



# Deerlake Diary

## President's Message

Mike Thompson

### Dates

Wednesday,  
January 4,  
9 a.m.      **UN-Decorate  
the Clubhouse**

Friday,  
January 20,  
5-7 p.m.      **T.G.I.F.,  
Clubhouse**

**Wishing all of you a joyous 2023, Happy New Year —Everyone!**

Special thanks to Lois Grabowski, Bonnie McMahon, members of the Clubhouse Committee and volunteers for their extraordinary effort in decorating the clubhouse. The Holiday Open House was held at the clubhouse on December 18th. Those that attended had a wonderful time socializing with their neighbors, meeting new neighbors, enjoying the holiday spirit, and especially enjoying the refreshments. Thanks to Bonnie, Lois, and the Clubhouse Committee for making the open house a great success.



The 2022 Annual Meeting was held on December 8th at the clubhouse and via Zoom. Thank you to all who attended. Also, special thanks from the Nominating Committee to everyone for returning their ballots and proxies.

Congratulations to Andrew Barrett and Brent Dormann who were elected to serve on the 2023 DVCA Board of Directors. Thank you to Agnes Tyna who also ran for the board. The willingness of these three individuals to support our community is greatly appreciated!

The 2023 Board met after the Annual Meeting to discuss board officer appointments. John Brown's term ended after 5 years of exemplary service as president of the board. Brenda Bryan's term as treasurer also ended after 6 years of dedicated service to our HOA community. We sincerely thank them! Donna Raspa will continue to serve as secretary. Andrew Barrett replaces Brenda Bryan as treasurer. Phil Davis will replace me as vice president. I have the daunting task of filling John Brown's shoes as president. Jack Christfield and Susan Toscani continue their terms as directors on the board in 2023.

### Ongoing Clubhouse Activities

Every Monday – Poker Game – 7-10

M, W, F – Pool season - Pool Aerobics – 10-11

Every Tuesday – Sit & Stitch – 7-8:30 - First Tuesday – Bible Study – 3-4

Fourth Thursday – Deerlake Book Club – 1-3 - Every Friday – Mah-Jongg – 1-4

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**(President’s Message, continued)**

Three board members’ terms will end in December 2023. The board is always looking for residents who are willing to serve. If you have an interest and a strong desire to run for a position on the board, please let any board member know. You can find board member contact information in the Deerlake Diary.

Board member liaison to committee assignments for 2023 are as follows:

Mike Thompson – Community Relations, Deerlake Estates, Appeals Panel, and the City of Brevard

Phil Davis – Emergency Preparedness, Community Association Institute Representative, and Architectural Review

Andrew Barrett – Finance Committee and White Squirrel Lane

Donna Raspa – Welcome Committee, Newsletter, and Membership Directory

Jack Christfield – Website, Conservation Easement and the Clubhouse

Brent Dormann – Lake Management and Maintenance

Susan Tosconi – Landscape Review and Community Activities

During the Annual Meeting, the DVCA Treasurer Brenda Bryan reported that the DVCA finances remain sound. The financials as of November 30, 2022, were as follows: DVCA has \$210,758.45 in various bank accounts; 91.4% (\$86,930.80) of the 2022 Operating Budget was expensed; funds to date expensed from the Capital Contingency account were \$27,222.66; and funds to date expensed from the Capital Reserve accounts were \$79,567.66

2023 Assessment bills were mailed from the processing company on December 19th. Please remember that assessment payments are delinquent if not received by January 31, 2023. Do not mail postdated checks. If a check is not received at the post office box or the DVCA mailbox (in the clubhouse) by January 29, you will get a “courtesy call” from the treasurer or another board member. If you send a bill-pay bank-generated check, please be aware that although it may be reflected on your account, the request is sent to a processing company or division and may not be received at our PO Box until 7 to 10 days later. Assessments are due Jan. 1, with a 30-day grace period. If you have not received your assessment coupon statement by January 5, please call the treasurer. Please wait for your coupon and mail your coupon with your payment.

Following the treasurer’s report, the 2023 DVCA Budget was ratified in accordance with Article IX, Section 9.3 of the DVCA Bylaws. With the 2023 DVCA Budget ratified, the assessment is \$650.00 for the year.

John Brown and Brenda Bryan covered the current issue regarding the Deerlake dam insurance. First, John read the following to all in attendance :

**ARTICLE IX — INSURANCE**

The Association’s Board of Directors, or its duly authorized agent, shall obtain the following insurance coverage, if reasonably available:

- (a) Blanket All Risk Property insurance, including mechanical breakdown, covering the physical assets of the Association in an amount sufficient to cover one hundred percent (100%) of the replacement cost with a reasonable deductible(s) amount.
- (b) Comprehensive General Liability policy covering the Association, members of the Board of Directors or its agents, against liability from third party claims for damages or injury. The policy shall have at least a One Million Dollar (\$1,000,000) single person limit as respect to bodily injury and property damage, and a Two Million Dollar (\$2,000,000) limit per occurrence.
- (c) An Umbrella Liability policy excess of coverage (b) with limits of at least Two Million Dollar (\$2,000,000) per occurrence.
- (d) A Fidelity bond in an amount at least equal to the maximum total funds in operating and reserve accounts projected for the policy period.
- (e) Directors and Officers policy indemnifying directors, officers and committee members for personal liability arising from their services to the Association with coverage of at least Two Million Dollar (\$2,000,000).

Brenda followed-up with an explanation of insurance with the following:

For the last 15 years or more, DVCA has had Auto Owners for its insurance coverage. Most HOAs have also carried them. Auto Owners currently covers the clubhouse and pool, as well as the liability coverage on our dam exposure with very low rates. Recently, a dam covered by Auto Owners had a dam breach prompting Auto Owners to stop covering dams. Auto Owners decided not to cover any of our amenities in 2023 because of exposure to downstream residences and businesses from Deerlake’s dam, as well as being classified by the State of North Carolina as high-risk.

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## **(President's Message, continued)**

Most dams in North Carolina, if not all, have been reclassified as high-risk. It's safe to say that DVCA is not alone in the pursuit to find an insurance company that will provide coverage.

DVCA's current insurance policy with Auto Owners covers the dam's exposure. If there was a breach of the dam, any potential lawsuits downstream of the dam would be covered. This would include the houses on the western side of Cambridge Drive, the car wash, CVS, the auto parts store, etc. Auto Owners coverage with DVCA ends December 31, 2022.

Since Auto Owners has decided to no longer provide coverage, the board has been searching for insurance carriers that would cover high-risk dams. To date the board has been unsuccessful. Ten (10) insurance companies have denied us. However, the board has been able to find an insurance company, Cincinnati Insurance Companies, that will provide coverage but excluding coverage for the dam. Insurance coverage from Cincinnati Insurance Companies has increased DVCA's insurance cost from \$8,501 in 2022 to \$11,551 in 2023 - an increase of \$3,050 - without dam liability insurance coverage.

The board has placed an additional \$12,000 in the contingency account plus another \$2,000 from the Operating Fund which provides a total of \$14,000 for dam liability insurance coverage. The current estimate for coverage is approximately \$20,000 but could go higher. If the quote comes in at \$20,000, the contingency account will have to be covered by 2024 assessments.

The board is expecting a quote from the underwriters of

Johnson and Johnson, Inc., the only company remaining that will potentially provide coverage for the Deerlake dam. As of the annual meeting on December 8, the DVCA Board had not heard from Johnson and Johnson, Inc. As mentioned previously, Auto Owners coverage expires as of December 31, 2022. The 2023 Board will have to decide what to do after year-end.

John summarized with the following statements. As of January 1, 2023, DVCA will not have dam liability insurance coverage. The concern is that if a breach of the dam occurs on or after January 1, 2023, causing damage to downstream residents (homes and property) and businesses, the Deerlake Village residents will be responsible/liable for costs associated with the damage. A state guideline does not stipulate liability insurance is required for a dam. Regardless, the DVCA Board considers it an important issue. If the board doesn't acquire liability insurance by January 1, 2023, the 2023 Board will need to explore options and put these options to a vote of the qualified voting members.

### **Landscape Committee Update**

Sue Jones, Landscape Committee Chair, introduced Micah Rogers a landscape consultant with Boyce Design & Contracting and a Brevard native. Boyce Design & Contracting was awarded a contract to design a proposed long-range landscape master plan for Meadows Park and the Clubhouse. The Landscape Committee has accepted the proposal which was presented by Micah. Funding to implement the plan will be available in 2024.

A special thanks to each of our DVCA Committee volunteers!

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## **Committee Updates**

### **Landscape Review Committee, Sue Jones**

The year has not come to an end as I write this, but in the final ten days of 2022, LRC has received two new requests and one pending from August, 2022. That puts our final tally at 39 visits, most of them tree related calls. We appreciate all those residents who have been very gracious in following procedure to get work on their property approved before having anything done.

We had our final visit for trimming and clean-up done by TPS this month. Unless something unforeseen occurs over the next couple months, they will not be working in Deerlake until late February or early March. The committee will do some trimming of the ground cover on the hillside beyond the clubhouse over the winter.

The circular bed below the condos has been replanted with 70 yellow daffodils to replenish those that "disappeared" over the past few years on the lower part of the bed. If the squirrels don't uproot them, we should have a nice display of flowers in the spring. There were also two azaleas planted where one was cut back earlier in 2022.

A final "thank you" (that was missed in my last report) goes to Brenda Bryan, as she also helped on many occasions to water our summer plantings around the clubhouse. In addition, she provided current LRC members with background information to confirm that things like watering plants is, and always has been, a duty of current members of LRC.

We look forward to good things in 2023 for our community gardening efforts.

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## Committee Updates, continued

### Clubhouse Committee, Lois Grabowski

A huge thank you to all who helped decorate the clubhouse - you did a terrific (!) job and we hope many able and goodhearted hands are available on **January 4th (9:00 a.m.) to help UN-decorate**. Please mark your calendars - let's make it a party.

By all accounts, the December 18 Holiday Open House was a great success with about 60 attendees. The clubhouse was dressed to the hilt and everyone arrived ready to party. Post-party comments included:

"What a great community we live in. The beauty and spirit of the season is vibrant in DVCA."

"What a treat!! We were able to meet new people and see the residents whom we know."

"It was great to see so many neighbors in the holiday spirit enjoying the hors d'oeuvres, the tasty desserts, the punch and cider. It was also wonderful to spend some festive time talking with friends and neighbors from our community."

"SO fun!"

We offer a special shout out to John and Elaine Brown whose kindness made the Holiday Open House extra festive - and sincere gratitude to those who helped clean up afterwards. We couldn't have done it without you!

Our clubhouse has been a busy place since it reopened in April. We have had 25 private events along with regularly scheduled activities and TGIF each month. We look forward to lots more in 2023.

### Maintenance Committee, John McKowen

The maintenance team continues to dutifully inspect the Deerlake Clubhouse on a daily basis, 365 days of the year. We should all be as appreciative, as I am, to all the Maintenance Committee members for their work. Unfortunately, the team continues to let me know about doors being left open or unlocked at the clubhouse multiple times a month. I would like to keep the January maintenance report focused on one item: please be mindful of securing all clubhouse doors after each use. If anyone has any questions, please call me at 478-361-2219.

## Community Relations, Brent Dormann

We did have a concern expressed this month regarding unkept property. The owner was contacted and a warning letter issued. The property issue has been corrected.

### T.G.I.F., Nancy Davis

This month's T.G.I.F. will be held on Friday, January 20, from 5-7 p.m., with hosts Lois Grabowski and Maggie Di Rocco. Come and join your neighbors for food, friendship, and Friday fun!

If you are interested in hosting a future T.G.I.F., please contact Nancy Davis at [pandndavis@comporium.net](mailto:pandndavis@comporium.net).

### Deerlake Book Club, Chris McKowen

Add reading to your New Year's resolution and meet some of your neighbors, a great start!! We will be meeting on Jan. 26 at 1:00 p.m., in the clubhouse. This month we will not have the books available for check out; you will have to obtain your own copy of *Dispatches from Pluto: Lost and Found in the Mississippi Delta* by Richard Grant. You can purchase a copy or check out the book from the TC library. We hope to see you! If you have any questions, please call Chris McKowen at 478-550-7575.

### Editorial Comments, Rich Schram

**UPS Desserts** Kind thanks to Barb Gibson for providing a UPS snack in November and to Pat Crawford for her recent cookie plate in support of the January Diary.

### Community Activities Committee, Carol Weinhofer

Thank you to Jack Christfield who gave a great talk in November about photography. He shared several tips and displayed his wonderful pictures from around the world. Approximately thirty people attended and shared very positive comments.

The December charity drive brought in 275 pounds of goods and \$200 in cash donations. What a generous community we have here in Deerlake! Thank you to the Snowdons, the Raspas, and others for braving the cold, damp weather to deliver and receive the goods.

The cookie exchange garnered a beautiful array of assorted, yummy cookies. Thanks to all who participated and thanks for your positive feedback. Our activities committee worked hard to make this event possible. I am grateful.

Welcome to new CAC members Dolores Littleson and Diane Adams. Always nice to receive new members!

**Happy holidays to all!**

Committee Updates, continued

Charity drive photo



Cookie exchange photo



Lastly, a special insert: Congratulations, American Citizen Uwe Selzer, 14 Red Fox Lane!!



Merry Christmas 2022 and Happy New Year 2023!  
As my brother, Sam, says... Uwe is finally on our side!  
On December 6<sup>th</sup>, 2022, Uwe became a US citizen. He also retained his German citizenship so he is a dual citizen.  
Our neighbor's son said, "Uwe has to drink Budweiser, now!" However, Uwe responded that his dual citizenship means he can drink Stella Artois, Heineken, Bitburger, and Jever for his EU side ... and Miller on his US side. Labatt's is just a fluke.  
It was wonderful to see the family at Alex and Zach's wedding. We have a great family.  
We love and miss all of you!

Love,  
Joanne Boucher  
and  
Uwe Selzer

# Around Our Community

## Wormy Aliens! Beam Me Up, Scotty! Rich Schram



Photo credit: NCSU Coop. Extension, Matt Bertone

Not a winter feature, but just wait for a wet spring. When hammerhead worms are spotted, responses range from “Eww” to “Hey, cool.” A hammerhead’s body is long and skinny (up to 12-inches plus), shiny and slime-covered, striped like a snake (again, the “Eww” factor for some people), and adorned with a half-moon-

shaped head containing sensory organs and many tiny eyes. But for me, nature is great, and “Eww” is good.

Don’t get excited, folks. According to NC State University, North Carolina has at least five hammerhead species (not to be confused with knuckleheads, the term usually applied to brothers by sisters). Our wormy hammerheads probably entered the country with imported greenhouse plants and have likely existed in the state for decades.

Wrap your head around this: all hammerhead worms are flatworms, but not all flatworms are hammerheads. Some flatworms are slugs—which doesn’t mean they aren’t genuine. Another variant is the New Guinea flatworm, first found in the U.S. in FL in 2012. (Did it arrive in a shipment of New Guinea Impatiens because it couldn’t wait any longer?) Never mind. So we won’t confuse heads and tails, let’s concentrate on the one that looks like an alien invader, the longitudinally-striped hammerhead, aka *Bipalium kewense* in the *Geoplanidae* family. *Say what?*

Scroll down the classification structure to words you once knew in ninth-grade science—kingdom, phylum, class, order—to the worm family, *Geoplanidae*, aka “land planarians.” Planarians. That’s a sci-fi kind of word, and an hammerhead is an alien worthy of a Sigourney Weaver movie. Just look at its dining habits; it eats earthworms, slugs, insect larvae, and each other. It gets more bizarre!

After using chemical receptors under its head to find an earthworm, it envelops and immobilizes with slimy toxins. Now the good part: *B. kewense*’s mouth isn’t in its head, but opens from the underside of the middle of its body. It extends the inner part of its mouth or pharynx to deliver digestive enzymes to liquify and ingest its victim.

Perhaps you should read no further. 🤢 After digesting its meal, any waste matter is expelled from its mouth. In hard times, a hammerhead can live several weeks on stored reserves and even eat its own tissues. Gads. That would be like gnawing off your arm if you became lost while hiking in Pisgah Forest.

Another fact about hammerheads—they are not edible. They produce a neurotoxin—tetrodotoxin—that paralyzes prey and fends off predators. It is also found in our own eastern red newts and a long list of saltwater fish, octopi, toads, snails, and slugs. You ask, “What’s the true danger level?”- In 2018, a Fort Hood, TX soldier was sentenced to prison for 70 years for using pufferfish tetrodotoxin to kill his wife. (*A mate and ditch scheme*) In 2011, an Illinois man was convicted of attempting to kill another man with tetrodotoxin to collect a \$20 million insurance policy. (Scheeze! All this potential for murder and mayhem and the best I can do is a hand-wringing article warning against using hammerhead worms for fish bait. I guess you could claim *I am underwriting at my own peril.*)

Not favoring dry environments, hammerheads prefer damp areas in leaf litter, ground debris, or under rocks. Using the cilia or vibrating hairs on the underside of their bodies, they glide on a strip of mucus. Like comic book superheroes, some have been seen lowering their bodies on strings of mucus. (Which explains why one of NCSU’s flatworm researchers is named Dr. Crawley.)

Admittedly, many NC earthworm species aren’t native and were brought here centuries ago. Like hammerheads, they can threaten earthworm farming. Also, some hammerhead species carry the rat lungworm, a parasitic nematode also found in snails and slugs. This means you should stop eating undercooked or raw snails. (If you ate one on a dare to win a Deerlake activity-committee challenge, see your dog’s vet for Ivermectin.)

NCSU suggests handling them with rubber gloves or tweezers, but says they likely wouldn’t be harmful to humans unless ingested in quantity. (Hey! How is that different from pizza?) Hammerheads are almost immortal. Leigh Winsor, a senior research fellow at James Cook University, reported that, although hammerheads seldom create eggs to reproduce; they more often use asexual fragmentation; every segment can generate a new worm. In temperate regions like ours, they don’t develop sex organs; they reproduce by dividing.

That said, don’t cut them up. NCSU suggests putting them in rubbing alcohol and freezing them. (I sense objections about using the family freezer.) One can also apply salt near plants, but that may harm the plants and more desirable earthworms.

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# Directors and Committee Chairs

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## BOARD OF DIRECTORS

<b>President, Mike Thompson</b> mst1az@msn.com	2023 480-489-7588
<b>Vice President, Phil Davis</b> mtneer70@gmail.com	2024 877-4555
<b>Treasurer, Andrew Barrett</b> deerlake.nc@gmail.com	2025 843-619-1219
<b>Secretary, Donna Raspa</b> donnandbill.raspa@gmail.com	2023 577-1440
<b>Director, Jack Christfield</b> jack@jackchristfield.com	2023 577-3426
<b>Director, Brent Dorman</b> bstdormann@gmail.com	2025 308-631-2427
<b>Director, Susan Toscani</b> sdtoscani@gmail.com	2024 883-8223
<b>Eagle Run Liaison, Chuck Baxter</b>	(828) 226-7271
<b>Quail Run Liaison, Karl Ventre</b>	337-278-3629

## COMMITTEE CHAIRS

<b>Architectural Review</b>	Geoff Davis Existing Home Requests	713-818-9625
	Phil Davis New Home Construction	828-877-4555
<b>Clubhouse Reservations</b>	Bonnie McMahon Secondary #	828-577-0791 1-828-291-2329
<b>Community Activities</b>	Carol Weinhofer	883-2031
<b>Community Relations</b>	Brent Dormann	308-631-2427
<b>Conservation Easement</b>	Melissa Driver	828-989-1324
<b>Directory</b>	Robert Overbeck	914-522-5317
<b>Deerlake ID Tags</b>	Bob Agnew	404-702-7845
<b>Emergency Prep.</b>	Bob Williams	966-5584
<b>Finance</b>	Brenda Bryan	290-4004
<b>Lake Management</b>	Jim Furniss	884-7280
<b>Landscape Review</b>	Sue Jones	877-3326
<b>Maintenance</b>	John McKowen	478-361-2219
<b>Newsletter</b>	Rich Schram	393-9072
<b>Pool</b>	Penny Grecni	203-460-2431
<b>Purple Flag Notice</b>	Carolyn Loebig	884-4444
<b>TGIF Coordinator</b>	Nancy Davis	877-4555
<b>Welcome</b>	Bob Agnew	404-702-7845
<b>WSL Fund</b>	Marcia Schneider	862-6755

## Ongoing Community Activity Contacts

**Bible Study**, Burt Mullins

**Bocce Ball**, Lou Shelley

**Book Club**, Chris McKowen

**Dog Walkers**, Don Washington

**Mahjongg**, Kathy Abbott

**Poker**, Don Herman

**Pool**, Sandy Westney

**Pool-Key Contact**, Penny Grecni

