



Hammock Herald
September 2016

IH TELEPHONE NUMBERS

Gate attendant	863-763-8807
Office	863-763-9401
Office fax	863-357-3857
Manager	863-532-5510
Lodge	863-763-8802
Pool cabana	863-763-8066
Birds Nest	863-467-0700
Shop	863-763-6353

OFFICE ADDRESS AND HOURS

Indian Hammock Hunt & Riding Club

32801 Highway 441 North, #400

Okeechobee, Florida 34972-0271

Office hours are 9am-5pm Mon-Fri, closed from 12pm-2pm

CLUB EMAIL ADDRESSES

Office email:

indianhammock@gmail.com

Manager's email:

ihammockmgr@gmail.com

Board president email:

ihammockpresident@gmail.com

Tom Tom email:

ihammocktomtom@gmail.com

Hammock Herald:

ihammockherald@gmail.com

Lodge reservations:

ihammocklodge@gmail.com

**MINUTES OF THE August 21, 2016 MEETING OF
THE
INDIAN HAMMOCK HUNT AND RIDING CLUB, Inc.
BOARD OF DIRECTORS**

Call to order: President Marion Aiello called the meeting to order at 8:00 AM, and led the group in a Pledge of Allegiance to the Flag.

Roll Call: Officers, President Marion Aiello, 1st Vice President Matt Rector, 2nd Vice President Tyra Willis, Treasurer Corey Miller, Secretary Harold Piskura.

Directors, David Bass, Jason Bessenbacher, Brett Davis, Doug Donohue, Keith Kidwell, Carla Sapp, Eric Swant, Charles Whipple.

Approval of Minutes: The July 19, 2016 meeting were moved for approval by Matt Rector, second by Tyra Willis; and the motion was adopted with Carla Sapp abstaining.

Treasurer's report: Treasurer Corey Miller reported that the budget stands at \$28,599.00 ahead. The President altered the agenda because the Treasurer had to leave by 11:00 AM

Corey Miller reported that the FICOM recommends the employees' health insurance be included in the total of the IH LLC, explaining that it is merely an accounting housekeeping change resulting in no changes to anything else. Corey Miller moved that the BOD approve this change; Tyra Willis seconded and the motion was adopted.

The Treasurer moved that the BOD accept the FICOM's recommendation to spend up to \$2500.00 for a used rake attachment to be used on the Case loader, Tyra Willis seconded. During discussion the Manager noted that he located a used one for sale in excellent condition and it was significantly less money for a similar new one, (\$5800.+),

but he would need to purchase some additional attachment parts. Discussion took place.

Doug Donohue moved to amend the motion, Corey Miller seconded, Approve up to \$3500.00 to cover any additional parts and purchase of a used rake. The motion was adopted as amended.

The FICOM also recommended to the BOD that an Ant Extermination/Control contract be added to the budget for a cost of \$1320.00 per year. Corey Miller moved that this be approved. Following discussion and some information from the Manager of costs and on where it would be used, Eric Swant moved and was seconded by Corey Miller that this motion be changed to \$1500.00 per year to cover the additional common areas of the Skeet & Trap and Airport Hangars. The motion was adopted.

Corey Miller told the BOD that the optional three dollar donation for a Fireworks Fund on the monthly assessments caused a lot of difficulty in procedures at the office and that it needed to be changed. Doug Donohue moved that the earlier motion to approve that three dollars be rescinded and changed to a fund raiser source of donations, Carla Sapp seconded and the motion passed.

The Treasurer reported that the Asset Replacement Reserve Fund has money to cover the primary road which are described as from the entrance gate to the office / stable area, continuing along Hawks View to Pine Tree on down to the Flag Pole.

It is noted that the secondary roads where the majority of lots are located, are in very poor condition and there is no money budgeted for material to repair them. Corey Miller moved to place the maintenance of the secondary roads into the Asset Reserve with the primary roads. Tyra Willis seconded. The motion carried.

David Bass moved to have the manager look into alternative means and methods of maintaining and repairing roads. Discussion *Ad infinitum*. The motion carried 7 to 5 with Eric Swant, Carla Sapp, Jason Bessenbacher, Doug Donohue and Cory Miller opposed.

Finance Committee SOP was presented to the BOD for approval by the FICOM. The title of the SOP has been changed to: **Indian Hammock Hunt and Riding Club, Inc.**

Accounting Procedures and its opening paragraph reads: *This SOP has been prepared to document the internal accounting procedures for the Indian Hammock Hunt & Riding Club, Inc. (Club). Its purpose is to ensure that assets are safeguarded, that financial statements are in conformity with generally accepted accounting principles, and that finances are managed with the utmost fiscal responsibility.*

Corey Miller noted that a separate document is under construction for the SOP specific to the Finance Committee at this time. A number of small changes to words and sentences in the Accounting Procedures Policy were collated by Corey to rewrite and revise were necessary. Matt Rector moved to approve the Policy as amended, Carla Sapp seconded. Motion carried.

Budget Proposal: The FICOM presented and recommended that the BOD approve the proposed budget. During discussion it was noted that a Town Hall type workshop was held yesterday, August 20, 2016 with little attendance, and that another will take place on September 10, 2016. No actions were taken.

Manager's Report: The manager's written report will be provided in the next edition of the Hammock Herald.

Committee Reports: Architectural, Stan Weedon reported one application. Lot 108 Griffin: Request to

install perimeter 4; tall field fencing, a partial/minima clearing of a selected portion of the 25' setback may be required for access to properly install the field fencing on the 25; buffer line. Internal fencing and gates to establish pastures will also be done. An entry gate will be installed off Wildcat Alley, and painted redwood to match the house. Stan Weedon recommended approval. Eric Swant moved, seconded by Jason Bessenbacher to approve the application and the motion carried.

Membership Committee: Barbara Roberts reported that the committee reviewed the following four applications and recommended approval for all: a) Michael and Brooke Dinnen are purchasing lot 78. Matt Rector, second Tyra Willis move to waive the right of first refusal. The motion was adopted. b) Eric and Kathrin (Kat) Hoffer are purchasing lots 38 & 39. Doug Donohue, second by Matt Rector move to waive the right of first refusal. The motion was adopted. c) Chase Kolshak is purchasing lot 114. Matt Rector, second by Carla Sapp, move to waive the right of first refusal. The motion was adopted. d) A member to member to transfer. The Murray family is selling Lot 45 to Robert Komarek who owns lot 46. Matt Rector, second Doug Donohue move to waive the right of first refusal. The motion was adopted.

Hunt Committee: Ron Sapp requested to use \$3000.00 from the Hunt Committee funds reserve to purchase new feeders. Doug Donohue, second by Matt Rector, moved to approve the \$3000.00 purchase. The motion was adopted. Ron Sapp also said that there was a problem in the Hunt areas with people picking palmetto berries.

Marion Aiello read a suggestion for a rule change. Doug Donohue, second by Eric Swant, moved that any owner who wishes to allow a person or persons to pick berries on their lot, must be present to supervise those persons so they stay only on the owner's lot. The owner must also notify the Manager when the dates he or she will have these people on

property. No one, even the owners, are allowed on common property to pick berries.

During discussion Eric Swant moved to amend the motion, second by Doug Donohue to add that the member must escort person(s) to and from and their lot.

And yet the discussion continued. It was noted that Rule 27.1 *In accord with the Club's Declaration of Restrictions, Article X, Section 3, the harvesting of palmetto berries on the property is prohibited.* It was further emphasized that the word "Property" is defined in the Declarations of Restrictions and repeated again in the Rules in a slightly different format.

Articles of Declaration: *"Property" means Indian Hammock Hunt & Riding Club, Inc., being the real property shown on the Plat. And the Rules. "Property" means Indian Hammock Hunt & Riding Club, Inc., being the real property shown on the Plat, as recorded in the records of Okeechobee County Fl.*

From which followed that the 299 residential lots are shown and included in said Plat and therefore the harvesting of palmetto berries on any lot is prohibited, including by the owner.

Doug Donohue rescinded his original motion.

More discussion resulted in Matt Rector moving, second by Corey Miller, that the Manager send a notice to all members citing the rules and that the word "Property" means their residential lot also. The motion carried.

[This brought to the floor discussion of the intent of the rule itself and the interpretation of the FIRST AMENDED AND RESTATED DECLARATION OF RESTRICTIONS OF INDIAN HAMMOCK HUNT AND RIDING CLUB. *Article X Nuisances, Section 3: Damage to the Property is*

prohibited. For purposes of this Section, damage shall mean any loss or injury to the Property including, without limitation, the unauthorized cutting, destruction or removal of trees from the Common Areas, the unauthorized operation of vehicles or equipment resulting in a degradation of the natural environment or the misuse of Club facilities. Any question as to what may be or may become damage shall be decided by the Club and its decision shall be final. Note: The above italicized citations of Rules and/or Declarations are being provided by the Secretary Harold Piskura, so that members not in attendance at the meeting will have a little better understanding of what took place. Copies of the Rules and Declarations are available online at <http://www.ihammock.net/> or at the IH Office.]

Skeet & Trap Committee: Bob Morrison requested to use money from the S&T Committee Reserve Fund to purchase a metal storage container to be placed behind the 5 Stand Pavilion, recessed within the palmettos. Following discussion Matt Rector moved, second by Tyra Willis, to approve the fund to purchase a 10 yd. storage container and be installed where noted above so as to camouflage it and construct a wood façade on the front doors. The motion was adopted with Carla Sapp and Jason Bessenbacher opposed.

New Business: 1) Violation notice Rule 9.1 Unrestrained pets: The Manager provided to the BOD, documentation of complaints, IH Rules and IH Declaration of Restrictions sections cited, and a copy of a letter sent to Robert Komarek, Lot #46. Harold Piskura recused himself from discussion and voting due to a conflict of interest. He stated that he is a neighbor and friend of Mr. Komarek. The Manager described to the BOD his contacts with Mr. Komarek through telephone and the postal service informing him of his dog running loosely, the complaints received, and Mr. Komarek having entered the complainant's property uninvited. Mr. Komarek was not in

attendance at the meeting.

Matt Rector moved, second by Tyra Willis, to impose a fine of \$100.00 upon Robert Komarek Lot 46, for violations of Rule 19.1 and Declaration of Restrictions Article X Nuisances, Section 2 that took place on June 23 and August 5, 2016. The motion carried with Harold Piskura abstaining.

It was decided that the BOD did not appoint an appeals committee for 2016. John Moore was nominated and accepted, Dolores Newman was nominated and accepted and Glen Bowman was nominated and accepted.

2) Discuss 2016-17 Budget: Covered in Treasurer's report

3) Discuss EPLI Insurance: Bob Baum reported on his research for Employment Practice Liability Insurance coverage and prices. He told us he is the only one covered for signing checks and accessing bank accounts at the present time. Corey Miller suggested the coverage should be \$1,000,000.00. Corey Miller moved, Matt Rector second, that the Manager get a price on a policy to cover the Manager, the office staff, and the BOD officers. The motion was adopted.

Corey Miller stated that the new IH accounting procedures required two signatures on the checks. At present, the Manager, Treasurer and President or the authorized signees and an additional signer should be authorized for back up purposes.

Corey Miller moved, second by Carla Sapp, to add Harold Piskura as the fourth signer on the checking accounts. The motion carried.

4) Request money to purchase Rake for Case Loader:
Covered in Treasurers report.

5) Stable issues: Carla Sapp explained that some members told her about the younger, stronger and/or larger horses were attacking the aged or senior horses. At least one incident resulted in injuries requiring a veterinarian's services. Following a discussion with input from knowledgeable members, Carla Sapp moved, Eric Swant seconded to change the use of the Pony Pasture for a Senior Pasture and that horses be located. The motion was adopted with Tyra Willis opposed. Corey Miller left the meeting at 11:00 AM.

Matt Rector moved, second by Eric Swant that a senior horse is 30 years of age or older. The motion was lost.

Doug Donohue moved to appoint a chairperson for the Stable Committee, Jason Bessenbacher seconded and the motion carried. President Aiello appointed volunteers Carla Sapp and Kathleen Oakes as co-chairpersons.

Unfinished Business: 1) Gate access after-hours: The Manager presented to the BOD rule proposal to add to rule 16 GATE ACCESS, 16.3 Unattended Gate Access, to add item "h" that reads as follows: **h. A temporary gate card may be issued to an outside vendor, i.e., nurse, care giver, or pet sitter, etc., for a designated period of time approved by the manager. The owner must present to the manager in writing or by email the name of the person and date(s) using the gate card. At that time a temporary card will be issued. A \$25.00 fee will be charged to the member for any card not returned to the office.**

Discussion took place and Keith Kidwell moved, Eric Swant seconded to adopt the addition to the IH Book of Rules. The motion carried, Matt Rector and Brett Davis were out of the room and did not vote.

Carla Sapp moved, second by Jason Bessenbacher, that the Manager include in his report to the BOD a list of those temporary cards that have been issued. The motion was

adopted.

2) Rental Units: Create Terms and Conditions to include pets: The Manager presented to the BOD a Pet Policy to be added to the Terms and Conditions of the Rental Units. In short pets allowed are limited to dogs only. The complete rental information is available at the office. Following discussion Doug Donohue moved, second by Harold Piskura to approve the addition of the pet policy. The motion was adopted with Carla Sapp opposed. Matt Rector and Brett Davis were present for the discussion and vote.

The President commended the Manager for the good work on the rule and policy.

3) Update on Type of Trusts: Some discussion was held and it was decided that additional information from the Club's attorney is needed. Dick Swan, having experience in trusts, volunteered to assist the Manager with collating and posing the questions.

4) Member Services Fee Schedule for Burn Pile: Bob Baum shared with us that he did some research on renewing the permit for the burn pile with the state. He spoke with the local Forest Service officer and explained our situation. The Forest Service officer told him that If Bob notified the Forest Service, they would pre-inspect the area and have the authority to grant permission. This would preclude the need for a State issued permit and further, he would assist the Manager in obtaining the permit if it came to that.

Other Business: None

Adjournment: Matt Rector moved to adjourn at 11:45 AM, Doug Donohue also moved, but that was towards the door as he seconded. The motion carried

Submitted by,
Harold Piskura, Secretary

Manager's report

To The Board of Directors

Managers' Report for August 2016

Board,

Lodge: The septic system is complete and I am waiting for the final sign off from the health inspector. The kitchen is well under way and will be finishing up any day. I will be going out next week to purchase some prep tables and shelving for the kitchen to replace what was removed to bring it up to code. I am waiting for an inspection date from the DBPR to inspect our facilities. Upon getting inspected and receiving our license we will then be able to re-open.

The lodge and dining room carpet is slated to be started on Monday the 22nd. It should be completed by weeks' end.

Buildings and Grounds: I have scheduled with Big Lake Roofing to replace the roofs on the lodge dining room and the small storage shed in front of the lodge.

The grounds around the community are starting to look better thanks to our new lawn staff Mike. The weeds and over grown areas are starting to get cleaned up, and are being trimmed on a regular basis.

I have scheduled, yearly maintenance of all the equipment at the fitness center.

Staff resurfaced the parking and entrances to the areas in front of the pool/ cabana and at the dumpsters.

Land, Roads and Drainage: We are continually trying to keep the roads in good condition for our vehicles in which to travel on. The amount of vehicle traffic has increased from what is was in years past. I have had staff cutting all the fire breaks and trails thru out the

community, outback and hunt areas. We are continuing to work on our drainage system. At this time, we are in the process of cleaning out our main canals. Some of which, have not been worked on in many years. In past we used to sub this out to a contractor however we are now doing it in house. I do want to thank all of my staff for doing a very good job, in their efforts to keep up with all that needs to be done in our community. This time of year is very difficult with the rain and the extreme heat from time to time.

Hired McGuire's land service to come in and excavate our lake for fill dirt resulting in over 4000 yards of fill. With that, we now have put up two types of fill. We have No. 1 fill for house pads and such and a limited amount of No.2 fill for filling in lots or low areas around your property. Please call the office for prices.

Front Gate: Scheduled First Security to come in and replace the loop sensors on the outgoing side of the asphalt. That is now complete. We had some problems with the gate not working correctly after regular hours.

Office: Worked with members on various issues pertaining to Indian Hammock. Created Terms and Conditions for our rental units to include a pet policy. Gave the bunkhouse a little face lift inside. Met with the finance committee, in regards to our monthly financials, as well as creating our budget for the fiscal 2016-17 year. Contacted our attorneys about various issues that pertain to Indian Hammock.

Set up a meeting with Forestry, and met with Melissa Yumas and Gary Davenport. We discussed our partnership with them and Indian Hammock being a fire wise community. Also discussed were future controlled burns here in our community. As you all are aware they were in last year and did a lot of roller chopping thru out our community. Last year they had created a Forest Management Plan- Burn Plan for Indian Hammock. In

your board books is a copy of that plan. If anyone else would like a copy please contact the office and we will be happy to get a copy to you. We will be meeting in the near future to discuss our prescribed burn program. When we do that I am going to schedule to have them meet with our volunteer's that want to be involved with assisting in fire prevention. We will have our equipment set up for our members to look at and get familiar with.

I have at the office a sign in sheet for members that want to have forestry come in and do some mitigating around their home for fire prevention. All you need to do is fill out a Wildfire Hazard Mitigation Agreement form, that is at the office and I will put you on the list. It will be a first come first serve basis. Once we receive about 10 members I will let forestry know and they will schedule accordingly to come in.

As we are now coming up on the end of August, we are reaching the peak in Hurricane Season. Please make sure you are prepared and that you have a plan for you and your family if a storm should arise.

Respectfully,
Bob Baum
Manager

Hunt Committee:

August 20, 2016

Hunt Committee Meeting Minutes

Meeting called to order at 1:06 pm by Ron Sapp

17 people present

Ralph Discussed palmetto berry pickers destroying the hunt areas

Bob Benz moved that if guests are picking palmetto berries on individual lots the member must be present at all times. Seconded by Tom Kokenge. Unanimously Approved

Evan Bradley moved that the board allow the hunt committee to use \$3000.00 of their fund balance to purchase 6 new feeders. Seconded by Paul Mack. Unanimously Approved

I reminded all hunters to make sure all hunt licenses and all other paperwork is to be turned into the office prior to booking a hunt area. All hunt stands must have name and lot number marked on the stand.

Ralph Wagaman called to adjourn the meeting seconded by Ron Sapp at 2:25. Meet was adjourned.

Ron Sapp Hunt Co Chair

****For Major Medical or Fire
Call 911 First****

REMINDER!



The membership directory is available on our website at ihammock.net. You can access it via your smart phone and dial a member or the office directly with one touch.

However, if you use an Apple product and their default web browser, Safari, you will not be able to log into the directory. The easiest remedy is to load an additional browser on to your device. The browser app, Dolphin, is free and available in the App Store. Other browsers that interface with our website login and password are Firefox and Chrome.

***** Don't Forget The
Budget Town Hall
Meeting on Saturday
September 20th *****

Members of Indian Hammock,

This past weekend at our regularly scheduled board meeting, there was a discussion of palmetto berry harvesting in our community. We have had several instances of trespassing from people coming onto IH property illegally. We have had a lot of complaints from various members of trespassing on personal property, and common areas from people who were allowed into our community by way of call in thru the front gate. For this reason, this notice is being sent out to all members.

Currently there is a rule that was put in place to curtail the harvesting of palmetto berries by a previous board. It reads as follows,

27. Property* Use:

27.1 In accord with the Club's Declaration of Restrictions, Article X, Section 3, the harvesting of palmetto berries on the Property is prohibited.

Taken from our Declaration of Restrictions,

ARTICLE I

Definitions

The following words, when used in this Declaration of Restrictions (unless the context shall prohibit) shall have the following meanings:

(c) "Property" means Indian Hammock Hunt & Riding Club, being the real property shown on the Plat.

Please be advised that there is no harvesting of palmetto berries in Indian Hammock. If you should have any questions or concerns, please call the office.

Thank You for Cooperation,
Bob Baum
Manager IHHRC

Classified Ads

SERVICES

Horse care

At home, stables or on vacation looking for a licensed insured equine professional. Many services available: feeding, grooming, mucking, and exercising. Please call if you have any questions. Also available: lessons from beginner to novice and pony rides for the kiddies. Call Keely Wilson 954-270-8015.

RESIDENTIAL LENDING ON TIME AND AS AGREED

Jesse Ison-Bowman Interline Mortgage NMLS 19153
Ph 502-648-2173

MERCHANDISE and MISC

FREE to an approved home!

Paseo, a fun-to-ride gray Paso Fino (gaited) trail horse. An Indian Hammock resident most of his life, he has ridden the trails here and on organized trail rides across Florida. He sometimes likes to see if he can call the shots, so he needs an intermediate or better rider. Coggins and shots are current. The perfect horse for a lady. Call Missy Foster, 863-634-1090. (See photo by visiting the classified ad page of ihammock.net.)

FREE

12 x 38 Used Tractor Tires

Possible uses include flower beds and sandbox for kids.

Call Glenn at 305.505.9532

For Sale

Professionally tanned wild animal hides, beaver, coyote, deer and bobcat for home decoration use. Priced from \$75 to \$160. Call Walt 863-357-7389.

For Sale

Diesel generator 5500 W \$575.00

Diesel Matrix, electric start, new battery, less than 10 hours, heavy duty, on wheels to move it around. Contact Neil at 561-662-0367.

For Sale

Used but Never Abused! Rhino FM 100, 100" Rear Discharge Finish Mower. Designed for use on 540 RPM Tractors as small as 35 HP \$1,500 OBO Call the Indian Hammock office for details and to inspect the mower.

For sale

Lee Precision "LOAD MASTER" progressive ammunition reloading press with "lots" of extras. 5 turrets, 5 shell plates for 380, 9mm, 38/357, 45acp and 44Mag and spare parts, no dies. Retail value \$690 now \$375. Call Walt 863-357-7389

Lee Precision "Pro 1000" progressive ammunition reloading press with 38/357 dies and extra parts. Retail value \$345 now \$175. Call Walt 863-357-7389

For sale

Dual-Fuel Generator

Get Ready for Hurricane Season!

Troy-Bilt Portable 8000 Watt Dual-Fuel (gas or propane)

Generator. 15HP Briggs & Stratton Engine, 13500 starting watt-Electric Start. Only 4 hours total usage! Brand New Battery, No Flat tires! \$1350 Propane line hookup and power cord included. Call Heather Short lot #255 at 772-528-1878

For sale

Two kayaks:

Single, all Kevlar, Paid \$1000, will sell for \$500.

Single, Paid \$500 will sell for \$250

Call Bill Tabbert 305 304 6471

PROPERTY

For Rent

Large 3 Bedroom / 2 Bath house with screened porch and 2.5 car garage. Nonsmoker. Call Steve C. 863-532-8951

For Rent or Sale

Lot 60 – 2 bedroom/1 ½ bath cottage, great room with fireplace, gazebo. Very Private!! Available for weekend, weekly or monthly rental or for sale. For information contact Art Ivester at 561-401-2708.

For Sale

Lot 8 - This charming cabin in the woods is the perfect weekend getaway! With 3 bedrooms and 2 baths the home has a rustic feel and wood deck to enjoy the evenings! Brand new metal roof and freshly painted exterior. The home comes partially furnished and ready to come on up and enjoy all the Hammock has to offer. \$169,000. Call Marianne Windridge, Golden Bear Realty, 772 708-5592.

Lot 14 - MUST SEE! 2.58 acres partially cleared for home on quiet road. Beautiful oak trees towards the back of the lot. The driveway is gated, power pole installed with electric, and also a well. \$43,000. Call Brian Hardy 561 644-7091.

Lot 120 - Rare opportunity to purchase a beautiful cleared lot right on the Outback! This lot is 2.68 acres, cleared and has some pretty Oaks & Cabbage Palms. Enjoy amazing sunsets and pastoral views from this special property! \$59,990. Call Marianne Windridge, Golden Bear Realty, 772 708-5592

Lot 128 – This beautiful 2.8 Acres corner lot has been cleared, has a nice lawn and beautiful pond set off to one corner of the property. Fill from the pond has been used to build up elevation on lot. This is a super nice lot and ready to build or camp. \$45,000. Call Marianne Windridge, Golden Bear Realty, 772 708-5592

Lot 142 - Affordable & attractive this 2.78 acre lot in Indian Hammock is close to stables and backs up to preserve land and trails. Located on a quiet lane. Priced right at \$32,000. Call Marianne Windridge, Golden Bear Realty, 772 708-5592.

Lot 168 – 2.7 acres in a great location close to the stable, office, and pistol range. This lot had some clearing in the past and has a nice variety of trees. Priced right at \$32,900! Call Marianne Windridge, Golden Bear Realty, 772 708-5592.

Lot 176 - This is a rare opportunity to purchase undoubtedly the most beautiful lot in Indian Hammock. This lot is surrounded by preserve land and has a very dense Oak Hammock. Current owner had a change in plans and is selling this lot with a complete set of plans for a 3 bedroom Cracker home with office, 3 baths, wrap-around porch and a free standing 3 car garage. Home is 2635 sq. ft. under air and porch is 2546 sq. ft. Build your dream home here! \$89,000. Call Marianne Windridge, Golden Bear Realty, 772 708-5592.

Lot 216 - Pretty 2.66 acre lot in Indian Hammock backing up to preserve. A driveway has been cut in and there is a current survey of the property. This lot is on a quiet dead end lane with easy gate access and close to lodge, pool, fitness center, airport and skeet and trap range. \$46,000. Call Marianne Windridge, Golden Bear Realty, 772 708-5592.

Lot 237 - Extremely nice cleared lot on dead end lane yet close to gate. This 2.54 acre lot has been recently cleared, has power, house pad & pretty pond. Current survey available as well. Backs up to preserve for privacy! Ready to camp out or build your dream home! \$48,000. Call Marianne Windridge, Golden Bear Realty, 772 708-5592.

Lot 241 - Newly offered! This beautiful lot is over 3 acres and is located at the end of a dead end lane yet close to gate. Super private with preserve on two sides. This lot is cleared, gated and has some beautiful oaks. This is a great location for a premium lot! \$55,000. Call Marianne Windridge, Golden Bear Realty, 772 708-5592

Lot 246 - Large 2.6 acre lot close to the gate for easy access yet off the beaten path for privacy. This pretty lot is located on a dead end lane. Great opportunity to purchase a wonderful lot at a low price. \$ 45,000. Call Marianne Windridge, Golden Bear Realty, 772 708-5592.

Lot 250 - Close to gate on common area so no one can build behind you, electricity on the property. \$65,000 and owner will finance. Call 239-900-4409

Lot 254 - Pretty lot with 2.7 acres and easy gate access. This lot had some clearing in the past and won't take much to open it back up. It has a variety of large trees. Priced to sell at \$35,000. Call Marianne Windridge, Golden Bear Realty, 772 708-5592.

Lot 260 - Own a piece of paradise in Indian Hammock! 2.43 acre lot for sale. \$22,900. Call for details. Kimberly Cardillo Millennium Realty 772-985-1758

Lot 270 – Beautiful 2.87 acre lot backing up to preserve, on Cabbage Palm. This lot is close to gate yet off the beaten path. Build your dream home or just camp out & enjoy the amenities! \$45,000. Call Marianne Windridge, Golden Bear Realty 772 708-5592.

Lot 279 - 2.58 acres. REDUCED! Nice lot on dead end lane with common/preserve land in front of and backing up to the lot, and a variety of mature trees. Good location with easy access to gate and all amenities. \$60,000, possible seller finance. Call Marianne Windridge, Golden Bear Realty 772 708-5592.

Lot 280 – 2.54 acres with pond and loads of mature trees and preserve both in front and in back of the lot. This lot is on a dead end lane but offers easy access to gate. Great location to build your dream home. \$70,000. Call Marianne Windridge, Golden Bear Realty 772 708-5592.

SEPTEMBER CALENDAR

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				01	02	03
04 Skeet open	05 Labor Day	06	07	08	09 ARC submittal deadline	10 Finance Committee meeting Budget Town Hall Meeting
11 Patriot Day Skeet open	12 ARC Meeting	13	14	15	16	17 Shooting sports meetings
18 Board meeting Skeet open	19	20	21 Hammock Herald deadline New Member Deadline	22	23	24
25 Skeet open	26	27	28	29	30	

See website for times, locations and details.