



The SCOOP!

Newsletter of the North River Shores Community

January/February 2019

What's Inside...

Year To Be Better.....	1
Fishing Report.....	2
How Is The Market?.....	2
Special Offer.....	3
Social Committee.....	4
Are Golf Carts Street Legal in Florida?.....	4
Flood Insurance.....	5
Community Events.....	5
NRSPO Annual Meeting.....	6
NRSPO Annual Meeting Continued.....	7

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	Nominating Committee
Barbara Brown.....	Membership
	Welcome Committee
Mike Ravitsky.....	Nominating Committee
Sean Quinn.....	SCOOP Editor
Gene VanCurren.....	Scholarship Committee

2019 Board meetings will be held at 7 p.m. on the third Wednesday of the following months: January, February, March, April, May, June, September and October. All meetings are held at the First Presbyterian Church on Pine Lake Drive. NRSPOA members may attend with approval from the Board. Any member in good standing (all assessments paid) wishing to address the Board should call 692-3939 and leave a message no later than noon on Friday before the next scheduled meeting. Schedule changes are posted on our web site: www.northrivershoresfl.org. NRSPOA, Inc. does not have a physical office, but may be reached at 692-3939, which is both a voice and fax number.

The SCOOP is published six times a year by the North River Shores Property Owners' Association, Inc. Submissions can be sent to Sean Quinn at seanquinn411@gmail.com.

THIS 2019 CAN BE YOUR YEAR TO BE BETTER.

by Rita Miller

Every January everyone makes resolutions that, let's face it get about 30 days before they are left in a trail of tears and candy wrappers. This year make a choice not to make resolutions, but to make better choices.

Health and fitness are always popular options for resolutions, this 2019 take a different route and simply make a new choice to do one thing: drink more water. For many people this proves to be an overwhelming task but here are a few tips to make the choice a little easier:

1. **ADD FLAVOR** - Chugging several glasses of water a day can seem like torture when every cup is tasteless. Add a bit of fresh fruit (grapefruit, strawberries, lemon), veggie slices (cucumber, ginger, celery), or herbs (basil, mint, lavender) to pep things up. For those of you on the lazy side look for water additions you can squeeze in on the go, just be careful to watch for extra sugar. Popular brands from include Mio, Stur, & Sweetleaf.

2. **SIP BEFORE EVERY MEAL** - this simple step can not only add to your overall health but has been proven to curb calorie intake because you already feel full. One full cup should do the trick.

3. **DILUTE THE DRINKS YOU ALREADY ARE DRINKING** - While eliminating the sugar fueled drinks would be best, not everyone can go cold turkey. To begin, simply water down your drink choice by half. As you get accustomed to less sugar, reduce the amount of the sugary drink part and increase the water, you will find that after a while you don't miss the sweet stuff.

4. **INVEST IN A SODA STREAM** - this little beauty is great for helping you curb those cravings without having to pay for bottled sparkling water. There are lots of additions for flavors that can be added and its fun for the kids to do. Make yourself a bottle of "bubbly" water, pour it into a wine glass, add a little flavor and you're good to go.

5. **ADD WATER RICH FOODS** - some popular ones to try are cucumber (96% water), zucchini (95% water), watermelon (92% water), and grapefruit (91% water). For a quick addition try this cucumber salad:

- 1/2 cup nonfat plain Greek Yogurt
- 1/2 cup diced Cucumber
- 1/2 cup diced Tomato
- 1/4 cup chopped Avocado
- 1/8 teaspoon Sea Salt
- 1 pinch Black Pepper

Mix and enjoy - serves 1

6. **FOLLOW THE ONE TO ONE RULE** - let's face it, for most of us giving up alcohol is not a choice we want, so here's a simple solution, for each drink simply drink one glass of water. Not only will it keep you on track for upping your water consumption but also helps avoid hangovers the next morning.

Here's hoping your 2019 leads you to a better you for many years to come!

STUART INSHORE FISHING REPORT

The New Year brings lots of fishing opportunities for inshore and near-shore anglers here in the Stuart and Jensen Beach area.

The snook have moved back up in the St. Lucie River where they spend the winter. Small and medium size snook can be caught casting lures and flies along mangrove shorelines, seawalls, and docks. Cast along the sunny side of the river in the morning. The larger snook like to sit down low this time of year. Many of them can be found hugging the bridge structures. Position your boat up-current and pitch baits against the up-current side of bridge abutments and fenders. For artificials, we use First Light Jigs, D.O.A. TerrorEyz, BaitBusters, and Giles Jigs. Cast them up current and retrieve along the bottom down with the current. Use a slow bouncing retrieve to keep your lure close to the bottom.

Drifting the flats can be lots of fun in the winter. While drifting the flats, using a "drift sock" makes your boat drift perpendicular with the wind. This gives both anglers on the bow and stern a good angle to cast down-wind while also slowing the drift. Topwater plugs can work great on the flats by pausing 3-to-5 seconds between pops. The MirroLure "Papa-Dog" catches snook, trout, and redfish while drifting the Sailfish flats and Sewall's Point Flats. Another flats option is a popping cork rig with a live shrimp. We also use 3-inch soft plastic shad tail or jerk baits with ¼-ounce jig heads to allow for a slower retrieve.

The mackerel season is at its peak in January for fun with the kids and novice anglers who want to bend a rod. On a calm day, cruise south along the beach. You'll see big groups of boats where the mackerel are schooled up. But you don't have to join the crowd. Schools of mackerel can be anywhere down the beach and drawn to your boat by chumming with glass minnows. The best lures are green Clarkspoons, Gulfstream Flash Minnow Jigs, and Giles Jigs.

The pompano can be caught along the beaches, Sailfish Flats, and bridges. Surf-casting with sandfleas and Fish Bites Bait with an incoming tide is my favorite method and doesn't require a boat!

FORECAST BY: Capt. Giles Murphy
Stuart Angler Bait & Tackle
(772) 288-1219
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giles@stuartangler.com
Fishing Charters: (772) 475-4857



HOW IS THE MARKET?

by Sean Quinn

This has become a loaded question lately. Over the last two years, we saw a run up of home values. Prices were going up and inventory was low. It made for a seller's market and many clients and colleagues were worried that it was 2006 all over again.

The good news is that we have seen inventory increasing and home appreciation is slowing down. If you are watching the market, you are seeing a lot of price reductions. We are starting to see listing prices aligning with market value. Turn key homes and new construction are getting top dollar, but there are still deals out there for buyers with vision and know how when it comes to renovations and home improvement.

There are some facts that tell me that today's market is nothing like the market that crashed in 2006. Today homeowners have substantially more home equity than they did in the past. And the great news here is that when homeowners are tapping into their home equity, they are reinvesting in their home and not frivolously spending on things like vacations and cars. Home equity is a powerful tool when it is used to invest in an appreciating asset.

I would caution today's homeowners to avoid one common pitfall. Before you put in that pool, upgrade windows, or renovate your home, sit down with your Realtor and your Financial Advisor and have a plan. Don't invest more in your home than you could reasonably expect to recoup in the next 3-5 years of market appreciation. And don't expect every penny you spent to be appreciated by the future buyer of your home. Do the work for your, plan wisely, and move only when it makes sense for your family situation.

My insight or tip for 2019 is to take advantage of market uncertainty. I think the 5-10 year outlook on our water quality is very bright. If you have been to the sandbar lately, it looks like an aquarium. If this trend continues, expect our water quality to continue to improve and waterfront prices to continue to climb.

We have several great Realtors in our neighborhood and we look forward to hearing from you if you have any Real Estate related questions.

Tel: 772-240-2550
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Get Fit North River Shores!

Happy New Years! I have a great deal for you. My gym, Hard Exercise Works (HEW) is running a promotion for North River Shores Residents. Here is what you need to do. Bring the Scoop to HEW Jensen Beach, right next to the Publix off of Baker Road. Talk to Justin or one of the coaches. You will receive **one month FREE** and then have the opportunity to sign up at a promotional rate for North River Shores Residents. I am passionate about this gym and the way I have seen it change lives. I'm so excited about this offer that I want to join you for your first class. It's tough to start something new and I want to make this process as easy as possible. HEW is a great place to make friends, hang with people who are committed to self improvement, and literally change your life. I have been going to this gym for almost 5 years. I attended over 200 classes last year. Please don't take this for granted. The gym caters to men and women of all ages. There are middle school kids and senior citizens. I want to share this with you and I hope to see you there in March!!!!!! Classes run all day and on Saturday.

Need a Ride? Joann's Car Service is very reasonable compared with other limo-type services. Keep in mind, Joann will happily provide references from your North River Shores Neighbors... Their phone number is 772- 475-3359

*Contemporary Preaching & Traditional Worship Service
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First Presbyterian Church of Stuart
1715 NW Pine Lake Drive
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The SCOOP 2019 Deadlines

Issue	Due Dates-Articles & Ad	Publish Dates
1	February 15th	March 1st
2	April 15th	May 1st

Any member in good standing is encouraged to submit an article—with pictures if possible—or announcements of community activities to: Sean Quinn, editor, *The SCOOP* at seanquinn411@gmail.com.

Mary Rose Bressman, DVM
Richard B. Bressman, DVM
Carrie Coffey, DVM



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SOCIAL COMMITTEE by Erica Hurd

It's been a fun time to live in North River Shores! The Social Committee has been busy. I have loved having some new ideas and new energy in our committee thanks to Erica Hurd and Erica Olsen, among others.

We had a delicious holiday cookie exchange at the Olsen's beautiful home. The Polar Express movie night in the park was rained out the first try but then we had great weather the second try. Our huge

new screen is amazing! Join us for a movie sometime! The Newsoms on Spruce Ridge Drive won the first annual holiday decorating contest with their impressive light display that was synchronized to music.

January 26, 2019 was the NRSPOA Annual Snowstorm. As usual, a great time was had by all. Thank you to all the volunteers who made this event possible. We are hoping for a Super Bowl party in the same park (Lake Park) so keep an eye out for more information on that.

ARE GOLF CARTS STREET LEGAL IN FLORIDA?

There is a lot of confusion regarding Florida's regulation of "low speed vehicles" and golf carts on streets and roads throughout the state. This article attempts to answer the more common scenarios but is by no means a full and comprehensive authority on the subject. If you want to know whether you are permitted to drive your vehicle on a particular road or street, you should consult a local attorney who is familiar with the law governing your area.

First, it is important to distinguish a "low speed vehicle (LSV)" and a golf cart. LSV's are any four-wheeled vehicle whose top speed is greater than 20 mph but less than 25 mph and comply with federal safety standards. They look like golf carts, but have safety equipment (headlamps, turn signals, mirrors, etc.) that make them safer on the roads. Florida Statute § 316.2122 governs their use. You have to register an LSV and hold proper insurance for it. Once you have that, they are "street legal" on roads that have a 35 mph speed limit or less UNLESS a governing body prohibits them from specific streets. However, you must have a valid driver license to operate LSV's in Florida.

Golf carts aren't so lucky. Florida Statute § 316.212 prohibits their operation EXCEPT in certain circumstances. First, if the road is part of the State Highway System, you probably can't drive on it except to cross the road. There are some exceptions, but you shouldn't plan on it.

If the road is a county or city road (NOT part of the State Highway System), counties, cities, and municipalities are authorized to permit golf carts on certain roadways IF 1) it is safe and 2) the city or county posts signs allowing their use. You can also cruise on some State Park Roads with a speed limit of 35mph or less. Golf carts must meet other safety standards to be considered "street legal" as well. And finally, you must be over 14 years of age to operate a golf cart on any road regardless of whether it is a city, county, or state road.

As you can see, the key question is whether the vehicle is an LSV or a golf cart. Once again, this is just a primer and not meant to address specific situations. Every city and county have unique laws that may outlaw LSV's or golf carts entirely or place more restrictions on their use even though permitted.

BUY FLOOD INSURANCE! by Charlotte Tepper

Do you want a Huge discount on your Homeowners insurance? BUY FLOOD INSURANCE!

As a Floridian, many of us are aware of the rising cost of Homeowners Insurance. As rates continue to climb it is becoming more and more important to be aware of your homes features that can save you money. Homeowners discounts are key, and the accumulation of different discount can save you more than half on your annual premium. Roof construction and shape, hurricane shutters, alarm systems, senior and gated community discounts are the most common, but did you know that purchasing Flood Insurance can save you money also?

Many Florida carriers are bundling Flood and Homeowners Insurance together and offering a nice discount for that

convenience. In some instances, the discount can pay for or nearly eliminate the cost of purchasing a separate flood policy. This is important because floods are the number one natural disaster in the US and it is NOT covered on a homeowner's insurance policy. Furthermore, having one carrier provide both policies eliminates the chance that an insurer will delay a claim if your damage began with rising water or wind in the event of a hurricane or tropical storm. It is now possible to protect your home from all of Florida's perils and at a discounted rate.

Call Charlotte Tepper today 772-334-3347 x 5
or email charlotte@greatfl.org

CITY OF STUART SAILFISH SPRINT 5K/10K & KIDS ROCKET DASH

Saturday, March 2, 7am - 9:30am
Memorial Park, 300 SE Ocean Blvd.
(772) 288-5389

Produced by: The City of Stuart

PANCAKES & READING IN THE PARK

Saturday, March 2, 7am - 11am
Kiwanis Park, 451 S Colorado Ave.
(772) 286-1616

Produced by: Kiwanis Club of Stuart

MARATHON OF THE TREASURE COAST AND MUSIC FESTIVAL

Friday, March 1 - Sunday, March 3
Memorial Park, 300 SE Ocean Blvd.
(772) 349-1704

Produced by: TC Running, Inc.

STUART GREEN MARKET

Every Sunday, 9am - 4pm
Annex Parking Lot,
121 SW Flagler Ave (772) 233-0297
Produced by: Stuart Green Market

ROCK'N RIVERWALK

Every Sunday, 1pm - 4pm
Riverwalk Stage, 300 St. Lucie Ave
(772) 370-2030

Produced by: Stuart Main Street & DBA

LIGHTHOUSE ARTCENTER PLEIN AIR QUICK DRAW

Sunday, March 10, 8am - 2pm
Flagler Park, 201 SW Flagler Ave
(561) 746-3101

Produced by: Lighthouse ArtCenter

ST. PATTY'S BLOCK PARTY

Friday, March 15, 5pm - 2am
555 South Colorado Ave
(772) 600-8218

Produced by: MDC Events, Inc.

CITY OF STUART POLICE CAR SHOW

Saturday, March 16, 9am - 2pm
Memorial Park, 300 SE Ocean Blvd
(772) 257-1122

Produced by: City of Stuart

MARTIN COUNTY HISTORICAL MURAL RIBBON CUTTING

Saturday, March 16, 2pm - 3pm
622 S Colorado Ave, (772) 287-3443
Produced by: Martin County High School

SHAMROCK FEST

Saturday, March 16, 3pm - 9pm
Riverwalk Stage, 300 St. Lucie Ave
(772) 600-1296

Produced by: Stuart Main Street

MUTT MARCH 5K

Saturday, March 23, Race starts at 8am
Festival, 10am - 2pm
Memorial Park, 300 SE Ocean Blvd
(772) 600-3211

Produced by: Humane Society of the
Treasure Coast

WATERFEST

Saturday, March 23, 10am - 2pm
Memorial Park, 300 SE Ocean Blvd
(772) 600-1206

Produced by: City of Stuart

RAM ROCK 5K/8K RACE

Saturday, March 23, 5pm - 8:00pm
Redeemer Lutheran School
2450 SE Ocean Blvd. (772) 286-0932
Produced by: Redeemer Lutheran
Church and School

RACE TO THE COURTHOUSE 5K

Saturday, March 30, 7:30am - 9:30am
Memorial Park, 300 SE Ocean Blvd
(772) 240-5445

Produced by: Martin County Bar
Association/Legal Aid Society

NORTH RIVER SHORES PROPERTY OWNERS ANNUAL MEETING

The North River Shores Property Owners Annual Meeting was held November 13, 2018 with 23 members in attendance. The meeting was called to order at 7:06pm.

President A.J. Kress spoke briefly about the improvements made this last year, including new play equipment, benches and tables at the park. The duck pond was also a recipient of improvements and next year (2019) will also have a maintenance company that will be working with the pond to ensure that the algae and circulation are well managed so as to avoid any problems in the future. He also spoke about the NRS Scholarship that is provided annually to a graduating Senior who is a member of NRS.

New business was introduced including the introduction of the slate of new board members being voted on by membership for new terms; They include Joe Evans (Maintenance and Special Projects), Mary Rose Bressman (Social), Mike Ravitsky (Board Member) and Rita Miller (Secretary). It was clarified to members that these are 3-year terms. There were no nominations from the floor at this time. Patrick Tsang (Treasurer) gave a review of the budget, he informed membership that the annual assessment is to stay at \$185.00/year. As stated earlier in President's message there were funds available over the last two years for the park improvements. In January of 2018, the accounting firm NRSPOA had been using sold their business and the accountant that handled our account also left the firm to work on her own. We have secured her to continue with the account as a part of her own business. She has been invaluable to the POA and we are happy to have her continue in this role. If you have any questions or need a boat ramp key you can find her information on the website.

The ballots collected the night of the meeting, as well as the ones that were mailed in go directly to Tammy and she will tally the ballots and inform the board of the results.

Sean Quinn (The Scoop) discussed that there were two Facebook pages in existence, one began by members that now includes neighbors not inside the NRS boundaries and one (North River Shores Property Owners Association) that is solely for POA members, at the time of requesting there will be three questions to validate members. The page will have information on the meetings of the board and other pertinent items. If you would like to join the page, please go to Facebook and search for *North River Shores Property Owners Association*, and press the ADD button.

President A.J. Kress then gave out two plaques for dedication and service to the board, and the community. First, was to Patrick Tsang who has been serving as the Treasurer for several years, he has been a great asset to the board and will be missed greatly. We thank him again for his dutiful and diligent work. The second to get an award was Mary Rose Bressman, who has been the social director for many years. Her commitment to making neighbors friends and NRS a place to have great memories is appreciated and her enthusiasm and hard work will also be missed.

Martin County Sheriffs office representative Lt. Ryan Grimsdale gave a short presentation to members, he stated emphatically the importance of reporting questionable activities to the authorities. Since the sheriffs cannot be everywhere, all the time its integral that things be reported in a timely manner as its more difficult to follow-up after time passes. You and your neighbors are the best resource to help law enforcement so keep an open eye and report anything you feel is important. Using 911 is the quickest and easiest, you can also use the non-emergency number. He informed membership that it is ok to use the 911 number as all calls are routed to the same place and then prioritized accordingly. Lt. Grimsdale also informed members about an app recently rolled out called *See Something – Say Something*, this bit of technology allows for quick and easy reporting, and immediate interaction with law enforcement. It allows the sheriff to geo fence an area seeing all movement in and out of it, it provides the opportunity to send photos and texts and since it is linked, has ability to identify persons already in the system and alert law enforcement. He reiterated that they can't help if they don't know, communication from us is the most important tool they possess. This also goes for vandalism, please report any incidents immediately. When asked about how to curb vandalism he stated that lighting is very important as well as keeping shrubs trimmed so you can see past them and locking your car doors at night.

Neighborhood watch program director for NRS Jerry spoke next and thanked all the volunteers who provide their time to help keep NRS safe. She gave details about the watch and told the members that they need more help. You don't interact with any perpetrators, just drive the neighborhood and if needed, dial 911 and make a report. If you can help please contact Jerry Felton.

Continued on page 7

NRS PROPERTY OWNERS ANNUAL MEETING Continued from page 6

Sam Amerson also spoke at the meeting. He spoke on several items and answered several questions from members about water and water management, brush collection inside NRS, and large item collection such as refrigerators. Mr. Amerson let membership know that the solid waste assessment of \$309.00 was able to stay at that rate this year and he is working to keep it the same for 2019 as well. Most of the questions/concerns came during a discussion of the septic to sewer program. Phase 1, from about 8 years ago contained several hundred homes of which only about 50 are not connected. Phase 2 which is scheduled to be finished in the Spring of 2019 is working hard to make sure that all residents in the area are connected. A question was brought to the floor about the funding for the project, the member stated that second phase homeowners are paying twice as much as the phase 1 owners and at the county meetings members were told there were not funds to offset the costs. He asked if the POA had considered looking for additional grants to help offset the cost for the second phase homeowners, and if the county could help in any way with that process. Board will be looking into possibilities and informing membership in the new year of any progress on this front. Sam explained that the first phase was lower because of a 1.5-million-dollar grant and it also included twice as many homes which helped to spread out the costs. For the second phase 2 million in grants was used to help fund the initial cost of 5.5 million. He has been pressing the county to try and find additional funds to help lower the overall cost to below \$12,000 per consumer. There were several statements about the damage to property by the Construction company and when those repairs would be completed. He also informed membership that septic tanks do not need to be removed after connection to the sewer system, that normally they are pumped out and filled with sand.

Mary Rose Bressman spoke briefly about the social activities. She introduced Erica Heard who is new to the neighborhood and the association, and has been helping with the planning, organization and execution of activities. They are looking for new ideas for fun things to do from the membership, you can reach out to Erica on the Facebook page. Everyone is looking forward to the annual snowstorm which is slated for January 26 at 5:30p.m., We hope to see you there!

The last speaker for the evening was Glen Gareau, who gave an update on the flooding issues that have affected NRS as a result of the work done in Palm Lake park Retrofit. The work, which entails lowering the control elevation and reconstructing the NRS Ditch has begun but no date for completion has been provided.

Motion to adjourn was made and, meeting was closed.



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