



Meadow Wood Farms Newsletter  
P. O. Box 77-1896 ~ Ocala, FL 34477-1896  
A Monthly Publication of the M.W.F.P.O.A.  
August 2011

[www.meadowwoodfarmsocala.com](http://www.meadowwoodfarmsocala.com)

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President's Message - August, 2011

### Neglected

I admit it. I have committed what many people in this neighborhood would consider a heinous crime. I have neglected my horse. He's a big boy, my horse. A paint/shire cross, he stands about 16.3 hands and weighs in at about 1300-1400 pounds. Lately, he has been itching so badly that he is scratching and rubbing almost every part of his big body on fences, trees, automatic waterers – anything that will work. And, he seems to be losing hair on his face, around his ears and in small spots from head to tail. Concerned, admittedly as much for our fences and waterers as for my horse, I called our friendly vet. She came out, looked my boy over and asked me a couple of questions.

Vet: "When was the last time he got a bath?"

Me: "Oh, I don't know, October maybe."

Vet: "When was the last time you used a curry comb and brushed him?"

Me: "Oh, I don't know, a couple of months ago."

Her prescription? Give your horse a bath once a week, brush him a few times in between, and use a little fly spray. And, oh yeah, you may want to ride him once in awhile. I felt like I'd just had a lecture from my mother. And I deserved one.

Why do we neglect things, even things we really care about? I think we run short on resources, primarily time or money. But those are really just excuses aren't they? We choose what to do with our time and we choose, for the most part, what to do with our money. I simply have been choosing to do something other than take care of my poor horse.

As you look around your home, I'm sure you see things you have neglected. Whether its weeds in your garden, fences that need mending or painting, septic tanks that need pumping, or a tractor that needs fixing, there are probably some things that you have been putting off.

My job, as President of the MWFPOA is to look around our neighborhood and try to see the things that we, collectively, have neglected. Just as I am responsible for my horse and you are responsible for your home, we are responsible for our community. I'm sure I'm not alone in thinking this, but it's time we took a look at fixing our neglected roads. It won't be easy and it won't be cheap, but it will never get any easier or any cheaper.

One of our goals for the Association this year is to take a hard look at what it might take to fix the abysmal roads in our otherwise beautiful community. I'm equally sure that there are some residents of MWF who think I've committed another heinous crime by bringing the subject of roads up. Let me put it this way. The roads are an "itch" in Meadow Wood Farms, and we're going to scratch it.

I'll see you around the neighborhood -- Jim

Standing Committees

Beautification -Chairperson - None  
Control Committee - Chairman -John  
Trinckes, 854-1856, Pete Bradbury -  
854-6333, Gary Shartzter, 873-4216  
Directory - Chairman - Lee  
Chamberlain, 873-8520, Maggie Berardi,  
861-1448, Nancy Marks - 291-2730  
Membership -Chairperson - None -  
Newsletter - Chairperson - Pat  
Anderson, 237-2521, Tom & Nancy Marks  
- 291-2730  
Parties - Linda Trinckes, Chairperson  
- 854-1856, Toni Kimball, 861-4934  
Recycling - Chairperson, Mary Hopper  
Refreshments - Chairperson - BK Sawyer  
Sunshine - Sandy Mollberg, 861-9622  
Welcome -Chairperson - Della Brock,  
873-2726

OFFICERS OF MWFPOA

Jim Bain - President - 237-9672-  
[jbain2@cfl.rr.com](mailto:jbain2@cfl.rr.com)  
Elizabeth Waller- Vice President -  
304-8871 - [Elizabeth@SlowTurningFarm.com](mailto:Elizabeth@SlowTurningFarm.com)  
Connie Story - Secretary - 369-0809 -  
[constancestory@msn.com](mailto:constancestory@msn.com)  
Dick Woodrome, Treasurer - 861-2364 -  
[rdw218w@aol.com](mailto:rdw218w@aol.com)

MINUTES ARE POSTED ON THE WEBSITE  
AFTER THE BOARD MEETINGS AND THE  
GENERAL MEMBERSHIP MEETINGS  
[www.meadowwoodfarmsocala.com](http://www.meadowwoodfarmsocala.com)

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A big thank you to those who  
have contributed baked goods  
at the Association Meetings.

Contributions are greatly  
appreciated.

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REMINDER

The MWF Directory is in the process of being  
updated. Please contact Lee Chamberlain, 873-  
8520 or email [lchamberlain@cfl.rr.com](mailto:lchamberlain@cfl.rr.com) with any  
changes you may have. Those who responded on  
the inquiry with their invoice do not need to  
repeat.

PLEASE JOIN

MEADOW WOOD FARMS PROPERTY OWNERS  
ASSOCIATION, INC. by simply  
sending your check for \$55.00  
(Annual Dues effective 1 Jun 2010  
with this form to: Meadow Wood  
Farms Property Owners Assoc.,  
Inc., P. O. Box 77-1896, Ocala, FL  
33477-1896

Please print & fill out the below  
information:

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Address: \_\_\_\_\_  
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Email: \_\_\_\_\_  
\_\_\_\_\_

Phone: \_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ Put my/our information in  
the directory.

\_\_\_\_\_ Do not put my/our  
information in the directory.

A directory is distributed to  
MWFPOA members at no charge. It  
may be purchased by non-members  
for \$5.00.

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NEXT BOARD MEETING

August 11, 2011

NEXT ASSOCIATION MEETING

September 15, 2011

All meetings are held at St. John's Methodist  
Church - Highway 328 at 7:00 PM

## Appraisal Vigilance

Recently, I had the opportunity to help a friend decipher a bank appraisal that he had hoped to use for refinancing his mortgage. He was appalled at the value that the appraiser assigned to his home, and asked me if I could explain how the appraisal had come in so low. I was more than happy to do this. However, before I get into the specifics, here's a little history about the changes in regulations that are now in effect. These regulations were enacted so the abuses in appraisals preceding the collapse of the housing market would be avoided in the future. Here are the highlights as they now stand:

1. Banks cannot pick and chose appraisers at their discretion. They get appraisers assigned on a random basis from a pool of approved appraisers
2. Appraisers are to be chosen from a geographical area of not more than 30 miles from the subject property.
3. Comparative properties used for the appraisal are to come from an area that is within a one mile radius from the subject property and no older than one year.

This last rule has some leeway because there are sometimes not enough comps within the geographical area or within the time frame. However, prudence needs be taken so as not to go too far from the subject property and not so far back in time as to not reflect current market conditions.

After I did a very preliminary market analysis, I came up with a value of between \$375,000 and \$425,000. The appraiser came up with a value of \$220,000; quite a spread. Now the homeowner knew full well that his home would not appraise for what he paid for it in early 2007, but never did he imagine that the value would have dropped by 60%. Here are my findings about the discrepancy:

1. The appraiser came up with 68 comps. I was amazed until I realized that he used properties that were as far away as 20 miles from the subject property and some more than two years old. I only needed an 8 mile radius and one year old to get a good representative sample.
2. The appraiser used was from the Orlando area; hardly familiar with the local scene and certainly more than 30 miles from the subject property.
3. The most egregious error was the values used for acreage and square footage. He was using \$3000/acre and \$25/sq ft for building for comparative purposes. Now, I admit that there has not been any vacant acreage in MWF that has sold through the MLS in over 3 years, but there has been acreage sold in my 8 mile radius that would suggest a value per acre of between \$10-\$15K/acre. I cannot imagine any circumstance that he could use \$25/sq ft for valuation. You can't build a run-in-shed for \$25/sq ft. The home in question should have been valued at a minimum of \$100/sq ft based upon its construction and the materials used.
4. Replacement value, which in this case would have been over \$400,000 for the house alone, not to mention fencing, barns, out buildings, etc., was not allowed because it did not reflect true market value. Tell that to your builder when he submits his bill!!

Certainly, in order to get a comparative value, the appraiser must make adjustments to comparative properties to get it to look like the subject property. Without going into the math, suffice it to say that those adjustments are both objective and subjective and require experience in the market.

So, before you list your house or apply for refinance, get your Realtor to prepare a CMA (Comparative Market Analysis) for your property, and before the appraiser starts his/her appraisal, deliver the CMA to him/her. Also, ask where the appraiser is from and if he/she is familiar with the area. If they are not active within the 30 mile radius or familiar with the type of property to be

appraised, do not allow them to continue and notify the lending institution that ordered the appraisal. You can short circuit many problems in advance and get a more accurate appraisal.

I hope that this helps,

Mike Hajjar, Realtor, REOS  
Desiree Barbazon Realty  
352-299-0171

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## COOK BOOK UPDATE



Just arrived – the first Meadow Wood Farms Cookbook – a Collection of Culinary Treasures. Look for details on how to get yours via [www.meadowwoodfarmsocala.com](http://www.meadowwoodfarmsocala.com) and via the MWF e-mail network in the coming days. Plans for a book release party and tasting event are in the works.

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### Waynes World: Skunked!

Many years ago (in the late 80's) Pam and I were living in a 180 year old stone farm-house in southeast Pennsylvania. She was the executive director of a therapeutic riding facility and included in her salary was free on site housing for us (in exchange for mowing and maintenance). This horse property was about 15 acres and was within the confines of Evansburg State Park.

Having a setting in a state park along with a big pond that was right behind the house we had our share of wildlife and "critters" that would introduce themselves on numerous occasions. I definitely had many fun summers catching my share of largemouth bass, catfish and snapping turtles the size of a trash can lid. We also found ourselves removing snakes from inside the house on a regular basis (old stone homes with dirt floor basements seem to attract them). Harmless corn and garter snakes for the most part (our house cat seemed to enjoy "playing" with the baby snakes).

But I guess the one "critter" that we despised the most were the nightly visits of the park skunks. All too often we were gagging from the very close pungent smell of the skunks "perfume" being sprayed somewhere close to the house. If you've never had the opportunity to smell skunk spray at very close range, you don't know what you're missing ;-)

At the time we kept our 90 lb. black Lab "Cai" outside tied near his dog box. (We tried to make him an "inside the house" dog at one point, but he was just much happier outside, so were our carpets!).

In the middle of a typical hot summers night we awoke with yet another close hit by the neighborhood skunk marking his territory, or so we thought. The smell (and teary eyes), accompanied by a small yelp coming from Cai is what got us out of bed. After putting on our shoes, grabbing a flashlight and stumbling down the stairs, we opened the door and looked out. We saw this skunk chasing our dog in circles as his chain kept getting shorter and shorter. We were smart enough to recognize immediately that this was either rabies or distemper and needed to put an end to this ASAP.

Now we were faced with a problem, how do we get rid of the skunk?

Apparently, jumping up and down while wearing pajamas and waving a flashlight is not really scary to a potentially rabid skunk. I thought briefly about using a pitchfork, but that would bring me too close for comfort.

If only I had a gun! Well, at the time, no real gun on the property...except my trusted "Pump Lever Single Action Shot BB Gun"! I soon emerged from the house with BB Gun and ammo in hand. I loaded the reservoir with BB's and started pumping...it took 10 pumps of the lever to build up enough air pressure to get 1 shot off. So while Pam lit up the moving skunk with a flashlight I started zingin it in the butt with BB's.....one at a time (after pumping 10 times between shots). Do you know how many stinkin BB's it takes to kill a skunk? The answer is A LOT OF THEM! I finally subdued the wild beast as the sun started coming up. My arms were shot, must have pumped the gun several hundred times by now.

Other than having a good dose of skunk perfume our dog appeared to have weathered the ordeal pretty well. Just a few little scrapes on his hind feet where the skunk was nipping at him while being chased in circles.

Our local vet came right out and gave Cai a rabies booster just in case. She then gave us a phone number to call to go about getting it tested for rabies. After making the call, turns out I needed to cut the head off of the now dead skunk, freeze it and then ship it to Harrisburg for testing (lovely...). Wearing gloves and balancing the skunk on a rock I wacked it a few times with a handheld axe to remove the head. I then proceeded to wrap it in about 50 ziplock bags and carefully placed it in our freezer.

Turns out it did test positive for rabies and our dog had to be quarantined for 6 weeks. This basically meant placing a sign by his dog box. He never did get rabies and lived many years longer. We have learned to be much more prepared and are now ready to take on the next rabid "critter" that comes our way.

Wayne Hebert

P.S. Don't expect to find my name in the MWF "Neighbor to Neighbor " under "Skunk Removal" anytime soon.

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**PLEASE RECYCLE YOUR ALUMINUM CANS TO BENEFIT MWFPOA**

**TREASURY**

The recycle point for your aluminum cans is at the front entrance to the Friendship Park on Lake View Drive East. Barrels are provided for that purpose.

Cans that are rinsed, tab tops removed and crushed are our favorites.

Tab tops may go to any charity you know or bring them to meetings to go to Shands Juvenile Kidney Foundation. **ALUMINUM CANS ONLY PLEASE!**

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**Meadow Wood Equine Club Inc (not affiliated with MWFPOA)** is a social group of horse oriented people. Guests/Visitors are welcome.

Membership is open to anyone – you do not have to live in Meadow Wood Farms or own a horse to join. Membership is \$5.00 a year. Members receive a 10% discount off "most in store items" at Seminole, Tack Shack and J & J Tack. Must show your membership card. Some Restrictions apply – some items are not

discounted such as feed, hay, shavings, and warehouse items, ask store for their details.

For more information, please call: Secretary-Treasurer Kathy Rohlwing at 861-7405, or Vice-President Carol Shockey at 873-4719, or President Leroy Conro at 873-2153.



**RACE FOR THE CURE - SUPPORT BK SAWYER**

On October 1<sup>st</sup>, BK will run in the This will be the 13<sup>th</sup> year of BK's race. We can help find a cure for supporter of the cause. To be a made out to: Susan G. Komen your continuing support.



Susan G. Komen "Race for the Cure". participation in the running of the cancer! BK is a survivor and a great sponsor, please send BK your check Foundation. Thank you so much for

BK Sawyer ~ 13 Lookout Lane, Ocala, FL 34482 ~ 861-8883



Check out Ocala Flight Sim Club. We're a small informal organization of Microsoft Flight Simulator enthusiasts. Our Club has no dues or membership fees.



We are happy to help those just getting started and are equally pleased to have experts. Visitors and prospective members are always welcome. Computer or piloting skills are NOT prerequisites.

We meet at 6:00 PM on the first Thursday of each month at Landmark Aviation at the Ocala Airport. It's on 60<sup>th</sup> Ave.; in the same building with the Tailwinds Café. Ask at the desk for directions to the conference room.

Come join us at any meeting, or contact John Allard (33 Wintergreen Way) by email at [allardjd@earthlink.net](mailto:allardjd@earthlink.net)



**Observations on Maturing**

When you needed the discount you had to pay full price. Now you get discounts on everything: movies, hotels, flights... and you don't feel like going.

**SUNSHINE REPORT**

A sympathy card was sent to Doug and Della Brock, 3 Wagon Wheel Way on the passing of Doug's mother, Grace.

If you are aware of someone who could benefit from receiving a card, whether due to illness or other reason, please notify Sandy Mollberg, at [lenelew@aol.com](mailto:lenelew@aol.com) or by phone at 861-9622.

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**Pet Registry & Rescue**

If you have FOUND or LOST a pet, you can contact Sandy Mollberg at the number shown below. This service is not part of the Association, but rather is a personal service provided free to the residents of Meadow Wood Farms.

Sandy does not take any pets in as a rescue, nor does she place pets in homes for people. If you wish, you can register your pet with her so that she will have them on file if she gets a call for a lost pet.

Sandy Mollberg, phone number 861-9622

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**LOOKING FOR SOMEONE TO CAR POOL**

**I am looking to car pool from MWF to Liberty Middle School.**

**I have a son in 7<sup>th</sup> grade. If anyone is interested, please call Jennifer at 368-5909.**

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**Puns for Educated Minds**

In a democracy it's your vote that counts. In feudalism it's your count that votes.

When cannibals ate a missionary, they got a taste of religion.

If you jumped off the bridge in Paris, you'd be in Seine.

A vulture boards an airplane, carrying two dead raccoons. The stewardess looks at him and says, "I'm sorry, sir, only one carrion allowed per passenger."

Two fish swim into a concrete wall. One turns to the other and says "Dam!"



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352.362.9278



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352-861-6196 Fax  
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861-9622

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RESIDENT SINCE 1997





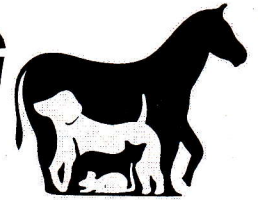
# Advertisements

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## Join us for our first Open Mic Morning!

Ever feel the urge to perform in front of an audience? "Open Mic" day is your chance! We provide the microphone – you provide the talent. You can do any kind of presentation - singing, reciting, acting, playing an instrument, whatever.

We're looking for performers of *all* ages – kids, young adults, and those of us with more life experience. We'll kick it off with a recital of Joyce Kilmer's poetry, and then open it up for all comers. A venue for amateur performers, this is your chance to become more at ease in front of an audience.

Your chance to be "on stage" will begin at 11:00 A.M. on Saturday morning, August 20. Come and perform or just to watch, listen, and support your aspiring neighbors.

Please contact Toni Kimball by phone or email to sign up for a slot.

Toni Kimball, 861-4934 - [akimball2@cfl.rr.com](mailto:akimball2@cfl.rr.com)

### TO REPORT CRIMINAL ACTIVITY

CALL 352-368-7834

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or e-mail

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