



REC HALL REBUILD



I said I would try to keep you informed as to the progress of the Rec Hall renovation. Kudos to Mike Currie and Jerry Miller who are doing a fantastic job of insuring that this renovation is done, and done correctly. However, as with any major project that involves county or state regulations, rarely do things move smoothly. I was hoping by now to be able to send you some pictures of at least a beginning, but that hasn't happened. Instead I am sending you a progress report from both Mike and Jerry. We owe them both a debt of gratitude for the headaches they are being given, but knowing them both, they will prevail.

Mike Currie

Regarding the plans for the rebuild, Sarasota County has informed Mike Marcus that they are looking for clarification and more information on several issues. Mike Marcus has supplied them with this information today. Both Mike Marcus and I expect that these issues will be resolved shortly.

1. They asked for a drawing of our existing 700 amp. service.
2. They are looking for a grease trap in the kitchen.
3. They are asking for a hood over the dishwasher to pick up the steam escaping from the dishwasher. (We have forwarded information to the county from our air conditioning contractor and the manufacturer of the dishwasher.)
We are expecting this problem to go away.
4. The wooden trusses in the ceiling should be fire retardant lumber. On the upside this will reduce our fire insurance.

As soon as I get word back on the resolution of these issues, I will give you an update. Mike Marcus expects to be moving ahead very soon



Jerome Miller-----Borrowing for the Rec Hall upgrade and paving

When I sent out the April financial reports to the Board I had a question from Woody as to "how the financing is coming for the reconstruction of the hall", so I want to bring everybody up to date and let you know what has been happening over the last few months.

In my wildest dreams I never envisaged that it would be so difficult to obtain a loan, and, in the worst case I thought I might have to back off on the rate or term to get an acceptable offer. This has not

been the case. I started with Regions as they are our main banker, know our history and that our deposits were seldom less than \$300M-\$325M at any time over the last number of years. I thought that this would be a no-brainer. I was wrong. After almost a month of supplying all the information they requested, and meetings, I finally lost my cool on one visit when the manager was not available and took it out on the staff, which was not appropriate. At the next meeting I told the manager if she was not interested in our business to just tell me and I would go elsewhere. I was told that we had a strong case, but it was in the hands of the underwriters and that she was doing all she could.

We received a letter from Regions dated Apr 28th stating that they are "unable to approve your request at this time" and on May 9th I requested a list of specific reasons for the credit denial, which they must provide within 30 days. This whole approach from Regions has given me a very negative attitude towards them and at some point I may request/suggest that we change our business association

I also decided to approach Bank of America since we have accounts with them and they financed our mortgage, which was never a problem. We paid it off early, including a balloon payment. Again we supplied them with all the information they asked for (two year tax returns, accountant year-end reports, current financial statements and budget, bank statements, etc.). They were no better and asked if we would consider using our cash to secure the loan as they would normally want personal guarantors and "it would be a battle to get this deal through". Again a NO GO,

At this point I had another long hard look at the situation and decided that we could do this if necessary without a loan, as we did for the Annex. We fortunately have a line of credit for \$100,000 at Regions, which has never been used, but it has a 6% interest and I didn't want to go that high. We can complete the Rec Hall phase of the project by using this line of credit, if necessary, as we have other funds available as well. Believe me, this can be done and will be done without snags.

I have had contact with a much smaller bank (Stonegate Bank), which is very interested, and we are in the process of completing their questionnaire and gathering the information they requested. We will only be looking for financing the second phase (paving) and this will not start until the summer of 2015. I will be in personal contact with them upon my return in the fall and we will go from there.

It is times like this that I question my decision to run for a third term on the Board but there again it was the prime reason for my doing so, I wanted to insure that it could and would be done and I will see that it is.

Jerry Miller, May 16/2014.

MOPS LUNCHEON
Wednesday June 4, 2014 11:30 am
DEMETRIOS'
4410 S. Tamiami Trail
s.u.s. on bulletin board in Annex
questions? Bernie Coulter 927-9816

SUMMER 2014

At our last coffee hour and our last Breeze I asked that you send some personal tidbits that I could use in the Breeze over the summer months. I was given this info from Jennie Sheehan and Audrie Ryan. Thanks to both of you. Barb
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CRUISING

Mel & Noreen Deming recently enjoyed a cruise to the Bahamas. Their children treated them to the cruise for their anniversary and birthday. Mel was one of the entertainers. The other passengers enjoyed it and he was recognized wherever he went.
Jennie Sheehan



AUDRIE RYAN'S BIRTHDAY SURPRISE

It was to be a small dinner with Traci, Jim, their three children, and Kellie, Bruce and her three children. Well, my knees buckled when I got to the restaurant in Farmington Hills, Michigan. There were my sons, Tom and Barclay from out of state, all the grandchildren, great grandchildren, and all the friends that they could gather in the short time. My Daughter Kellie did a writing on my life, a video slide of old pictures and different people told stories of the past about me. I was thrilled seeing all of them and it was a very special moment. I think Face Book will never be the same with the viewing of pictures of my 80th birthday. My thanks to everyone!
Thank you Barb for passing my wonderful day on to my other Southwinds friends. Audrie



Joani got a call from Ernie Kruzyk on May 15. He was leaving the next day for Cleveland where he may have bypass surgery. He is having it there to be near his children. I don't have a northern address for him but will keep you updated if we hear anything.



Happy Birthday to Jane Calkins who will be 93 on June 26th!!!! Our best wishes for the coming year.



And, Happy Anniversary to these special couples:

Bob & Mabel Lewis	6/8/1957	57 years
Gene & Shirley Sweet	6/11/1960	54 years
Keith & Judy Damschroder	6/21/1958	56 years
William & Susan Murray	6/24/1961	53 years
Don & Shirley Langlois	6/27/1952	62 years
Chuck & Mary Lee Wolf	6/28/1952	62 years



VIEWPOINT, article given to me by Elinor Wells

"I'm 93, and I'm feeling great. Decline and disaster impend, but my thoughts don't linger there. I know how lucky I am, and secretly tap wood, greet the day, and grab a sneaky pleasure from my survival at long odds. Surveys confirm that a majority of us people over 75 keep surprising ourselves with happiness. Put me on that list. Our children are adults now and mostly gone off, and let's hope full of their own lives. We've outgrown our ambitions. If our wives or husbands are still with us, we sense a trickle of contentment flowing from the reliable springs of routine, affection in long silences, calm within the light boredom of well-worn friends, retold stories, and mossy opinions."

Roger Angell in The New Yorker



Memorial Day Luncheon

Francile Huser organized a Memorial Day outing to Der Dutchman, a park favorite. Thirty-five residents and one guest enjoyed the buffet and menu. Everyone who signed up, showed up and had a great time. Francile commented that many people thank her for organizing the event. Thank you Francile for your tireless efforts on behalf of South Winds.



“There are only two days in the year that nothing can be done. One is called yesterday and the other is called tomorrow, so today is the right day to love, to believe, to do, and mostly, to live.”



HURRICANE SEASON

Hurricane season starts today. Hurricanes have found many of our residents; not just those in Florida. The conventional wisdom from the experts is to be prepared. Water, food, flashlights, batteries, gas in the car, knowledge of shelter locations and evacuation routes are essential. Be safe – not sorry.