

# CMC Jacksonville Communicator

## CMC JACKSONVILLE ASSISTANT MANAGERS COMPLETE M-100 COURSE

Please join us in congratulating Ariane Godby and Daniel Radcliffe who recently completed and passed the Community Associations Institute M-100 course. The M-100 course held in September was a two and half day course that focused on the basics of community association management. Ariane and Daniel learned the legal basis and differences of the types of community associations, facilities maintenance, budgeting, maintenance and much more.

Ariane on the course, "How very important it is to involve your new staff in this course. It gives a lot of good information and knowledge for someone coming into the industry for the first time. The course gave me a refresher in a lot of areas and got my wheels turning. There were a few sections that helped me understand some of the areas that I would consider my weaknesses. I believe that the Participation Guide is going to be an asset to me and it's nice to have it handy, so I can refer to it."

Daniel on the course, "I really enjoyed the M100 and was able to apply things immediately following the course. The instructor, as well as the people attending the course, had a wealth of knowledge and experiences from their past that they were able to share with the classroom which made for a fun, new, and interesting session each day. The knowledge gained by taking the M-100 may not only be applied each day at work, but may also be applied to everyday life. I appreciate the opportunity CAI/CMC Jacksonville provided by offering this course and hope to attend more in the future."



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Community Management Concepts of Jacksonville, Inc.

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ACCREDITED ASSOCIATION  
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# Balancing Wildlife, People and Property in your Community



Often as managers, we receive calls from homeowners regarding wild birds and other wildlife within their community. Complaints span both ends of the spectrum on opinions regarding wildlife. Owners often want to protect the animals at any cost while others want them removed completely. Living in a State

with such a varied and large population of wildlife, we must consider how best to balance between people, property and wildlife in our communities.

Association Board members often look to the manager for help in dealing with the delicate balance between people,

property and wildlife. With help from experts, input from board and community members, the managers have found various remedies to the wildlife dilemma. One of my favorites is the alligator decoys in a condominium swimming pool to deter geese and another is the “Don’t Feed Ducks and Geese” sign at the entrance of a subdivision. Lastly, a homeowner in one of our subdivisions stretched orange caution tape all around her freshly seeded lawn to discourage geese from eating the grass seeds.

Managers Michelle Brown and Annie Wendorff conducted research about “Water Birds” and found factual information from the Department of Wildlife Ecology and Conservation regarding why we should not feed these birds (please see page 4). Since there are many of us out there with tremendous compassion and love for our Florida wildlife, we must educate ourselves as to the problems of feeding these beautiful creatures.

## Welcome New CMC Team Members

WE WOULD LIKE TO INTRODUCE TO YOU THE TWO NEWEST MEMBERS OF OUR CMC FAMILY, ANNIE WENDORFF AND STEPHANIE PELUYERA.

If you have called or come into our office at all in the past few months’ chances are you have spoken with Stephanie Peluyera, our new director of first impressions. Stephanie mans the front desk and the main phone line here in our CMC office.



Stephanie started at CMC this past August. While she is new to the community management

industry she is no stranger to the customer service industry. Stephanie has earned a Bachelor’s degree in Elementary Education. She has been married for just over a year and enjoys baking, crafting, anything creative and

spending time with her husband.

When asked what she enjoyed most about her job here at CMC, she answered, “learning new information and how to do different tasks and then being able to help customers by applying my newly acquired knowledge!” Stephanie helps around the office by lending a hand with mailings, entering data and distributing mail. “I really enjoy being able to help my coworkers in any way that I can, even if it means helping with just a small portion of their daily work load.”



Annie Wendorff is our newest Community Association Manager. She began work at

CMC this past September. Annie has over twenty years of experience in the real estate industry working for Ryland

Homes. She has worked in various aspects of the industry and brings vast knowledge to her position here at CMC.

Annie has been happily married for twenty-eight years. She is mother to two grown children, Tanji and Thomas who have both served in the Iraqi War. Her hobbies include gardening, cooking, entertaining and the outdoors.

When asked what the most challenging part of her job was, she replied, “balancing all of our clients’ personalities”. Annie most looks forward to making a difference in communities, enhancing people’s lives through working at CMC. Though we all know it can be tough to start out at a new position especially with a new company, Annie has jumped right into her new duties and is doing an outstanding job. She states that the most rewarding part of her job is “seeing people happy with our progress!”



# AssociaLiving.com

AssociaLiving is a fun and insightful online magazine created specifically for our Associa communities and homeowners.

A resource of useful and inspiring information for residents and community associations across North America, AssociaLiving includes relevant stories about Entertaining, Home, Practical Living and Community, each geared toward enriching our homes and building stronger community associations.

Sign up for AssociaLiving ([www.associaliving.com](http://www.associaliving.com)) to get great recipes for fall or to discover activities for the whole neighborhood. Keep reading to be inspired with holiday decorating ideas or to learn the ins-and-outs of weatherproofing your home. AssociaLiving has something for everyone in your family and community.

For those everyday clever ideas, visit AssociaLiving's Neighborly Notes blog. Neighborly Notes provides quick and savvy ideas to help make your home a happier,

healthier and more efficient place to live. Blogger Carol, like many of our homeowners, juggles a life comprised of many roles: spouse, parent, child and working professional, to name just a few. She has hectic days like everyone else, but no matter where they are spent, she ends them all at the same place: home. The editors of AssociaLiving hope the helpful tips and tricks about everything from organizing things around the home to entertaining with a twist will help make your days run a little smoother.

Celebrate the best of community living.

Visit [www.associaliving.com](http://www.associaliving.com) and sign up to get the latest ideas in Home, Community, Entertainment and Practical Living.



## VILLAGE OF SAN JOSE MANOR HOMES TAKES UNIQUE MEASURES TO PROTECT GREAT OAK TREE

The Villages of San Jose Manor Homes Board recently took a unique extra step to protect a community landmark. The Board approved the installation of lightening protection for the "Great Oak Tree" in their San Jose community. According



to President Mike Currie, the tree has been estimated to be over 200 years old and is a major landmark for the subdivision.

Each year Manor Homes holds two outdoor events under the tree and it is a picturesque and relaxing part of their common area.

The Board hired an arborist to annually inspect the tree and make sure it continues to be a healthy asset for the community. Specialty Tree Surgeons, consulting arborist for the "Treaty Oak" and the City of Jacksonville, retained to monitor the health of the tree, informed the Association that the major deficiency noted was that a lightning strike could destroy the tree as has happened to other trees in the area.

The Board went right to work to install bright copper wires running down the trunk and into ground stakes buried a distance from the tree. Over time this copper will become less noticeable as it oxidizes.

# Why Shouldn't We Feed Water Birds?

By: Mark E. Hostetler, Martin B. Main, and Maena Voigt

“WATER BIRDS” are birds that live in or near aquatic environments such as the ocean, lakes, marshes, swamps, and rivers. This includes pelicans, ducks, geese, herons, egrets, gulls, terns, cormorants, etc.

## What Types of Problems Can Occur From Feeding Water Birds?

Feeding water birds leads to problems such as:

- behavioral problems in the birds -- they lose their fear of humans and become aggressive.
- malnutrition from eating foods with low or no nutritional value.
- becoming tame, losing fear of humans.
- increased spread of disease.
- degradation of water quality (from concentrations of bird feces).
- parent birds who are dependent on humans for food and therefore cannot teach their own young proper foraging.

Feeding birds also concentrates birds in one location. This leads to an increased chance of disease being transmitted from bird to bird. Avian pox may be transmitted through the increased physical contact between birds that comes with crowding and intense competition for food. Diseases such as avian botulism are transmitted between birds through their droppings. With large amounts of bird droppings comes the increased transmission of these diseases. Large amounts of bird droppings can also lead to increased bacterial counts, including *E. coli*, in nearby bodies of water. Plus, the increased amount of nutrients from bird droppings leads to growth of algae and may affect water quality.

Bread and other processed foods are not part of a bird's natural diet and may lead to malnutrition from eating foods with little or no nutritional value. The balance of fiber, fats, micronutrients, carbohydrates and protein in a bird's natural diet is radically different from a scavenged diet consisting mostly of human food. Also, birds can choke on large pieces of bread. Further, the leftover bread is attractive to other wildlife such as rats and raccoons, which are predators of eggs and chicks.

Wild birds that are fed frequently become habituated to it. This repetitive behavior of going after food thrown to them can result in the birds swallowing anything that is thrown to them, including garbage. Birds that are taught to be dependent on humans for food cannot teach their own young traditional foraging behaviors; the young may starve as a result.

Tame birds also become vulnerable to hostile human behavior. They get chased by children and dogs, and harassed by those who think the birds are a nuisance. Feeding causes birds to be unafraid of dangerous hazards like cars. Additionally, some species, such as the ducks, geese and swans, may alter their normal migration patterns if food is provided year-round.

Sometimes people attempt to feed birds up close, which causes undue stress to birds. This is especially harmful during the breeding season. Approaching nests to feed birds may lead to birds altering their nest placement, abandoning their nests, or to nest failures. It may cause the nest to be noticed or found by predators such as crows and jays. Geese



and ducks can damage lawns by tearing grass up and eating it. They also deposit large amounts of fecal material on yards. Feeding is bad for most wildlife, and especially for water birds.

## What can you do to Protect Birds around Coastal and Inland Water Systems?

- Don't feed wild birds.
- Enjoy watching them from a distance, especially during breeding season. For closer looks, use binoculars.
- Help educate others about the consequences of feeding water birds.

This document is Fact Sheet WEC 179, one of a series of the Department of Wildlife Ecology and Conservation, Florida Cooperative Extension Service, Institute of Food and Agricultural Sciences, University of Florida. First published November 2003. Reviewed April 2009. Please visit the EDIS Web site at <http://edis.ifas.ufl.edu>.

# Workers Compensation Insurance - Why Should Associations Use Fully Insured Vendors

By: Sherrill Schafer, PCAM® - President & CEO

CMC Jacksonville has had a policy for many years to only contract with insured contractors for the performance of work on CMC Jacksonville-managed communities. We have defined “insured” as meaning that the contractor carries general liability insurance and workers compensation insurance. We feel that this policy of utilizing only fully insured contractors provides the very best protection for your association, individual board members and CMC Jacksonville.

In reviewing this policy recently with our community association managers, it was noted that occasionally boards insist on utilizing contractors that do not have workers compensation insurance. In our opinion, this decision carries some potentially grave consequences. Please allow me to share with you a potential scenario that could have disastrous financial consequences for you personally as well as your association.

*An uninsured “contractor” is seriously hurt while providing service to your community. His attorney advises him to claim that he was working as an employee of the Association so that he can obtain worker compensation benefits. The Association does not carry workers compensation insurance because the Association has no employees. The court rules that the Association was acting in the capacity of an employer and awards total permanent disability benefits. (This could amount to hundreds of thousands of dollars). The Board is required to pass a special assessment in order to fund the judgment. The unit owners file suit against the board of directors (individually) for negligence. Directors and officers liability policies do not provide coverage for “failure to insure”. The unit owners obtain judgments against the individual board members. To add insult to injury, the board members must pay all of their own defense costs in addition to the amount of the judgment.*

This is a very ugly story, but it is one that could come true. Quite often Boards are tempted to select an uninsured contractor because of a lower contract price. As you can see from the scenario above, the Board’s desire to save money for the Association can have catastrophic consequences.

Unfortunately, we live in a very litigious society and it seems that no one is willing to take responsibility for their actions. The outcome of legal issues quite often is not dependent

upon who is right and who is wrong. I am sure you have witnessed the tremendous number of ads for attorneys on television. All of the ads seem to promise a big payday for the individual who believes that they have been injured or wronged in some fashion. The viewer is encouraged to contact the attorney who will seek justice for them.

Many small contractors will indicate that they are “Exempt” from purchasing workers compensation insurance by the State of Florida. This may be true; however, this exemption only applies to the owner of the business. If any helpers come onto the job site to provide assistance, the Association is once again at risk in the event of an injury to the helper. In addition, the contractor may not be legally required by the State to obtain workers compensation insurance however this exemption provides little, if any protection to the Association in the event that an owner or helper is injured while working on the community.

Please help us protect your association and you personally by insisting that all contractors working on your community are fully insured. I would certainly encourage you to discuss this matter with your association’s legal counsel for additional clarification of the potential legal consequences of utilizing uninsured contractors.

Thank you for your attention to this matter. Should you or your fellow board members have any questions regarding the above information, I would welcome the opportunity to discuss your concerns with you.



# CMC of JACKSONVILLE COMMUNICATIONS

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| <b>GENERAL INFORMATION and INQUIRIES</b>   | Website: <a href="http://www.cmcjaxfla.com">www.cmcjaxfla.com</a><br>Email: <a href="mailto:info@cmcjaxfla.com">info@cmcjaxfla.com</a><br>Phone: (904) 367-8532<br>Fax: (904) 367-8554  |
| <b>MAINTENANCE and SERVICE REQUESTS</b>  | Contact Karen Toth, Administrative Assistant, at (904) 448-3636 or <a href="mailto:ktoth@cmcjaxfla.com">ktoth@cmcjaxfla.com</a> .   |
| <b>MAINTENANCE AFTER-HOUR EMERGENCIES</b>  | Direct to our main phone line at (904) 367-8532, which can then be directed to our after-hours answering service.   |
| <b>ASSESSMENTS and ACCOUNTING</b><br><i>Telephone tip: Did you know that when you reach an associate's voicemail message, you can hit the number "1" key and skip their message, which takes you right to the tone allowing you to leave your message.</i> | Assessment questions can be directed to Lacey Pritchard, Accounting Assistant at (904) 448-3637 or to <a href="mailto:lpritchard@cmcjaxfla.com">lpritchard@cmcjaxfla.com</a> .<br><br>Payments to be mailed to the following address:<br>'Association Name'<br>c/o CMC Processing Center<br>PO Box 63128<br>Phoenix, AZ 85082-3128<br><br>Estoppel requests can be ordered from our website at <a href="http://www.cmcjaxfla.com">www.cmcjaxfla.com</a> . Click the 'Selling & Financing' link on the left hand side. |



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