

THE FLASH

Fountain Lakes Newsletter

JULY 2019

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Some Interesting Numbers for Your Children

It is wise to never pay for a car on time. Save for your first car, and every car after that. If you have to borrow for your first car, you can still save for every car after that. Warren Buffett keeps his cars for over 9 years, and it is a sound financial practise to always buy used cars. Buying a good used car and keeping it long term gives you plenty of time to save for each future car.

Maybe this can be the motivation. If you paid a \$495.00 a month car payment from when you are 25 until you are 65, you would have missed the opportunity to save \$5,881,799.00 if that money was properly and safely invested and had the opportunity to compound interest. This figure is based on a 12% mutual fund which is the 80 year average. Take away half of that \$495.00, as the money you are putting aside for your next car, and investing the other half, and you would still have well over \$2,000,000.00 that would have been wasted on car payments.

Irrigation

Remember that you do not need to turn your irrigation off in the rainy season, as it does not get good and wet under your eaves or under your trees and so the irrigation is still worthwhile. We certainly learned that with our foxtail ferns taking a big hit from not getting enough water when we turned the irrigation off in the rainy season. Another reason to leave the irrigation on is that the irrigation heads should pop up regularly to stop them from growing over with grass. You pay the minimum every month for irrigation, whether you use it or not, so you are not saving any money by turning the water off during the rainy season.

Fountain Lakes Real Estate Update (Comments on the 2019 Housing Market)

The 2019 Fountain Lake's housing market had a slow 1st quarter but has rebounded nicely in the 2nd quarter. As per my May report, as of April 12th 2019, only six listings had closed in Fountain Lakes, which is shy of the 18 closings we had as of the same date in 2018.

The good news is from April 12th to June 18th 2019 there were 16 additional closing in Fountain Lakes! This brings us up to 22 year to date closings as of June 18th 2019. At this time last year there had been 34 closings so we are still behind last year but are definitely catching up.

Interest rates are trending downward which will also help the real estate market.

There are 5 listings under contract which will likely close in the next 45 days. 24 properties are currently for sale in Fountain Lakes ranging from \$115,000 for a 1 bedroom/1 bath in The Greens to \$389,900 for a 3 bedroom/2 bath single family home with a pool on the lake.

Call me anytime to talk real estate, I'm happy to help you out in any way I can. Thank you, Sean Lorch 239-298-6760 Downing-Frye Realty Inc.

*The source of the information above is the SWFL MLS and does not reflect off -market sales

2019 Fountain Lakes Year to Date Closed Sales

21707 Sungate Ct	\$250,000 on 1/02/19	3640 Stone Way	\$216,000 on 5/03/19
3700 Bali Lane	\$239,628 on 1/25/19 (foreclosure)	22783 Fountain Lakes Blvd	\$319,900 on 5/07/19
22705 Forest View Dr	\$402,500 on 1/28/19	3150 Seasons Way #615	\$154,000 on 5/10/19
22380 Fountain Lakes Blvd	\$278,000 on 3/18/19	3150 Seasons Way #601	\$127,000 on 5/10/19
22794 Suptail Ct	\$288,000 on 3/21/19	3109 Spring Garden Ln	\$360,000 on 5/15/19
3731 Springside Dr	\$350,000 on 4/01/19	22461 Fountain Lakes Blvd	\$380,000 on 5/15/19
3100 Seasons Way #112	\$121,900 on 4/12/19	22100 Cinnamon Ln #106	\$220,000 on 5/20/19
3100 Seasons Way #107	\$152,000 on 4/15/19	3110 Seasons Way #210	\$142,500 on 5/21/19
22679 Fountain Lakes Blvd	\$250,000 on 4/19/19	22432 Fountain Lakes Blvd	\$275,000 on 5/28/19
21713 Sungate Ct	\$195,000 on 5/01/19	3720 Bali Lane	\$365,300 on 6/7/19
22081 Seashore Cir	\$315,000 on 5/02/19	3664 Stone Way	\$224,000 on 6/11/19

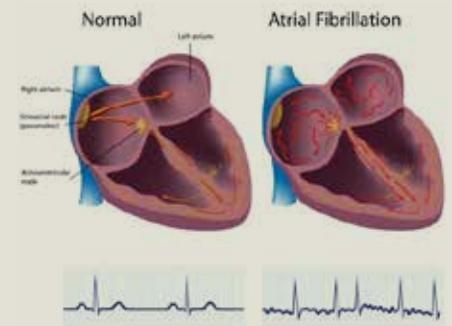
Atrial Fibrillation

This is what I learned about Atrial Fibrillation from a Heart Specialist at a Naples Conference this year. This may provide you with questions to discuss with your own doctor, or help you to begin a discussion about healthy heart practises. Although women get more extreme symptoms with Atrial Fibrillation than men do, women are less likely to be referred by doctors for remediation. Women present with a lot of weakness and fatigue

Research shows that both male and female doctors are not as good at offering ablation procedures to women, even though women respond better to ablation than men do. Women are more likely to have strokes from their Afib than men are. The lesson is that women have to learn to be more assertive with their doctors if they have Atrial Fibrillation.

There is a close relationship between Atrial Fibrillation and Sleep Apnea. You perhaps shouldn't be taking sleeping aids if you have Afib. Uncontrolled sleep apnea can contribute to an ablation not working well. Sleep Apnea suppresses afib even without other medications.

People with afib should treat Sleep Apnea as a primary source of required care, and should be tested for Sleep Apnea. Sleep Apnea can be asymptomatic, so you don't necessarily have to snore or breathe with your mouth open, or any of the more common symptoms, to actually have Sleep Apnea.



Work Out in the Water

It can feel too hot to exercise in the summer heat in Florida, however working in the water can help.

Swimming is unlike any other aerobic exercise. The buoyancy is appealing and is comfortable to most people when they exercise, as it is one of the only times you are released from the strong pull of gravity. You are less inclined to notice sweating while in the water. Your body works harder in the water because the water provides far more resistance than air making it more difficult to move your arms and legs. When swimming, more muscles group are fired simultaneously than with any other single exercise.

If you want to add a structured session to your swim, I can email you a set of water exercises you can do in the pool. I also enjoy deep water workouts with a float belt, to keep you suspended in the water while you work out.

Comcast and Fountain Lakes A Historical Look

In the past Comcast paid a percentage of gross sales in Fountain Lakes. This was a 25 (or maybe 30) year contract originally made by the developer. Once expired Comcast would not renew the same type of contract, and our President and Vice-president negotiated a 5-year contract for \$112,000. This is a "easement" contract that allows Comcast to use the Master Board's easements to service the homeowners. The owners are not required to use Comcast. By doing a short contract it will allow us flexibility in the future to look at other providers and still receive compensation from them using our easements. The money received was put into our reserve account (we put it into a cd for growth also). This is a very common practice with communities not locked into bulk agreements. The attorney reviewed this contract as well as our new management company prior to our Board signing it.



News From the Board

The Board approved a contract to repair damaged sea wall (near gazebo) and lights are installed at the storage units.

Best Photos with your iPhone

When you have children or pets that you want to photograph it's a good idea to use burst photography with your iPhone in order to get the shot you really want. Burst mode takes a burst of many photos in seconds, then you get a chance to select only the ones that you want and delete the rest.

To use burst mode simply hold down the shutter button for a few seconds, and you will see that all the photos that were taken, are stacked, with a number telling you how many photos are in the stack. Touch the word "select" below the stack of pictures and you will be able to see the entire stack. Touch the circle on the bottom right to select the shots you like, then touch "Done" in the top right corner. A prompt will come up asking you if you want to only keep the ones you checked, say yes and all the other ones will be erased.



Do You Enjoy Magazines, But Don't Like the Cost and Paper Litter

You can now get Apple News Plus. Applenews+ is an app that gives you over 200 hundred magazines, along with past issues of those magazines, so it is actually thousands of magazines and newspapers.

You indicate your favourite topics and the appropriate magazines and newspapers become available monthly on your iPhone or iPad, as well as the back issues. All the news, global insight, sports, fashion, home décor, cooking, baking, healthy eating, scientific news, golf, current events, and articles about nature that you could ever want is included. You can put this app on 6 family devices for \$9.99 a month.

Pets on Patrol

If you missed this past weekend's official kick-off of the Lee County Sheriff's Office "Deputy Dogs Pets on Patrol" event, there is still time to register to become a team member of this exciting Crime Prevention program. The Sheriff's office need your eyes, ears and "nose" to sniff out crime in your community on your daily walks with your furry family member. Join Sheriff Carmine Marceno, Lt. Bosco and Deputy Chance in their crime-fighting efforts to keep Lee County a "pawsome" place to live, work and retire. Register online at www.deputydogs.com to become a Deputy Dogs Pets on Patrol member and receive a free membership packet with a treat for your pet and helpful crime prevention safety tips.

Lee County Sheriff's office 239-477-1000

Don't Be Charged for Phantom Energy

Many of us leave our cell phone charger plugged into the wall even when we're not using it, and don't realize that even if the phone is not attached, anything that is plugged into a wall is still drawing electricity and costing you money.

This small amount of energy use is called "phantom energy." Power adapters, like cell phone chargers, aren't the only items that use a little bit of energy when they're plugged in. In fact, many electronic items are in "standby" mode when turned off, helping them turn on faster or respond to a remote control. Devices with lit digital displays use power too, albeit a very small amount. These small amounts of wasted energy do add up and waste money, so you can avoid this cost by unplugging unused items until needed, or use power strips to be able to cut power to multiple items with one switch.



July 2019 Calendar

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Jul 2019 (Eastern Time - New York)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
30 9am - Pickleball	1 8am - Tennis 9am - Pickleball 9am - Sewing Club 12pm - Canasta-Hand & 5:30pm - Poker @	2 12pm - Mahjong	3 9am - Pickleball 1pm - Bridge @ Library 6pm - Contract Rummy @	4	5 8am - Tennis 9am - Pickleball	6
7 9am - Pickleball	8 8am - Tennis 9am - Pickleball 9am - Sewing Club 12pm - Canasta-Hand & 5:30pm - Poker @ 7pm - Architechural Review	9 12pm - Mahjong	10 9am - Pickleball 1pm - Bridge @ Library 6pm - Contract Rummy @	11 7pm - Bingo @ Community	12 8am - Tennis 9am - Pickleball	13
14 9am - Pickleball	15 8am - Tennis 9am - Pickleball 9am - Sewing Club 12pm - Canasta-Hand & 5:30pm - Poker @	16 12pm - Mahjong	17 9am - Pickleball 1pm - Bridge @ Library 6pm - Contract Rummy @ 6pm - BOG MASTER	18 7pm - Bingo @ Community	19 8am - Tennis 9am - Pickleball	20 5pm - Private Party-Hinds
21 9am - Pickleball	22 8am - Tennis 9am - Pickleball 9am - Sewing Club 12pm - Canasta-Hand & 5:30pm - Poker @	23 12pm - Mahjong	24 9am - Pickleball 1pm - Bridge @ Library 6pm - Contract Rummy @	25 7pm - Bingo @ Community	26 8am - Tennis 9am - Pickleball	27
28 9am - Pickleball	29 8am - Tennis 9am - Pickleball 9am - Sewing Club 12pm - Canasta-Hand & 5:30pm - Poker @	30 12pm - Mahjong	31 9am - Pickleball 1pm - Bridge @ Library 6pm - Contract Rummy @	1 7pm - Bingo @ Community	2 8am - Tennis 9am - Pickleball	3