

Starlight Ranch Mobile Homeowner's Association, Inc.

April 2017

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FROM THE BOARD: Hello Starlight Ranch Residents! Spring has arrived and it is a time for renewal, growth and progress. Spring is the beginning of everything anew.

First, let's begin with the Statutory Rental Committee negotiations. As of this writing, Equity LifeStyles (ELS) and the committee have not come to a final agreement. We are still negotiating and hopefully by the Board meeting (April 12 @ 7:00 PM) we will have more information for you.

It is our vision and mission to make this organization one that unites and not divides. We are here to represent you, our residents, and not our personal agendas. Each and every person on this Board has made a commitment to engage and give the necessary time, work and effort it takes to make this a better functioning Board and one that represents the residents with respect and dignity.

All the individuals on the Board are giving their personal time and have made a commitment to ensure that our residents receive the appropriate representation it deserves. We also want to bring activities and events that are fun, educational and help improve our lives. This undertaking requires the hard work, time, commitment, and organizational skills by many volunteers that represent the changing faces of this community. We will not engage or condone personal agendas, disrespect, discrimination or denigration of anyone in this community.

The residents who live here chose Starlight Ranch for different reasons, but one of the most common is to live their golden years in a community where they feel safe, respected and accepted by their neighbors. We all have a common interest here—to live a peaceful life and ensure that our investment does not depreciate as time goes by. It is in our best interest to establish a positive working relationship with ELS since we are in a partnership with them--we own the homes, they the land.

In order for us to be successful we need the talents and skills of more individuals that want to share their abilities and are interested in maintaining the integrity of this community. The current Board members bring in many years of experience, both from the public and private sectors. The additional skills and talents needed to ensure an effective and productive operation can be found within our community. This is a non-profit, 501(c) organization that requires functioning as a corporation and adhering to federal, state and county laws, rules and regulations. We know we have many other residents with years of experience and talents that can improve and help



us move forward. With a wider diversity of talented individuals we can bring our residents the activities, events and services that will better our lives and lend a helping hand when one, or all, of our residents is in need.

However, the Board cannot do it alone. It is important for all homeowners to band together, join the HOA, participate at meetings, the events and help those that need. Those that can not commit to a Board position can help out by establishing or joining committees and giving what time they can to help us head in the right direction with a changing community.

Let's learn from each other, accept our differences and remember that we all have the right to live in this community. It takes a village to run this organization, and division and strife will not solve the problems. We all need to show a united front in order to establish a peaceful and working relationship with ELS. We need to learn from our past mistakes, if the things we are doing are not working, let us not keep doing the same thing and expecting different results; it is time to try something new.

Change is uncomfortable for many of us, however, it has been proven that even though it may cause confusion and challenge, 99% of the time it will bring good and help with our personal and collective growth in one or many ways.

Spring is here; let's begin by making plans that will benefit not only our lives, but that of all residents and our community. Stop by and visit your new HOA Office (located in the back clubhouse) during the month of April, on Mondays from 10:00 AM to 12:00 PM or Thursdays evenings from 6:00 to 8:00 PM. All residents are welcome!

Please keep in mind: "United we stand, and divided we fall". Let's put love and grace in everything we do and learn to accept others as they are, even if we don't agree with whom they are or where they come from, while realizing that all of us have the right to live happily in this community. Starlight Ranch is a big ship and we all are living in it and if it goes down, we all go down (so does our investment). At the end of the day, when the ship sinks, it does not distinguish who goes under and who doesn't.

Enjoy your April and see you at the events!

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CHAIR EXERCISES

By Pat Williams



What a great turnout we had on March 7th! Eight of us: Mabel Donahue, Ruthie Henley, Pat Williams, Aida Vasquez, Sandy Plumacher, Bertha Meyers, and Beth and Dave Blackwell. We all completed every exercise. It's not the same exercises each week so we all look forward to see what we'll be doing that particular day. We use plastic dinner plates (supplied), for most of our arm exercises. You don't need to bring anything but yourselves and enthusiasm!

Become a beacon of light to those seeking a ray of hope.
Conviertete en un faro de luz para aquellos que buscan un rayo de esperanza.
Dave Weinbaum

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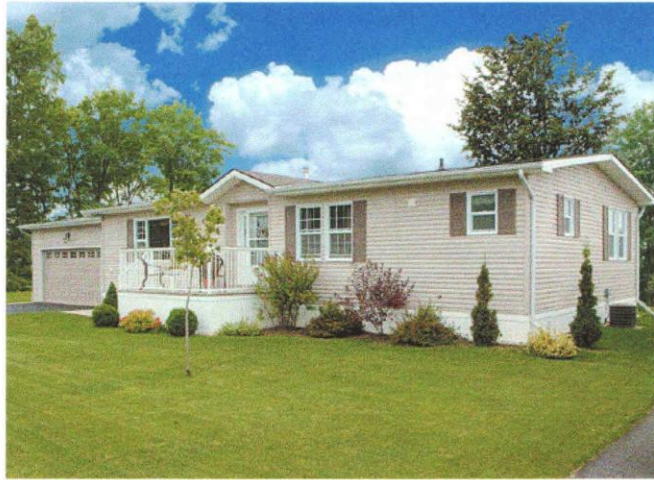
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VETERAN'S SOCIAL HOUR

By Pat Williams



It was another great group this month. John Bertsch – Army, Albert Michaels –Navy, Jackie Bedard – Navy, Joe Laferriere – Navy, James Bedell –Air Force and Roger Hebert –Marines. Dave Douma and Richard Balderson we missed you. Hope to see you back in April.

Guests were: Mary Rivera, Barry Bertsch, Gert Michaels, Mary Ann and Terry Healey, Pat Williams, Angie Secrest, Patty and Craig Olsen. Our menu consisted of cheeseburgers, hot dogs, beans and chips. And Patty outdid herself with dessert, an out-of-this-world Chocolate Éclair Cake. Her desserts are to die for, LOL! Jackie brought candy kisses and some coffee-flavored Werthers. I liked the taste of that a lot too.

Our guest speaker failed to show, but we did just fine anyways. See you all in April. My goodness, this year is going by so fast!

RESIDENT SPOTLIGHT

By Joan Stearns

I have always admired Pat Williams – she just turned 80, but one would never know it! She has a wonderful calm manner. She is so healthy! She takes no medications, and eats only wholesome foods (*but she does admit to liking sweets*). I wish this would rub off onto me.

She is so true to the saying that says, “One is supposed to hang out with people who lift you up!” She has such peacefulness about her. A few of us try to have dinner every Monday evening (I am so lucky to have time with these lovely women), and we agree that spending time with her gives us a serene approach to face the days ahead.

Pat is from Newport, R.I., and married when she was 17 – graduating in June and marrying in September. She had four children in five years, two girls and then two boys! These days,



she's enjoying her three grandchildren and five great-grandchildren! In addition, she has also lived in New York, New Jersey, Oklahoma, and Florida. When her oldest turned 13, she went back to work –first for W.T. Grant...as Manager in linens and then Supervisor in the curtain, fabric, house wares, lamp, and yarn departments! She also worked for Princeton University typing up catalogue cards.

Pat moved to Starlight Ranch in 1990. She says that she used to be a very shy woman, but became more outgoing after her husband, Frank, passed in 2003 –after 49 years of marriage. She joined the Coffee Club ... even though she doesn't drink it, the Computer Club ... even though she did not have one, the Singles Group and Scattergories on Tuesday afternoons, where I was able to spend more time with her. We just laughed and laughed while playing, it's a great game!

Continued on next page

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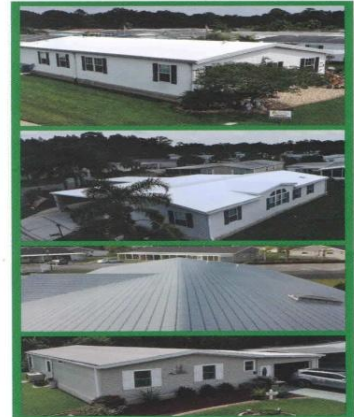
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At one of our Ice Cream Socials, Phil Williams happened to take the seat across from her ... the start of another chapter in her wonderful life and with another great man. He served in both the Army and Air Force for 30 years beginning in 1939. During WWII he earned the Silver Star for Gallantry in Action in the Philippine Islands AND a Bronze Star for his action in the Pacific Theater. They married in July 2012 ... but sadly; he passed in 2015, at the age of 95!

Pat has a new close-companion, Joe Laferriere. She and Phil used to pick him up for the Vets' Social ... and now Pat continues to do so. Say hello to them at the HOA events, they are at many of them.

MORE PHOTOS OF PAT ON PAGES 9 & 10!

*** Would you, or know someone who would, like to be featured in a future Spotlight? Call Joan at 678-338-0486*

NEW AND CHANGED ACTIVITIES!

Coffee Hour at the front clubhouse (ACH) is back, come and chat with our Board member, Denise Koplak and have yourself a cup of 'joe' and enjoy a donut. Begins on Friday, April 7, and then every Friday thereafter from 9:00-10:00AM.

Beginning April 3, and then every Monday thereafter, at 9:00 a.m., an exercise class **Walking with Friends** will be conducted by Carmen Viera, Board Secretary, in the back clubhouse (MCH). Let's get together and walk off the pounds. This class is easy on the joints and consists of walking in place, not outside. The DVD-instruction session is lead by Leslie Sansone, a pioneer and exercise guru with 25 years of experience. We will start with a two mile DVD and work our

way up. Please consult your doctor before beginning any exercise program.

Dominos has become **Dominos and Games** ... the closet will be opened for any and all to enjoy any of the rest of the games the HOA owns, or bring your own! Sunday, April 23, from 3-6 PM in the front clubhouse (ACH)



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EVENTS & ACTIVITIES:

Ice Cream Social and Gift Card Bingo	Apr 1	1 P	ACH
DNF Bingo	Apr 5	2 P	ACH
HOA Board Meeting	Apr 12	7 P	ACH
Vets and Friends Social Hour	Apr 14	7 P	MCH
Easter Dinner	Apr 15	6 P	ACH
WellCare Bingo	Apr 18	2 P	ACH
Woman's Brunch	Apr 22	1-5 P	ACH
Dominos and Games	Apr 23	3-6 P	ACH
DNF Bingo	May 3	2 P	ACH

WEEKLY ACTIVITIES:

- ★ Bible Study / Estudio Biblico - Wednesday (except Board Meeting) 7:00 PM - MCH
- ★ Bingo - Monday - 6:45 PM (Last Sale 6:30) – ACH
- ★ Bread Distribution - Wednesday - 9:00 AM (Tickets beginning at 8:00) – ACH
- ★ Bunco - Thursday - 6:00 PM – ACH
- ★ Chair Exercise - Tuesday & Thursday - 10:00 AM - MCH
- ★ **NEW** - Coffee Hour - Friday - 9-10 AM - ACH
- ★ **NEW** - Walking with Friends - Monday - 9:00 AM - MCH

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## Hello HOA members and homeowners:

I would like to thank the following volunteers: Diana Santiago, Migdalia Roldan, Olga Gonzalez, Minerva Rivera, Ana Barreto, Nancy Perea Correa, Lucy Mejias, Denise Koplak, Joan Stearns, Daniel Flores, Pat Williams, Edith, Blanca Rivera, David Domad, Ruth Henley, Carmen Viera, and Dave Wegman. Without your help our activities would not be possible. I thank you each and every one of you for your hard work, commitment and dedication to our community.

This month we are going have an Easter Dinner on the 15th of April at 6 PM also a Woman's Brunch with a Mary Kay representative for all the beautiful ladies. Hope to see you all there. If you plan to attend, please make sure you sign up at the front clubhouse (ACH). On the 23rd of April, its Dominos and Games afternoon, lets come out together to play and make it work. Once again, thank you.

"There is something in every one of you that waits and listens for the sound of the genuine in yourself. It is the only true guide you will ever have. And if you cannot hear it, you will all of your life spend your days on the ends of strings that somebody else pulls." Howard Thurman (1899-1981)

**Ana Pope, Director of Activities**



|                   |          |
|-------------------|----------|
| Jerry Scott       | April 1  |
| Guy Belleville    | April 5  |
| Susan Ortiz       | April 5  |
| Deanza Bostick    | April 6  |
| Theresa Smith     | April 11 |
| Craig Olsen       | April 11 |
| Beverlee Swerdlen | April 12 |
| Ellen Estep       | April 13 |
| Pam Echard        | April 18 |
| Tom Dance         | April 19 |
| Gertrude Michaels | April 20 |
| Leila Acevedo     | April 20 |
| Jose Rodriguez    | April 22 |
| Peggy Serett      | April 27 |
| Miriam Rodriguez  | April 27 |
| Shirley Henry     | April 29 |
| Jim Bedell        | April 29 |
| Linda Olsen       | April 29 |
| Pam Springer      | April 30 |
| Debbie Smith      | April 30 |



Brian & Darcy Bailey - April 4  
Steve & Beverlee Swerdlen - April 12  
Jerry & Betty Scott - April 30



## In Remembrance ...

**Colin Galicki**, 65, an 18-year resident of Starlight Ranch passed away on February 24 from lung cancer. Colin was a special friend to our Veterans; he donated many American and POW flags for the back clubhouse flagpole. We will miss Colin's keen wit and supportiveness. He was the loving companion of Betty Fisher.

**Photos of Colin on page 10**

*If you would like your birthday or anniversary listed in future issues, please either print the information on the clipboard in the front (ACH) clubhouse or contact Mary Rivera at 321-663-0507. Also, please let her know of any residents that have passed-on or moved away.*



**Saludos Vecinos del Rancho Starlight!** Reciban un cordial saludo de parte de los Pastores Wilson y Nancy Correa. En esta edición de la revista mensual queremos compartir una palabra de ánimo y consuelo de la Palabra de Dios.

En Mateo 3:3 nos dice que los discípulos de Jesús tenían una inquietud de saber que señales se manifestarían para ellos saber el tiempo cuando el vendría a restaurar el orden mundial y establecer su Reino. Jesús procede a explicar, con lujo de detalles, todos los eventos que tendrían lugar antes de ese gran evento. El les habla de imitadores que dirían que ellos eran Jesús, les hablo de guerras y rumores de nuevas guerras y de enfermedades nuevas, hambres masivas y terremotos en diferentes lugares y que el tiempo seria más corto. También hablo de un aborrecimiento contra todo lo llamado cristiano.

Este relato también lo encontramos en Marcos 13:3-23 y Lucas 21:7-24. Nos advierte lo mismo 3 veces. ¡Cuando Dios nos habla lo mismo 3 veces es porque es serio el asunto!

Solo tenemos que ver las noticias para confirmar que efectivamente, en el tiempo presente, todas estas cosas están sucediendo. Los que dudan dirían que estas cosas siempre han sucedido. Quizas, pero no al nivel exorbitante en que suceden hoy todas juntas y en mayor escala.

Nuestro consuelo viene al saber que cuando el Señor Jesús regrese y establezca su dominio, todas estas calamidades acabaran y solo habrá paz, justicia y bendición en su presencia.

Para saber más de esto o para oración puede llamarnos a 508-933-5264 o acompañenos todos los miércoles en el Club House # 2 a las 7:00 pm. Nuestro tema del mes de Abril será acerca de las Pascuas, muerte y resurrección de Jesús. ¡Le esperamos!

**DID YOU KNOW ...**

The Renaissance Senior Center located at 3800 S. Econlockhatchee Trail (only five miles from the Ranch!) offers a wide variety and calendar of activities ... American Sign Language, Computer classes, Drawing and Art, Hawaiian Dance, Karaoke, Line Dancing, Scrapbooking, Zumba and even Texas Hold 'Em are just some of the offerings. They are open from 8A-8P Monday-Saturday and 1-8P on Sunday. Call 407-254-9070 or visit their website or Facebook page for more information.

<http://www.orangecountyfl.net/CultureParks/Parks.aspx?m=dtlv&d=65>

**Hola Amigos y Residentes del Rancho Starlight:**  
**Por: Jose Rodriguez, Tesorero**

Llego la primavera, tiempo para renovar, crecer y progresar. Debemos hacer cambios que beneficien no solo a nosotros mismos, pero también a nuestros vecinos, residentes de nuestra comunidad. Dicen que cambios son incomodos y difícil, pero se ha probado que 99% del tiempo resultan en bien, y ayudan en nuestro crecimiento personal y colectivo de muchas maneras.

Queremos ponerlos al día en cuanto las negociaciones del aumento de renta efectivo, se supone, abril de este año.

El comité encargado de negociar con la gerencia desempeño su tarea muy bien. Presentaron graficas demostrando la diferencia entre el Rancho Starlight y otros residenciales típicos al nuestro. No hay manera de comparar. Los ejemplos que la gerencia quiso usar son mucho mejor que este lugar nuestro. Le pudimos demostrar como las calles, los correos, las piscinas, las casa club, todo lo de recreación, en fin todo en esos lugares son mucho mejor que los nuestros, y por eso pagar la renta, la cual ellos alegan son compatible con la nuestra, no es tan doloroso o cuestionable.

Hasta esta fecha todavía no sabemos la decisión; lo que sí sabemos es que le presentamos tan buen, es más, tan tremendo caso, y ellos lo saben, que nos están considerando.

Amigos, será hasta la próxima.



**HOA Board**

- ★ Bob Marley, President Pro Tempore  
407-228-0846
- ★ Jose Rodriguez, Treasurer  
321-229-5429
- ★ Daniel Flores, Director / SOA  
407-484-2874
- ★ Carmen Viera, Director / Secretary  
407-717-5795
- ★ Ana Pope, Director / Activities  
407-758-7226
- ★ Denise Koplak, Director / Advertising  
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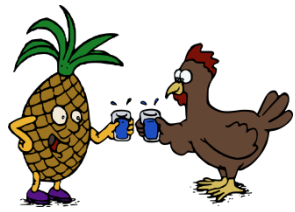
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Visit our libraries located in both clubhouses!

**PINEAPPLE CHICKEN**

- 1/4 cup Heinz 57 Sauce
- 1/2 cup of water
- 1 8-ounce can crushed pineapple in juice
- 3 tablespoons of brown sugar
- 1 tablespoon of olive oil
- 4 boneless, skinless chicken breasts



In a small bowl: combine water, Heinz 57 sauce, pineapple with juice and brown sugar. Set aside.

In a large skillet, heat olive oil, add chicken to the pan and cook over medium heat for five minutes on each side or until cooked thoroughly to an internal temperature of 165-degrees.

Add sauce to pan and simmer for five minutes. It is also great prepared on the grill.

**Thank you!**

Starlight Ranch Residents would like to acknowledge Bob Coyne and thank him for his many years of service to the community. Bob worked weekends opening the clubhouses and making sure the facilities were cleaned and stocked.

Bob recently moved closer to his family because his long time caretaker/companion Margaret passed away in March.

We wish Bob all the best in his new endeavor.

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| Sunday                                                                                                                                  | Monday                                                                                                                 | Tuesday                                                                                                                                                  | Wednesday                                                                                                                                                                                     | Thursday                                                                                                                                                                       | Friday                                                                                                                                                                              | Saturday                                                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                        |                                                                                                                        |                                                                        |                                                                                                                                                                                               |                                                                                                                                                                                |                                                                                                  | <b>1</b><br>Ice Cream Social and<br>Gift Card Bingo - 1 P - ACH<br> |
| <b>2</b><br><br>National Peanut Butter &<br>Jelly Day! | <b>3</b><br>Walking with Friends<br>9 A - MCH<br>HOA Office 10A-12P - MCH<br>Bingo 6:45 P - ACH<br>Last Sale - 6:30 P  | <b>4</b><br>Chair Exer. - 10 A - MCH<br>                                | <b>5</b><br>Bread - 9 A - ACH<br><br>DNF Bingo - 2 P - ACH<br>Bible Study / Estudio<br>Biblico - 7 P - MCH | <b>6</b><br>Chair Exer. - 10 A - MCH<br><br>HOA Office - 6-8P - MCH<br>Bunco - 6 P - ACH                                                                                       | <b>7</b><br>Coffee Hour - 9-10A - ACH<br>                                                        | <b>8</b><br><br>National<br>Empanada Day!                           |
| <b>9</b>                                                                                                                                | <b>10</b><br>Walking with Friends<br>9 A - MCH<br>HOA Office 10A-12P - MCH<br>Bingo 6:45 P - ACH<br>Last Sale - 6:30 P | <b>11</b><br>Chair Exer. - 10 A - MCH<br><br>Activities Mtg. - 7 P - ACH                                                                                 | <b>12</b><br>Bread - 9 A - ACH<br><br>HOA BOARD MEETING<br>7 P - ACH                                        | <b>13</b><br>Chair Exer. - 10 A - MCH<br><br>HOA Office - 6-8P - MCH<br>Bunco - 6 P - ACH                                                                                      | <b>14</b><br>Coffee Hour - 9-10A - ACH<br>Newsletter - 10 A - ACH<br><br>VETS Social - 7 P - MCH | <b>15</b><br><br>EASTER DINNER - 6 P - ACH<br>Desserts Welcome!     |
| <b>16</b><br><br>Happy Easter                          | <b>17</b><br>Walking with Friends<br>9 A - MCH<br>HOA Office 10A-12P - MCH<br>Bingo 6:45 P - ACH<br>Last Sale - 6:30 P | <b>18</b><br>Chair Exer. - 10 A - MCH<br><br>WellCare Bingo - 2 P - ACH | <b>19</b><br>Bread - 9 A - ACH<br><br>Bible Study / Estudio<br>Biblico - 7 P - MCH                                                                                                            | <b>20</b><br>Chair Exer. - 10 A - MCH<br><br>HOA Office - 6-8P - MCH<br>Bunco - 6 P - ACH   | <b>21</b><br>Coffee Hour - 9-10A - ACH                                                                                                                                              | <b>22</b><br>Woman's Brunch - 1-5 P - ACH<br>                       |
| <b>23</b><br><br>DOMINOS AND GAMES<br>3 - 6 P - ACH   | <b>24</b><br>Walking with Friends<br>9 A - MCH<br>HOA Office 10A-12P - MCH<br>Bingo 6:45 P - ACH<br>Last Sale - 6:30 P | <b>25</b><br>Chair Exer. - 10 A - MCH                                                                                                                    | <b>26</b><br>Bread - 9 A - ACH<br><br>Bible Study / Estudio<br>Biblico - 7 P - MCH                       | <b>27</b><br>Chair Exer. - 10 A - MCH<br><br>HOA Office - 6-8P - MCH<br>Bunco - 6 P - ACH | <b>28</b><br>Coffee Hour - 9-10A - ACH<br>                                                     | <b>29</b>                                                                                                                                              |
| <b>30</b><br><br>National Oatmeal Cookie<br>Day      | Notes:<br>ACH = Front Clubhouse<br>MCH = Back Clubhouse                                                                |                                                                       | EARTH DAY<br>SATURDAY, APRIL 22                                                                                                                                                               |                                                                                                                                                                                |                                                                                                | CINCO DE MAYO<br>POOL PARTY!<br>SATURDAY, MAY 6<br>4:00 P - ACH                                                                                        |

The newsletter is published monthly by the Starlight Ranch Mobile Homeowners' Association. Articles and other contributions for consideration are due by the 20<sup>th</sup> of each month. Please drop in the Suggestion Box in the front (ACH) club house to the attention of Dave Wegman, Editor, and include your contact information. Contributions may be altered for size, clarity or grammatical correction. You may also send e-mail to [newsletter@starlightranchhoa.com](mailto:newsletter@starlightranchhoa.com).

**FOR ADVERTISING: PLEASE CONTACT DENISE KOPLAR AT 407-412-5083, OR BY TEXT TO 407-443-9214**



# SPOTLIGHT ON PAT WILLIAMS ...



Pat's 80<sup>th</sup> Birthday Party & Dinner this January ... This is at Shannon's Restaurant on Orange Ave. Pat, Rosemary Doyle, Shirley Silverthorne, Joan Stearns and Eadie Carvalho.



Pat is the Dessert Queen at the weekly Bread Distribution



And she pulls together the folding & stuffing & distribution team each month for the newsletter.







Pat, Eadie, Mabel, Dave Joe and Joan at the last Christmas dinner.

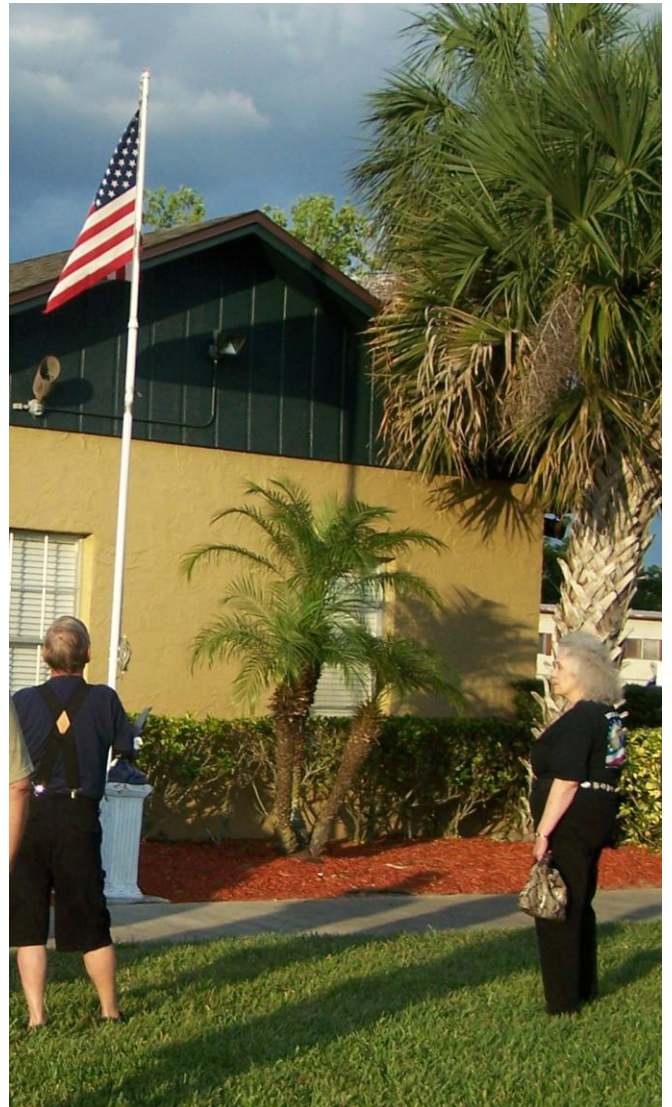


Colin's last flag donation to the Veterans Group

Colin Galicki, May 15 1952 - February 24, 2017



Betty Fisher and Colin last Memorial Day.





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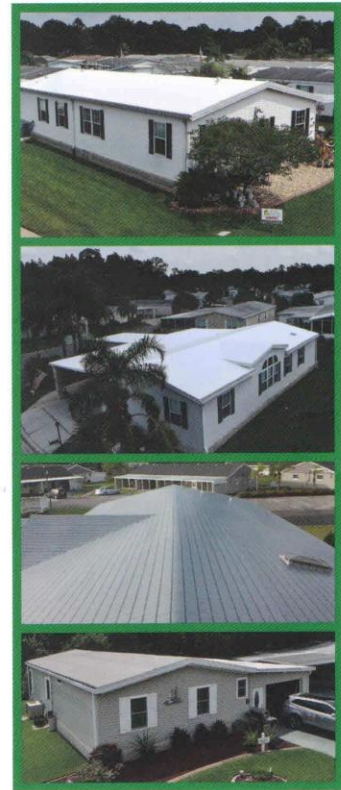
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## Quote Sheet

Name: \_\_\_\_\_ DOB: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_

Property Address: \_\_\_\_\_  
\_\_\_\_\_

Current Insurer: \_\_\_\_\_

Current / Desired Coverage / Dwelling Limit: \_\_\_\_\_

### If home is mobile / manufactured continue below

Park Name: \_\_\_\_\_

Year Built: \_\_\_\_\_ Length: \_\_\_\_\_ Width: \_\_\_\_\_

#### Attached Structures:

Screened Porch: Length: \_\_\_\_\_ Width: \_\_\_\_\_

Carport: Length: \_\_\_\_\_ Width: \_\_\_\_\_ Attached: \_\_\_Y \_\_\_N

Enclosed Porch: Length: \_\_\_\_\_ Width: \_\_\_\_\_  
(vinyl/glass windows)

Shed: Length: \_\_\_\_\_ Width: \_\_\_\_\_

Other: \_\_\_\_\_

Length: \_\_\_\_\_ Width: \_\_\_\_\_ Attached: \_\_\_Y \_\_\_N

### Optional Quotes (our affordable stand alone coverage)

Golf Cart:  Yes  No Year \_\_\_\_\_ Make/Model \_\_\_\_\_ VIN \_\_\_\_\_

Recreational Vehicle (RV):  Yes  No Year \_\_\_\_\_ Make/Model \_\_\_\_\_ VIN \_\_\_\_\_

Travel Trailer:  Yes  No Year \_\_\_\_\_ Make/Model \_\_\_\_\_ VIN \_\_\_\_\_

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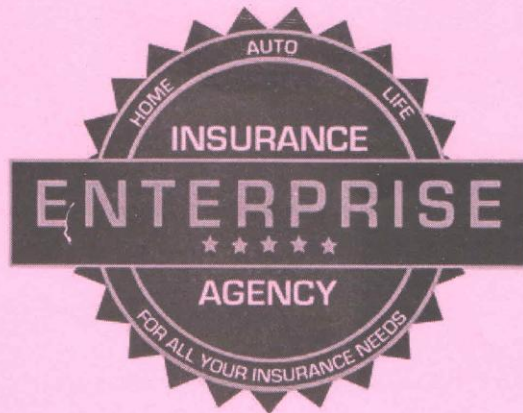
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# GOLF CARTS



Golf carts can cost thousands of dollars and a specialized policy can help protect your investment. When considering insurance for your golf cart, it's important that you look at the benefits of a policy that is specifically designed for golf carts rather than an endorsement on a homeowners policy. Make sure things like theft and liability are covered.

More coverage equals more value. Here is a summary of valuable standard and optional coverages:

- Collision coverage protects your golf cart in the event of damage caused by collisions with things like other vehicles, trees or utility poles, regardless of fault.
- Other Than Collision coverage provides coverage for other kinds of damage to the golf cart, such as fire, theft, flood or vandalism.
- Liability coverage for third-party injury and property damage claims resulting from an accident involving the covered golf cart.
- Medical Payments provides primary coverage for medical bills incurred for injuries resulting from a motor vehicle accident.
- Annual Policies mean year-round coverage with no lay-up period, whenever you want to take a spin in your golf cart, you're covered. No extra phone calls, no hassles!
- Optional coverage for Transport Trailers covers trailers used to transport the insured golf cart. This optional physical damage coverage is an excellent choice for trailers valued at up to \$7,500.

Your Farmers agent can offer you a policy that provides both property and liability coverage on your golf cart. Property coverage is insurance on the golf cart itself. Liability coverage protects you if there is a claim brought against you due to damage caused by the golf cart.

## Why Property Damage Liability coverage is important

Say you're driving your golf cart through your park on the way to the golf course for a day of relaxation. Before you get there, however, you accidentally run into a parked car. There is damage to the golf cart, and the owner of the car submits a claim for the damage done to her passenger-side door.

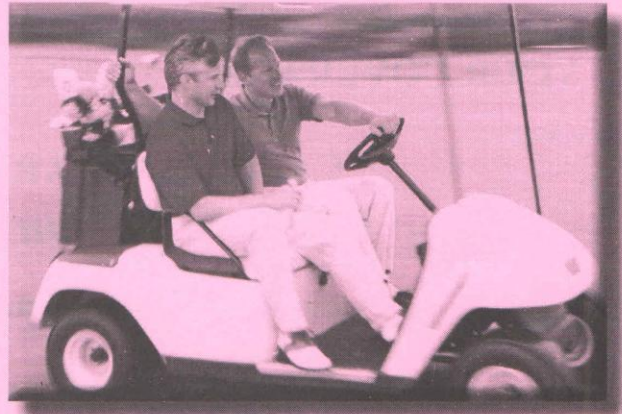
Many companies won't pay anything if the golf cart is damaged or causes damage anywhere other than the golf course. As discussed above, with a Foremost policy, damage to the golf cart is paid, as well as the full cost of the car repairs. Actual settlement is subject to the chosen deductible.

## Why Liability coverage is important

An important aspect to consider when insuring a golf cart on a separate policy is the liability coverage you get compared to endorsing it on a homeowners policy. Golf carts are like an auto. You carefully select the limits you want on your auto policy, because the liability on an auto policy protects your assets if you are found at fault in an accident.

You should consider how much coverage you would need to protect your assets if you were found at fault in an accident with your golf cart. Your assets don't change because you are driving a \$2,500 golf cart versus a \$50,000 car, and the goal to protect those assets shouldn't change either.

**For more information, contact your Farmers agent. To find out more about the programs available, visit [Farmers.com](http://Farmers.com).**



This brief summary is not a policy document. Please read the actual policy documents for your state for important details on coverages, exclusions, limits, conditions and terms. Not all products and discounts are available in every state.

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