



The Voice Of StillWaters

February 1, 2019

From the General Manager - Kevin Eason

All Stillwaters property owners should have paid their 2019 SWRA annual fees before February 1st. All property accounts that do not pay their fees by the close of business on or before February 15, 2019 will incur a late charge of \$125. SWRA offers a monthly payment plan for any property owner that needs a little extra time to pay their fees.

The 2019 vehicle window decals will be mailed to all property owners who are current on all SWRA fees as of February 15th. The vehicle window decals will be included in the same envelope as your SWRA Board of Director election ballot. Two window decals are mailed to each owner; however, property owners may obtain additional window decals by contacting the SWRA office after February 15th. Window decals should be displayed in the upper windshield on the driver's side of a vehicle so they are visible to the gate attendants but do not interfere with the driver's vision. After March 15, 2019, all vehicles that do not display a 2019 StillWaters window decal will be required to stop at the main entrance gate before entering StillWaters.

There are two candidates running for election to the SWRA Board of Directors for 2019. Their biographies are printed in this newsletter. Property owners will be receiving their election ballot in the mail around mid-February. Please make sure you vote and return your ballot to SWRA.

Each year we ask property owners to get involved in our community by volunteering for one of our committees. The landscape/maintenance, recreation, and Christmas committees are always looking for new members. Please consider volunteering for a committee in 2019. Committee sign-up sheets will be available at the March 9th annual meeting or contact Kevin Eason at 256-825-2990 for more information.

Follow me on Twitter, @kevineason18, to stay informed about StillWaters events and issues when the SWRA business office is closed. I will not respond to questions or discuss anything through Twitter. This is another means to inform property owners as soon as possible when something is happening in StillWaters.

Now is the time to reserve the SWRA community room for the summer season. The community room is a great place to hold a family reunion, wedding reception, or just about any type of party. The community room calendar fills up quickly during the summer months. Contact the SWRA office for pricing and available dates.

Winter is not over. Our area has recently experienced warmer than usual temperatures and it is tempting to de-winterize your pipes, boat, or other outdoor items. Only a couple of years ago, our community experienced sub-freezing temperatures in April. Be patient and wait until mid-April to de-winterize.

I hope to see all property owners at the 2019 SWRA annual meeting on March 9th. Please make every effort to attend. This is the best time to get caught up on what happened in 2018 and what is planned for 2019.



February 2019

SWRA Business Hours

Monday 9 to 4 pm
Tuesday 9 to 4 pm
Wednesday 9 to 12 pm
Thursday 9 to 4 pm
Friday 9 to 5 pm

FAX: 256-825-2991
Phone: 256-825-2990

Email:
info@stillwatersra.com
Web site:

www.stillwatersra.com

Board Members

Tom Nicholson
President

Vice-President
Ken Ledbetter

Gene Akers -Treasurer

Penny Alexander-
Secretary

Mike Dollar

Tom Dyne

Lee Eastman

Kevin Eason
General Manager

SWRA Election Committee

The Election Committee oversees the election for the SWRA Board of Directors. The committee also counts and verifies all ballots received by SWRA. The following people have agreed to serve on the Election Committee.

Nell Braswell, Kay Dickey, Linda Hickey, Earl Moore & Debbie Nigh

Elections Ballots will be mailed to SWRA members and should be returned to the SWRA office addressed to: Secretary, SWRA Board. Ballots must be in the office no later than Friday, March 1, 2019. Ballots that are postmarked by March 1st will be counted as long they arrive before the Election Committee meets. Members must be in good standing in order to vote, which means that all monies due to SWRA must be paid by that date.

SWRA BYLAWS - ARTICLE VII - NOMINATIONS AND ELECTION OF DIRECTORS

Section 7.2 The Board of Directors shall appoint an Elections Committee consisting of five (5) members, in good standing, at least 60 days prior to the election. The Committee's duties include verifying all ballots and proxies and announcing the results to the membership at the annual meeting and by other means. The Nominations Committee may serve as the Elections Committee at the discretion of the Board of Directors.

Section 7.3 Elections to the Board of Directors shall be by written ballot. The Secretary shall prepare ballots listing the Board vacancies and those properly nominated to fill them and shall mail ballots to each member at least 14 days prior to the election. The member may cast as many votes as parcels owned for each candidate but may not cumulate those votes for one candidate in elections with more than one vacancy. The ballot must be signed by the member or proxy and returned to the Elections Committee for verification. The Elections Committee will verify all votes including those made by proxy and comparing the number of votes to the number of parcels owned. All Ballots will be held by the Committee as confidential. The Elections Committee may disallow all ballots not received by the due date or improperly executed by the member or proxy.

Section 7.4 The Elections Committee will count all proper ballots and publicize the results to the membership at the members' meeting and by such other means deemed appropriate. All ballots will be destroyed unless a recount request is filed with the Elections Committee by at least one third (1/3) of members casting ballots within ten (10) days of the members' meeting.



**STILLWATERS RESIDENTIAL
ASSOCIATION
ANNUAL MEMBER MEETING
SATURDAY, MARCH 9TH, 2019 - 10:00 AM
SWRA Centre - Community Room
Please plan to attend.**



Boat Storage Rental Spaces Available

There are a few boat and trailer storage spaces available at the SWRA storage lot located on Stagecoach Road. Annual rental starts at \$250 per year. The SWRA storage lot is fenced, has a locked gate with limited access, and is well lighted at night. Most of the available storage spaces can accommodate up to a 30-foot boat or trailer. Please contact the SWRA office at 256-825-2990 for more rental information.

SWRA Election Calendar

- January 22, 2019-Nominating Committee recommendations announced.
- January 31, 2019-Biographies for Board candidates recommend by Nominating Committee or running by petition due in SWRA office to be published in February newsletter.
- February 8, 2019-Last day for Board candidates running by petition to have completed petitions presented to the SWRA Secretary to be placed on the ballot.
- February 14, 2019-Board election ballots are mailed to SWRA members.
- March 1, 2019-Ballots due in SWRA office by 5pm or in mail with March 1st dated stamp.
- March 5, 2019-Election Committee meets to count and certify ballots.
- March 9, 2019- Annual SWRA meeting begins at 10:00am, election results announced.

Mike Dollar
226 Tanglewood Lane
256-825-5833 mdollar48@gmail.com

My wife, Terry, and I have resided in StillWaters since December 2002. I previously served on the SWRA Board as Treasurer for nine years completing my last term March 2018. I was reappointed to the SWRA Board this past December after the untimely passing of Patti Richardson. I will continue to make a positive contribution to my community with the knowledge that I gained while overseeing the financial operation of the association.

I am a native of Lanett, Alabama. I received a degree in Accounting from Auburn in June 1970 and began my career as an auditor with Arthur Andersen & Co., where I earned my CPA designation. While with Andersen, I joined and served in the 20th Special Forces National Guard unit in Birmingham for six years. In 1973, I joined SONAT, Inc., where I was employed 16 ½ years. While with SONAT, a large energy company, I served in several financial capacities, including Controller, in Birmingham, Houston and London.

In January 1990, I joined John H. Harland Co. (financial services products and software and Scantron) in Atlanta, and served 18 years in various corporate officer roles, including Corporate Controller, Treasurer, Chief Audit Executive and Chief Financial Officer. In those roles, I dealt extensively with banks, investors, investment analysts and Harland's board of directors.

Terry and I have been married 48 years and have three children and six grandchildren in and around Birmingham, and in Philadelphia. I have been very active in various church, school and scouting leadership roles over the years, and we are currently members of Sardis United Methodist Church where I serve as chair of two committees. I belong to the Alabama Society of CPA's and I am Treasurer of the Lake Martin Home Owners and Boat Owners (HOBO's).

My vision for StillWaters is for it to be a well-managed and well-maintained community that offers a variety of activities for existing residents and to attract new residents and visitors. I like to focus on the beauty and cleanliness of the neighborhood, which includes the enforcement of covenants. As a natural part of my financial background, I will also focus on ensuring that SWRA is in a financially sound position and that we will wisely use the financial resources that our members have entrusted us with.

I pledge to be a fair-minded member of the Board and will maintain open lines of communication with all property owners.



Still Waters Volunteer Fire and Rescue Annual Meeting

Saturday, February 23, 2019 at 10AM
SWRA Centre Community Room
1816 StillWaters Drive, Dadeville, AL 36853



Tom Nicholson
41 Lunker Lane
205-807-5373 tnich1@charter.net

I grew up in Southwest Indiana in a small town and spent much of my youth working for my father with my 4 siblings in his grocery. I received a BS in Mechanical Engineering, University of Evansville.

After a few years working as an engineer in a small manufacturing company, I worked 25 years in various management jobs with GE Plastics in Indiana, West Virginia and Alabama. My last GE position was the General Manager at GE's plant near Montgomery with annual budget responsibility of several hundred million dollars and a plant valued at \$1 Billion with a workforce of over 400 employees.

After leaving GE my wife and I spent 3 years running a franchise business in Birmingham and then I worked 5 years as Site Manager of a foundry for US Pipe in Bessemer with over 400 employees represented by 4 different unions. I retired in 2010.

During this time, I was a Member of the Board of Directors for the Montgomery and Bessemer Chambers of Commerce and worked to help the local communities.

I am skilled in building a positive business performance by reducing costs and developing an efficient, positive and safe work environment through a highly participative management style.

I have been married to Julie for 44 years and we have 3 grown children and 7 grandchildren who all enjoy visiting us at the lake.

We have owned our StillWaters property since 1999 and moved here full time in 2011. I have served on the SW Neighborhood Council, the road committee, the Architectural Review Committee and was elected to the Board of Directors in 2016. I was elected to President of the Board in 2018. I am Treasurer of the Still Waters Volunteer Fire Department board and I have served in leadership positions at the Dadeville First United Methodist Church and the StillWaters Yacht Club.

When Your Chest Pain is More than Just Being Out of Breath

It is important to know when the symptoms you are feeling are a sign of something serious. In medical emergencies, like heart attack or stroke, the faster you can get care the better off you will be. The symptoms listed below could point to the fact that you are experiencing a heart attack and need to call 911 to get the help you need. According to the Centers for Disease Control and Prevention, the symptoms to watch out for include the following:

- Pain or discomfort in your jaw, neck or back
- Pain or discomfort in your arms or shoulders
- Any chest pain or discomfort
- Feeling out of breath
- Lightheadedness or weakness
- Nausea or vomiting
- Feeling fatigued for no reason



Even if you have no reason to suspect that you are having a heart attack, if you have any of these symptoms, it is extremely important to call 911 right away. The experts will be able to determine the severity of your symptoms.

Lake Watch Annual Meeting and Informational Session February 17, 2019

The Lake Watch Annual Meeting will be Sunday, February 17, 2019, 2:00 pm to 3:30 pm at the StillWaters Residential Association Centre Community Room (1816 StillWaters Drive, Dadeville, AL.) All StillWaters residents are invited to attend.

The meeting will be followed by a social from 3:30-4:00 pm, with hors d'oeuvres, dessert and beverages, BYOB if you desire. We ask that you pre-register online so that we have a head count to prepare adequate seating and refreshments.

Register for the meeting at www.lakewatch.org. Click the Events menu on the left side of the homepage, then under Annual Meeting click Please register, then the Register button, and follow instructions – be sure to add the proper number of ‘guests’ if you are bringing a spouse or friend(s) with you. Or, if you prefer, send an e-mail to Lake Watch at info@lakewatch.org to let us know that you plan to attend, and we’ll register you. Once you’ve registered, please check in at the door at the meeting for an agenda, to update your Lake Watch contact info if needed, and for newbees – to become a Lake Watch member.

We are pleased to have Cindy Lowry, Executive Director of the Alabama Rivers Alliance (<http://alabamarivers.org>) as our guest speaker. Cindy will update us on the status of the development of a statewide water plan, a recent court ruling on relicensing of Coosa river dams and its relevance to Lake Martin. Lake Watch president, Eric Reutebuch, will follow with a brief overview of results from our 2018 Lake Watch water quality monitoring throughout the lake.

Common Homebuyer Mortgage Myths

Americans are eager to buy homes, but they still don’t fully understand how credit scores, down payments and income requirements will impact their path to homeownership, according to a recent *Wells Fargo survey*.

Despite efforts by lenders and the government to enhance the availability of credit and to introduce low down payment programs, many aspiring homeowners still lack awareness of their true financing options, according to the “How America Views Homeownership” survey, which Wells Fargo first conducted last year.

Although 65 percent of survey respondents said they view homeownership as “a dream come true” or “an accomplishment to be proud of,” and 72 percent agree that now is a good time to buy a home, potential buyers have many misconceptions about what it takes to buy a home.

For starters, many of the survey’s respondents believe they need a “very good” credit score to buy a home, with 45 percent thinking that is over 780; however, according to multiple credit score models and investor guidelines, a score above 780 is actually considered “excellent,” and a score over 660 is considered “good.”

Consumers also tend to overestimate the down payment funds they need to qualify for a loan, the survey found, with about a third of respondents thinking a 20 percent down payment is always required. In reality, options may be available with down payments as low as 3 percent or 3.5 percent for different loan programs, Wells Fargo said.

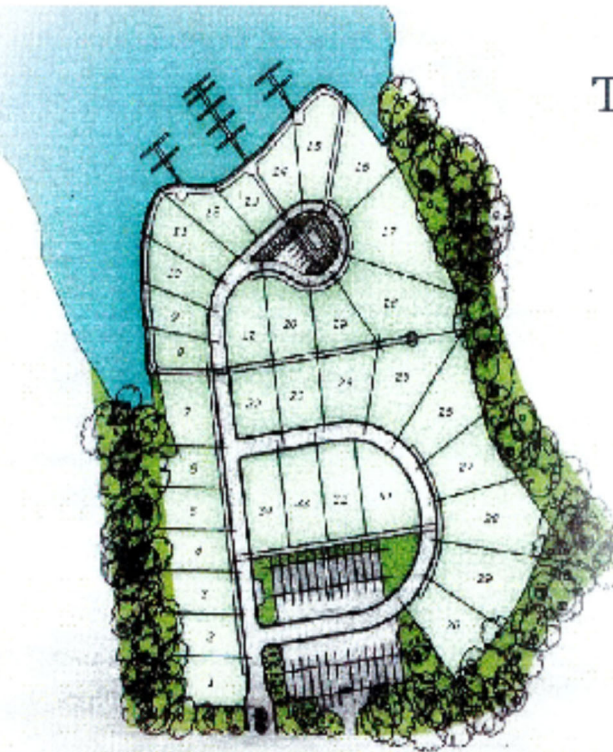
“Creditworthiness isn’t determined based on a single factor, so potential homebuyers should find out what options may be available before excluding themselves based on credit score alone,” said Franklin Codel, head of mortgage production for Wells Fargo Home Mortgage.

Wells Fargo said the survey’s results highlight the need for industry and government to better educate the public about what the homebuying process is currently like, but it also produced some good news about what consumers do understand about the process.

For example, 90 percent of respondents are aware that the process involves costs outside of their mortgage that they need to prepare for, such as attorney, agent and inspector fees, or insurance costs.

And 39 percent believe that “as long as you can afford the monthly payments, you can get a mortgage” — indicating that a majority understand the importance of having enough funds for living expenses and a savings “cushion,” the survey found.

Lot #	Sales Price	Acreage (sf)
1	32,500	6,926
2	32,500	5,793
3	38,500	5,793
4	49,500	5,793
5	88,000	5,793
6	99,000	5,314
7	132,000	8,102
8	196,000	4,835
9	196,000	5,358
10	291,500	6,621
11	335,000	8,364
12	285,000	6,490
13	285,000	7,231
14	341,500	5,968
15	273,000	8,973
16	220,000	10,672
17	265,000	28,140
18	245,000	13,416
19	190,000	7,057
20	173,500	8,189




The Hideaway
 At StillWaters

Lot #	Sales Price	Acreage (sf)
21	173,500	8,494
22	82,500	7,187
23	82,500	7,057
24	82,500	8,756
25	88,000	13,024
26	66,000	12,458
27	55,000	10,629
28	44,000	14,462
29	33,000	10,846
30	27,500	8,015
31	49,000	9,932
32	44,000	8,973
33	44,000	8,973
34	44,000	8,886

Exclusive neighborhood within the desirable StillWaters community



Community Pool



Formal Entrance



Personal Water Access

Your Hideaway

34 custom home sites with dedicated boat slips / dock access.

Low maintenance, high efficiency, custom home plans available.

Formal entrance with off water boat storage / garages.

Panoramic community pool with bath house.

Overall layout and design geared toward maximizing the Lake Martin life style!

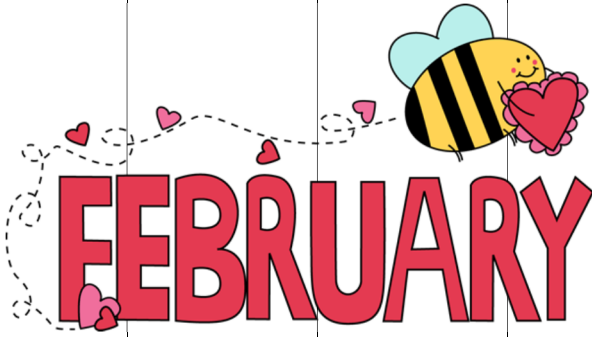




The Hideaway
 At StillWaters
334.224.9851

HideawayLakeMartin.com

Info@HideawayLakeMartin.com

February 2019 for SWRA Centre



					1 Duplicate Bridge 9:00 AM	2
3	4	5	6 ARC Meeting 4:00 PM Bridge 9:00 AM	7 Game Day 9:00 AM Bid Whist 1:00 - 5:00 pm	8 Duplicate Bridge 9:00 AM	9
10	11	12	13 Bridge 9:00 AM	14  Game Day 9:00 AM	15 Duplicate Bridge 9:00 AM	16
17 Lake Watch Annual Meeting 2:00 PM	18	19 SWRA Board Meeting 9:00 AM	20 ARC Meeting 4:00 PM Bridge 9:00 AM	21 Game Day 9:00 AM Bid Whist 1:00 - 5:00 pm	22 Duplicate Bridge 9:00 AM	23 Still Waters Volunteer Fire & Rescue 10:00 AM
24	25	26	27 Bridge 9:00 AM	28 Game Day 9:00 AM		



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Business Card:	\$20 / Monthly
1/4 page:	\$45 / Monthly
Half Page:	\$75 / Monthly
Full Interior Page:	\$125 / Monthly
Back Page:	\$150 / Monthly

February Gardening Tips

- **FRUITS AND NUTS** - Planting season continues for dormant trees. Fertilize fruit trees. Apply half of the fertilizer recommended for grapes now; apply the other half soon after fruit sets. Continue dormant pruning and grafting. Start strawberry plantings.
- **SHRUBS** - Planting season continues. Visit camellia shows to learn of hardy varieties in your area. Graft camellias in Central and South Alabama. Spray all shrubs with a fungicide before new growth starts. Good time to prime all shrubs before new growth starts. Don't prune early-blooming species because flower buds will be removed.
- **ROSES** - Prune hybrid tea roses in South Alabama; delay pruning for a few weeks in North Alabama. Continue planting.
- **ANNUALS AND PERENNIALS** - Replant early plantings of hardy annuals. Prepare beds for summer annuals.
- **BULBS** - Plant cannas, amaryllis, gladiolus, and zephyranthes in South Alabama; delay planting for a few weeks in North Alabama.

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