn decorations inhibit the ability of the landscapers to mow and could harm the lawn. Owners are responsible for any damage caused by placing holiday decorations on their lawn.



Sunday, 4^{th-} Daylight Saving Time Ends, set your clocks back one hour Tuesday, 6^{th-} Election Day Sunday, 11^{th-} Veterans Day Thursday, 22^{nd-} Thanksgiving Day

Guess What Folks: On 11 November 1918 the First World War was officially ended. A year later, President Woodrow Wilson formerly instituted *Armistice Day* to honor the brave hearts, who were martyred during the war. However, Second World War veteran Raymond Weeks from Birmingham, Alabama had a different vision. In 1945, Weeks announced that 11 November should honor all war veterans. Hence two years later the first Veterans Day was observed, paying tribute to all those who served the military during war. Veterans Day is now a federal holiday



Note: Below listing(s) is just one's opinion, not an endorsement, always get a second opinion.

No recommendations this month.

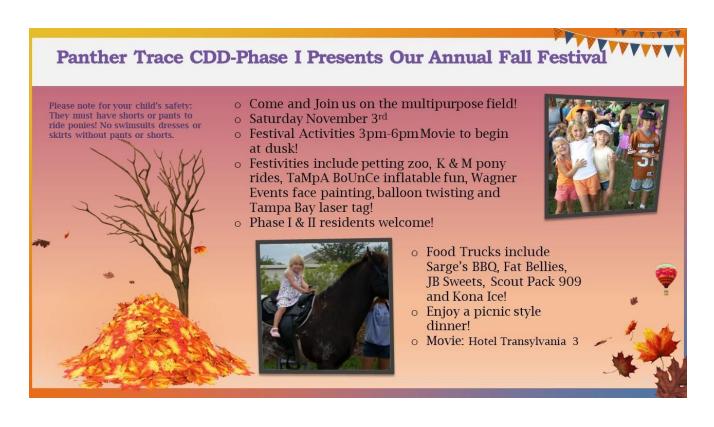


Your HOA Board and McNeil welcome our newest family. We hope you'll find your HOA website and newsletter helpful as you learn more about living in the "Villas".

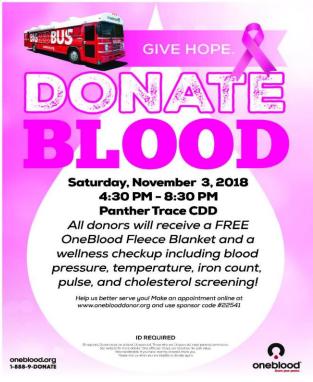
Food for thought-- Question: I am a word that begins with the letter "I". If you add the letter "A" to me, I become a new word with a different meaning, but that sounds the same. What word am I?

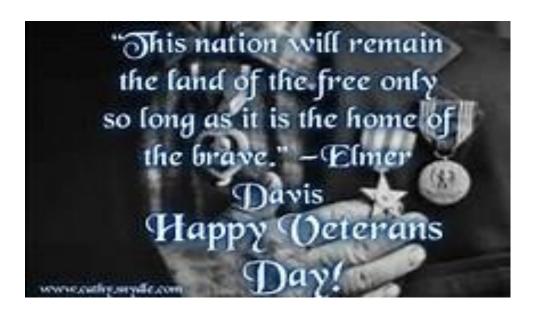
Answer found on page 1

Happy Birthday to all celebrating a birthday and or special occasion during the month of November









John A. Willis, Editor