



September 2017 Issue

KEYSTONE

At Meadow Woods

A Newsletter By and For the
HOMEOWNERS AND RENTERS of
Keystone at Meadow Woods
Homeowners' Association
www.keystoneatmeadowwoodshoa.com

Please direct all concerns to the management company. For ARB requests, please go to the Association's website. Click on "Resident Services" then "On-line Forms." Fill out and submit the form prior to making any exterior modifications to your home.

COMMUNITY MANAGER

William Carey Webb, LCAM
info@dwdpm.com
407.251.2200 phone
800.759.1820 fax
DWD Professional
Management, LLC
1101 Miranda Lane • Suite 112
Kissimmee, FL 34741

BOARD OF DIRECTORS' MEETING

THIRD THURSDAY,
MONTHLY
7pm (RSVP)
@ DWD Professional
Management, LLC

HOA meetings will be on the third Thursday of each month. In the event of location or date change, please log in to our website: www.keystoneatmeadowwoodshoa.com. If you are planning to attend the meeting, please RSVP to info@dwdpm.com. Seats are limited and we may change the location depending on number of attendees.

From Our Management Company

Submitted by
Carey Webb,
DWD Professional
Management



Roof Repairs After the Hurricane

It has been a few weeks since Irma has moved through the Central Florida area. The insurance adjusters have completed their work and they have authorized the roofer to install tarps on the damaged roofs. This will be done as soon as possible.

We are looking at the replacement of a vast majority, if not all of the roofs over the next 3-6 months. This will be a time consuming process and it will create some issues in the community, especially parking. The roofers may need to park dumpsters in front of the buildings where they are working. Please be patient while this project is being completed and by spring Keystone will be a better community with brand new roofs.

The next issue that we need to clarify is the costs of these roofs.

The Association has an insurance policy with a 1% hurricane deductible for the past several years. This low deductible will significantly reduce the costs for the new roofs. *If everything goes well*, there should be no increase in the assessments and no special assessment needed for the payment of these roofs. There may be a need for a loan from the bank for the deductible; however, the monthly amount needed to pay back the loan is already accounted for in the budget. Therefore, there is no anticipated need for an increase in the assessment at this time.

Noise Issues

Please Be Respectful of Your Neighbors

Please be aware that Orange County Sheriff's Office does not have any set time for enforcing noise complaints. The Disturbance of the Peace Statute is enforceable any time of the night or day. If a resident feels that his or her peace is being disturbed, all he or she has to do is call the Sheriff's Department to file a complaint. Once that is done, the Orange County Sheriff's Department will send an officer to request that the responsible party tone down their gathering. If a second request is

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KEYSTONE AT MEADOW WOODS HOMEOWNERS' ASSOCIATION

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Noise Issues

continued

made concerning the same disturbance, the responding officer may arrest the responsible party. Please be considerate and respectful of your neighbors so that the Sheriff's Department is not needed to handle these types of situations. The Board is requesting all residents to move parties inside after 11 PM to help with these noise issues. We greatly appreciate your cooperation in this matter.

Cables, Satellite Dishes, and other Attachments to the Buildings

Please be aware that the roofs and the exterior walls of the buildings belong to the Association. You may not attach cables, satellite dishes, or any other attachments to the walls or the roof of your unit.

All satellite dishes must be placed on poles in the ground, and may not be installed on the roofs. The reason for this is simple. All dishes will need holes drilled into the roof or wall to be mounted. These holes will allow water into the buildings, causing damage that must be fixed.



Next, please do not have your cable or satellite installer run cables over the roofs of the building. Running these cables damages the

roof shingles. This will once again allow water into the building causing damage.

Finally, do not install any other attachments to the building. Doing so damages the structural integrity of the buildings and could cause issues with our master insurance coverage.

If you currently have a satellite dish mounted on the roof or the side of a building or if you have any cables or other attachments, **please remove them or have them removed immediately.** Failure to comply with this request may result in the Association removing these items for you. In addition, any damages caused by these attachments to the building or roof will be at the owner's expense. Thank you for your cooperation in this matter.

Soccer Is Not Allowed in the Common Areas

It has been observed that some of the neighborhood children are playing soccer in the common areas again. Please remember the common areas are the property of the Association and the rules governing their use are clear. Soccer or any other activity of this nature is not allowed in the common area.

There are three reasons behind this decision. First someone may get hurt, and the Association's insurance does not cover this activity. Second, property could get destroyed, such as a broken window or broken patio furniture.

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Soccer Is Not Allowed... continued

These activities have already caused damage to sprinkler heads and some of the irrigation equipment. Finally, the noise disturbs your fellow residents. Thank you for your cooperation and understanding.



Use of Recycling Containers and Dumpsters

Keystone at Meadow Woods currently has three locations for recycling within the community. There is a recycling container located at the very end of Corrine (the last dumpster), one located at the corner of Boca Key and Madeira Key, and one located on Boca Key near the bend at the back of the property.

These recycling containers are smaller dumpsters and they are to be used for the following items only:

Paper, newspapers, magazines, mail, flattened cardboard, glass bottles, plastic bottles, aluminum cans and metal cans.

The following items **are prohibited** from this container:

Bagged and loose garbage, construction waste, Styrofoam, batteries, light bulbs, yard waste, ceramics, window glass, and drinking glasses.

If any of the prohibited items are placed inside the recycling containers, Waste Management will not be able to recycle the contents of the dumpster. Instead, they will send the garbage truck again for this container, and charge the community \$175 for the emptying of the contents. This charge will be assessed to any homeowner or tenant seen putting these prohibited items in the recycling containers.

In addition, please be aware that the dumpsters throughout the community are there for normal household waste (all other waste that may not be recycled as outlined above). The dumpsters may not be used for the disposal of construction materials such as cabinets, tile, paint, etc. It has come to the Board's attention, that contractors and/or residents are using the dumpsters for these types of materials and this is strictly prohibited. If you see anyone dumping these types of materials, please contact the management office immediately. Anyone found using the dumpsters for prohibited material, will be charged for the cost of removing and transporting the material to the County dump. If you have any questions regarding this issue, please contact the management office.

Finally, the community allows the dumping of furniture items in the one dumpster at the end of Boca Key Drive near the conservation area. This dumpster is for residents only. Therefore, if you notice people who are not residents within the community using this area, please contact the management company. Also, please understand that if this dumpster becomes full over the



weekend, the management company will not be able to remove the furniture until the following week. The management company's field crew does not work over the weekends, therefore, the furniture will be moved as soon as possible the following week. Again, if you have any questions regarding the use of this dumpster, please contact the management office.

Thank you for your cooperation and your understanding with this matter.

Parking Permits

If your vehicle does not have a proper parking permit for our community, you run the risk of your car being towed. Since November 1, 2011, all vehicles without a proper parking permit or a visitor's pass are to be towed **without warning** from the parking lots **at the owner's expense**.

Per the rules of your community, there are only two (2) parking spots per unit. Visitors are to use the designated spaces provided at all times of the day and they **MUST** place a visitor's pass on the rearview mirror when visiting from 12 AM - 6 AM. Residents should park in resident spaces only. We ask that you use the spaces that are numbered with your unit's address that are located directly in front of your unit, however, residents may park in ANY resident space. However, residents may **NOT** park in visitor's spaces. Residents who park in visitor's spaces are subject to towing.

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Parking Permits

continued

If you have more than two cars, you must find additional parking by asking any of your neighbors if they have spots available. Some owners only have one car and they may "donate" a spot to you. These owners are under no obligation to do so. If an owner would like to donate one of their parking spaces to you, we must have their permission in writing. Please contact our office if you need more information.

All owners who rent their units must inform their tenants of the requirement to have these parking permits **BEFORE** the tenants move into the unit. Also, if you purchase a new vehicle, please use your Visitor's Pass temporarily until you can make arrangements with the management company to obtain a new parking permit.

Please remember that it is your responsibility to obtain the proper permits for your vehicles. This provides a protection for all homeowners and tenants. We want to keep our parking lots available for only those vehicles that are authorized.

If you need a parking permit, you may obtain the parking permits from our management offices. Our address is 1101 Miranda Lane, Suite 112, Kissimmee, FL 34741. You will need your driver's license (for each vehicle), your vehicle registration (for each vehicle), and a copy of your lease if you are renting. Parking permits are always free.

Finally, if your vehicle or a vehicle of a guest is towed due to a violation of the parking rules and regulations, you should **contact the towing company to resolve the**

situation. The Board has not authorized the management company to make ANY exceptions to the parking rules and regulations. If you do not have a parking permit or Visitor's Pass or if you violate any other parking rules, you will be towed **at your own expense and will not be reimbursed for any reason.** The towing company's contact information is as follows: Universal Towing and Recovery, 407-816-0102.

Six Things Seniors Can Do To Improve Memory

You don't have to tolerate forgetfulness.

William R. Klemm

Ph.D. William R.

Klemm Ph.D.

Memory Medic

Posted Nov 26, 2010

"What was it I was looking for in the fridge?" "What was it I was supposed to get at the store?" "What's your name again?" Most of us have had to ask questions like this, and it seems to happen more often as we get older. We can't turn back our biological clock, but there are things Seniors can do to reduce their amount of forgetting.

I have been studying memory research literature for quite a few years now, and I know some of this research is relevant to everyday memory problems. I have summarized these findings in my book, Thank You Brain for All You Remember, and keep readers up to

date with my blog (see thankyoubrain.com).

Here are some things I've found to be helpful for us Seniors.

1. Get better organized. Many things we try to remember do not have to be remembered if we always get better organized. Car keys, for example, should **ONLY** be in the car, your pocket/purse, or the same place in your house. Ditto for many other objects, such as purse, hat, glasses, etc. Life is a lot simpler when you have a place for everything, with everything in its place.

2. Make a special effort to pay attention, concentrate. Research shows that aging reduces a person's ability to focus and pay attention. This also means we have to work harder at filtering distractions, such as when we open the refrigerator door and forget what we are looking for because we thought of something else before we opened the door. New learning has to be consolidated to form lasting memory, and this takes a little uninterrupted time and conscious rehearsal right after you learn it. Seniors are especially susceptible to having temporary memories wiped out by distractions.

3. Eat well. Make certain you have a balanced diet. Supplements usually won't help memory unless you have a nutritional deficiency. Vitamin deficiencies that would be most affected by taking supplements are B vitamins, C, and D3. Several research studies indicate eating blueberries is helpful (especially on an empty stomach). Perhaps an ingredient in red wine, resveratrol, can help, but there is

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Six Things Seniors...

continued

no way you could drink enough wine; however, resveratrol supplements are now coming on the market, but there are no formal studies I know of that test whether they improve memory. There is also suggestive evidence for memory improvement from omega-3 fatty acids and folic acid. Pharmaceuticals to improve memory are in the works, but you may have to wait quite a while before research shows which ones really work.

4. Exercise the body. Vigorous aerobic exercise, if your doctor will allow it, can improve your circulation and perhaps blood flow in the brain. But there also seem to be memory benefits from exercise independent of blood circulation. We don't know why. Maybe relief of stress and improved mood are factors. We know positive emotions do help memory, but again for unknown reasons.

5. Exercise the memory. The more you make an effort to memorize, the easier it seems to get. Learn a new language, work crossword puzzles or Sudoku, play chess, take music lessons. If none of this appeals, just rely more than usual on memory. For example, memorize grocery or "to do" lists. Practice using visual-image associations. There are specific image-based systems ("peg systems") I describe in my book for performing astonishing memory feats, such as card counting, remembering long strings of numbers, and remembering the gist of what is on every page of a magazine or book.

6. Get plenty of sleep. Many studies show the brain is processing the day's events while you sleep and consolidating them in memory. This kind of "off-line" rehearsal occurs just for the learning experiences on the day of sleep. Naps help too! How's that for good news?

The bottom line is that, unless you have Alzheimer's disease, you can improve your memory. Getting older has enough frustrations. Don't compound them by tolerating an inefficient memory. Enjoy your improved brain.

Halloween

Straddling the line between fall and winter, plenty and paucity, life and death, Halloween is a time of celebration and superstition. It is thought to have originated with the ancient Celtic festival of Samhain, when people would light bonfires and wear costumes to ward off roaming ghosts. In the eighth century, Pope Gregory III designated November 1 as a time to honor all saints and martyrs; the holiday, All Saints' Day, incorporated some of the traditions of Samhain. The evening before was known as All Hallows' Eve and later Halloween. Over time, Halloween evolved into a secular, community-based event characterized by child-friendly activities such as trick-or-treating. In a number of countries around the world, as the days grow shorter and the nights get colder, people continue to usher in the winter season with gatherings, costumes and sweet treats.



Parking Policy

Per the rules of the Association, there are only two (2) parking spots per townhome. In addition, the vehicles must be registered with the Association and all vehicles must display parking permits. Visitors are to use the designated spaces provided and they must place a green visitor's pass on their rearview mirror. Residents should NOT park in visitor's spaces at any time. These spaces are designated for visitors only. Residents may be towed if parked in visitor's spaces. Commercial vehicles, RVs, boats, trailers, and vehicles with expired license plates are not permitted at any time in the community. It is also a violation for vehicles to park on the grass.

Towing Policy

All vehicles without a proper parking permit or a visitor's pass, in addition to any commercial vehicles, RVs, boats, trailers, vehicles with expired license plates, and vehicles parked in the grass will be towed without warning from the community at the owner's expense. *DWD will never call to have any cars towed in spite of what might be said by the towing company. They have instructions per the Governing Documents on what vehicle needs to be towed.*

Universal Towing and Recovery
(407) 816-0102

DOG WASTE



ORDINANCE #95-32

FINE \$500

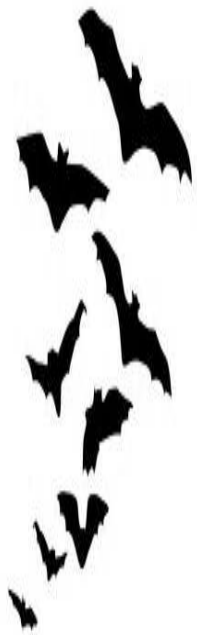
To report any animal violation, call:

407-836-3111

Halloween

Find and circle all of the words that are hidden in the grid.
The remaining letters spell an activity played on Halloween.

S V I M P I R E Z O M B I E B
 L N R E T N A L O K C A J Y O
 U B C B N G R A V E Y A R D E
 O G A K C O F F I N D A W N M
 H O N C T I T N K R C F E A U
 G B D I N O I E A S U G R C T
 W L L T N K M C L L A W E Y S
 I I E S P E U B L E O M W R O
 T N M M K L T M S R K B O E C
 C S U O A U O H C T A S L T S
 H P M O F O L E G T O O F E E
 E R M R N A R L S I H N P M L
 S P Y B M A E R C S R G E E P
 L E T A C K C A L B S F I C P
 G H O S T S S R E D I P S N A



APPLES
 BATS
 BLACK CAT
 BROOMSTICK
 CANDLE
 CANDY
 CEMETERY
 COFFIN

COSTUME
 DRACULA
 FRIGHTENING
 FULL MOON
 GHOSTS
 GHOULS
 GOBLINS
 GRAVEYARD

JACK O LANTERN
 MASK
 MUMMY
 NIGHT
 PUMPKIN
 SCARECROW
 SCARY
 SCREAM

SKELETON
 SKULL
 SPIDERS
 TOMBSTONE
 VAMPIRE
 WEREWOLF
 WITCHES
 ZOMBIE



KEYSTONE AT MEADOW WOODS HOMEOWNERS ASSOCIATION, INC.

MAIL OR EMAIL FORM TO: 1101 Miranda Lane, Suite 112 Kissimmee, FL 34741

PHONE: 407-251-2200 FAX: 800-759-1820 EMAIL: info@dwdpm.com

ARCHITECTURAL REVIEW BOARD (ARB) APPLICATION

Owner Name: _____ Tenant Name: _____

Property Address: _____

Mailing Address: _____

Phone(s) Home: _____ Work _____ Fax: _____

In Accordance with the Declaration of Covenants, Conditions and Restrictions and the Association's Rule and Regulations, Installation must conform to this approval and the Association's guidelines.

I hereby request consent to make the following changes, alteration, renovations and /or additions to my property.

Fence Swimming Pool Lawn Ornament Screen Enclosure Landscaping

Patio Exterior Color Lawn Replacement Other _____

Description: _____

Attach two (2) copies of the property survey that shows the locations of the proposed change, alteration, renovation or addition.

Attach two (2) drawings of your plan(s). Attach two (2) color samples, if applicable.

NOTE: Applications submitted by fax or without two (2) copies of the survey, drawing, or color sample will be considered incomplete. If an application is incomplete, it will not be processed and will be returned to you.

I hereby understand and agree to the following conditions.

1. No work will begin until written approval is received from the Association. You have 60 days from the approval date to complete the work. If not, then you must reapply for ARB approval.
2. All work will be done expeditiously once commenced and will be done in a professional manner by a licensed contractor or myself.
3. All work will be performed timely and in a manner that will minimize interference and inconvenience to other residents.
4. I assume all liability and will be responsible for any and all damages to other lots and/or common are, which may result from performance of this work.
5. I will be responsible for the conduct of all persons, agents, contractors, subcontractors and employees who are connected with this work.
6. I am responsible for complying with all applicable federal, state and local laws, codes, regulations and requirements in connection with this work. I will obtain any necessary governmental permits and approval for the work.
7. Upon receipt DWD Professional Management, LLC will forward the ARB Application to the Association. A decision by the Association may take up to 30 days. I will be notified in writing when the application is either approved or denied.

ALL HOMEOWNERS ARE RESPONSIBLE FOR FOLLOWING THE RULES AND GUIDELINES OF THEIR ASSOCIATION WHEN MAKING ANY EXTERIOR MODIFICATIONS.

Signature of Owner(s): _____ Date: _____

DO Not Write Below This Line

This Application is hereby: Approved Denied

Date: _____ Signature: _____

Comments: _____

Date Received _____ Mailed to Assoc. _____ Mailed to Owner _____



KEYSTONE AT MEADOW WOODS
 HOMEOWNERS' ASSOCIATION
 C/O DWD Professional Management, LLC
 1101 MIRANDA LANE • SUITE 112
 KISSIMMEE, FL 34741

Address Service Requested

October & November 2017

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 Assessments Due	2	3	4	5 Full Moon	6	7
8	9 	10	11	12	13	14
15 Grace Period for Assessments Ends	16 	17	18	19 7pm Annual & Budget Mtg. @ DWD Office, RSVP	20	21
22	23	24	25	26	27	28
29	30	31 	1 November Assessments Due	2	3	4 Full Moon
5 	6	7	8	9	10	11 
12	13	14	15 Grace Period for Assessments Ends	16 7pm HOA BOD Mtg. @ DWD Office, RSVP	17	18
19	20	21	22	23 	24 	25
26	27 	28	29	30		