

November, 1990



November, 2007

## *Sweetwater East and Lake Henry Estates*

*Our past remembered, our present celebrated*

### *Humble origins*

*Created by Chris McCleary, November 2007*

Exactly seventeen years ago, on scrubland and a weed-choked lakeshore, a developer named Benjamin (Rusty) Green decided to build a near-duplicate of an existing mobile-home park, Sweetwater. Not surprisingly he chose the name Sweetwater East, a legal description that remains in our Corporate papers to the present day.

Personal communications between Rusty and some of the earlier residents reveal that he planned a later development on the east side of Dyson Road. A nine-hole golf course would be constructed, and residents of each community would share golf facilities, thus playing on an 18-hole course.

Very early in the development phase of Sweetwater East Rusty changed the plans to reflect regular CBS homes rather than mobile homes. Preliminary plans were sufficiently developed, however, that the typical numbering system of a mobile home park was used in Sweetwater East, as opposed to odd numbers on one side of the street and even on the other. The final site in Sweetwater (West) was numbered 419; the first number in Sweetwater East is the Walker residence - 420.

The first three residents to move into Sweetwater East were 1) Irving and Eleanor Fisher 2) Charlie and Maggie McCormick, and 3) Tom and Gert St. Dennis. Tom and Gert are thus now the longest residing people in Lake Henry. Initially, phone directories of Sweetwaters West and East were combined.

Rusty soon ran into financial trouble. Rumors of his problems were rampant in March of 1991, and he declared bankruptcy in the summer. Remarkably not a single resident lost their substantial deposit. At that time there were 27 homes completed.

### *Life with the Bank*



The 27 resident families had a tough year ahead. Most development stopped, though the golf course was completed in January of 1992. Rusty had already built the Clubhouse and Pool. The bank proved to be a benevolent owner, ensuring that all utilities were maintained, but the residents must have wondered what they had gotten themselves into.

In mid-1992 developer Dale Whittington agreed to purchase the assets and development rights.



## *Five years with Dale*

Dale Whittington was a polarizing developer, capable of creating quite close relationships and equally unworkable ones. Over the next five years development of Sweetwater East proceeded at a steady if unremarkable pace and eventually, by 1996, 230 homes had been completed. In late 1995 the first Homeowners Association was formed. Neither it nor the next two associations engendered unquestioned support from the community, and certainly not from Dale Whittington. Eventually meetings had to be conducted off-site at the Haines City Armory and Winter Haven Theater. Dale refused permission to use the Clubhouse.



## *SWIGG - Sweetwater Investigation Group*



Dale was getting irritated with resident complaints. In mid-1995 he challenged John Awbrey and Glenn Walker to "buy the community". Harold Buyens was co-opted into the group and SWIGG - Sweetwater Investigation Group - was formed (and also a less-formalized opposition group called WHOOPS). After effecting due diligence a loan was arranged for \$1,800,000 through NationsBank. At a November 10th Grenelefe meeting (sponsored jointly by SWIGG and by Dale) residents were encouraged to put down "earnest money" of \$450, and to agree to put up a further \$4500. Eventually the NationsBank loan fell through after the bank received information from a lawyer representing dissident residents questioning the data presented by SWIGG. In early 1996 a further attempt to buy Sweetwater East was initiated, but soon collapsed.

## *Dale's Tampa development opens up another opportunity*



In 1997 Dale Whittington had started another development at Wesley Chapel, north of Tampa. He was looking for funding and let it be known he was again interested in selling. Larry King, Ron Bard and Bill Phelan put together a close-knit group, determined to avoid a repeat of 1995/1996. Larry King took the helm in raising the capital, with the willing assistance of many residents, while Ron Bard and Bill Phelan engaged Dale in negotiations at the Tampa Bay Golf and Tennis Club and, eventually, at the lawyer's office in Bartow. Whittington's initial price was \$1,550,000 plus \$350,000 for the unsold lots. The final agreed price was \$1,450,000. Larry King and the team created a private Corporation, and raised the money by selling 750 shares at \$1000, plus the balance in resident loans at 7% interest. At least two residents loaned \$200,000 each! This financing arrangement is one reason why we have the unusual share distribution of today. The trio of organizers avoided most of the schisms that had plagued the 1995 effort.

Negotiations took place from August through November, 1997, the deal culminating with the signed agreement of December 4th. Larry drove over to the Winter Haven Bowling Alley to announce to the bowlers that the deal was done -- and also that he had immediately fired Dale's office manager, Andrea!

Regrettably, Larry King - who had sparked and driven this successful effort - moved out of the Lake Henry Estates in December of 1998. He now lives in Murphy, NC, and was very helpful over the phone in developing some of this background information. Ron Bard and Bill Phelan are, of course, current residents.

## *Lake Henry Estates - a new beginning*



The first LHE Board consisted of Larry King (President and Treasurer), Norm Dittmer (VP), Bob Stebbe (Secretary), Ron Bard and Helmut Wolff.

Interestingly your editors have never been able to track down the origin of our new name. We hear of a committee headed up by Bob Stebbe, a car conversation in which the name "evolved", and an arbitrary selection by Larry King. It has also been suggested that the name was chosen during the failed purchase attempt of 1995. Perhaps we will never know, and perhaps it doesn't really matter.





"There was nothing but sand and sandstorms. They could have filmed Lawrence of Arabia here."

"I spent a night in the 'guest accommodation' at Sweetwater (West) and soon realized that a mobile home park was not for me. So they drove me over to Sweetwater East in a 4-wheel drive. There was nothing except scrub and sand. I actually wanted a lakeside lot, so their next ploy was to ferry me over Lake Henry in a pontoon boat. All we could see was more sand and twisted trees on the lakeshore. Then the pontoon broke down, and we had to be towed. We bought anyway!"

**Sweetwater Way viewed from the entrance**

"So I arrive here in June to check out my unfinished house, and my neighbor says 'Are you going to the bankruptcy meeting?' Not the best beginning to my visit."



**The Compliance Committee politely requests that you fix your back yard!**



**Clubhouse nears completion in mid-1991**



**Some people are just downright impatient!**



**The Proud, The Few, The Badly-Dressed.  
Veterans Day - 1991**

"The bank was really very good to us, but nothing happened for about a year. There's just us 27 turkeys wondering if we have gotten ourselves into a really bad deal."





*Yadda, yadda, yadda, Charlotte and Hony. Our lot is finished and your lot isn't.*

"There was no mail delivery. Weeds everywhere. Most of the streets were not finished, just outlines in the sand. There were no streetlights; at night it was pitch black. Our only contact with civilization was when the security guard drove round in his truck, his headlights cutting through the darkness."



*OK! So my house isn't built yet. But my name is Glenn Walker, and I am the first golfer on the course.*



*The sign warns of an automatic gate, but it isn't yet installed. However, there now are streetlights.*



*Oops. No money.*



"We were living in Plantation Landing. Dale Whittington offered to take our mobile home as trade-in. We got far more than it was worth. We also got free golf for life."



*Harold Buyens poured his heart and soul into the first purchase effort, but the critical mass he sought never fully materialized.*



*1995 GreneLefe meeting - much optimism, but ultimately disappointment.*

**December 6, 1995**  
**Letter to Dale Whittington from 40 'residents of Sweetwater'.**  
"We have never from day one given anyone including the members of the SWIGG Committee a mandate to negotiate a purchase on our behalf."



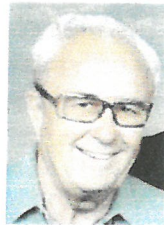
The pro- and anti-purchase groups continued to hammer at each other for several months.

**April 10, 1996**

**Fax to Dale Whittington from Andrea Nunez, Manager.**

"Another meeting is apparently scheduled (in the Ballroom) for to-day. We 'inadvertently' arranged for the pool area to be blown off at exactly 1:30 PM. It (will be) almost impossible (for them) to hear someone talking!"

### The 1997 Acquisition Team



**Ron Bard**



**Larry King**



**Bill Phelan**

In 1993 the "no-name" storm caused lake flooding. In 1998 residents learned of Polk County's plan to divert flood water from Lake Lowery into Lake Henry on a permanent basis, including water contaminated from septic systems. John and Nylene Awbrey, Barbara Zulauf and Charles Hummer petitioned water management districts and other government agencies to overturn this plan and to regulate the water in Lake Henry at a level that was adequate for boating but safe for lake-shore residences in our community and the other communities. Four years later Polk County was forced to substantially modify their plan. The LHE activists received a commendation from the LHE Board for "their countless hours and undying fortitude that persisted through the maze of bureaucracy".



*In 1993 water covers the docks as a result of the "no-name" storm*

**Circa 2004**



*Finished! I can see my house; can you see yours?*





**Golf course homes suffered the most structural damage from the 2004 hurricanes**

"We cleaned up after Charley, initially with a sense of urgency towards getting the community relatively back to normal. Then things slowed down a bit. Over about two weeks we created many large piles of debris, and patiently awaited the beleaguered county trucks to take them all away. Then Frances appeared on the horizon. There was a mad rush to fill every possible available vehicle with this trash and get it over to the Haines City dump before Frances spread it all over again."

"At 4 in the morning my neighbor saw that my boat was still moored to the dock. At 5 it had disappeared. Later I went out in Jim Greene's boat and found mine upside down on the other side of Lake Henry, with just its pontoons showing. 'Are you sure it's your boat?' 'Yes, I'm sure'. I never did get another boat"



**Our magnificent, serene clubhouse today**

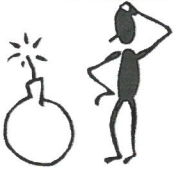
"Lake Henry Estates is the best-kept secret in Central Florida."

**Whatever the future holds for Lake Henry Estates, the Grapefruit League will not be part of the Winter Haven scene. 2008 is the last season for the Cleveland Indians at Chain of Lakes Park.**





## 1998 - not the best start



The first Board Meeting was on April 24th, 1998. The new Board was faced with challenges from the moment they took office. Community morale was low; bickering over the failed 1995-96 purchase had resulted in hostility and frustration. Over 50 homes were For Sale. There were in addition 48 home sites that needed to be filled with new owners.

In late 1997 the Board had appointed Kapree Development to handle new home sales, and a retired nurse called Carol Jean Sheil, who was seeking part-time employment, acted as sales office coordinator. There were immediate issues. Kapree initially built only one model home, and sales were glacial, especially in competition with 50 pre-owned homes. Bill Coder and Pat Riddle (the latter now lives at Osprey Point) offered to be marketing liaison for the sales effort, and several community volunteers joined in. Luncheons, putt-putt, demos at Red Lobster, a multitude of available golf carts, all persuaded local realtors that Lake Henry was not a mobile-home park but a modern development. Carol Jean went on to get her realtor's license in 1999. Ultimately all lots were sold, and the community recovered from its "funk".

The Community also inherited infrastructure and permitting problems. For many years Dale Whittington had set the maintenance fees low — too low — as a marketing device, and even though one of his last acts was to raise the fee to \$140, repairs and improvements had lagged. In 1997 the Department of Environmental Protection had won an injunction against Sweetwater East for failing to have the new dock permitted. It is only now, 2007, that a final resolution has been achieved.

## Years of maturity



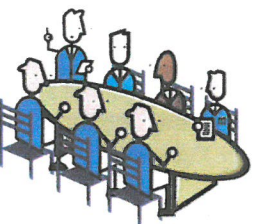
The new-found freedom brought its share of problems in Lake Henry Estates. Accustomed to criticizing an external developer/manager, many residents had trouble adjusting to self ownership. There have been Board resignations, though some involved residents moving. Residents may have found it difficult to accommodate the "common good". On the other hand a sense of volunteerism was greatly evident. Improvements and renovation have become standard practice. A large number of social activities blossomed.

Maturity has brought issues of a different kind. Very few of our earlier residents were past their mid-60's, and of course they now are.



Many early residents view later arrivals with a certain disdain, feeling that the latter have inherited the good life earned by the former. The most recent arrivals are struck by the prevalence of ancient schisms and unresolved infrastructure and permitting issues, wondering whether the long-term residents could have been more productive. Superimposed on these emotions is the contribution of our part-year residents, who proportionally are much more involved in our community than many of LHE's year-round majority.

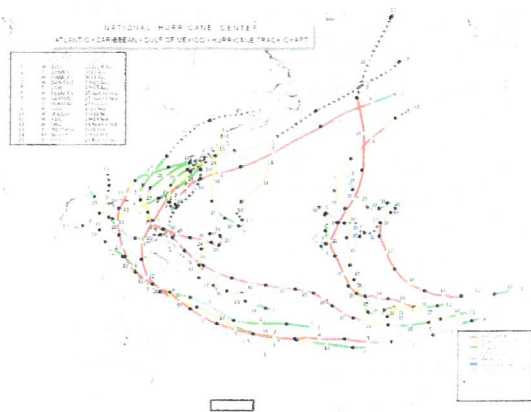
Perhaps the biggest black mark in our history involves the divisive and vituperative behavior of factions when controversial issues arise. Decisive action by the Board has been necessary to put an end to such disagreeable situations. The relative stability of our last two Boards also bodes well for a more structured and beneficial future.



In November of 2007 no fewer than 74 committees or subcommittees exist, of which 20 might be defined as infrastructure oriented (pool, greens, maintenance, etc). A few are currently inactive, and others are more prominent than some, but today's sense of partnership could be viewed as the fulfillment of a November 1997 dream.



## *Uninvited guests - Charley, Frances and Jeanne - 2004*



From early August to late September, 2004, Charley, Frances and Jeanne entered the Florida peninsula, inflicting immense damage on coastal communities, and not inconsiderable damage to Polk County and LHE.

Hurricane Charley struck Captiva on August 13th as a Force 4 and continued to the northeast. It passed through Orlando as a strong Force 2 while retaining wind gusts of up to 106 mph. Hurricane Frances came on shore around Port St. Lucie on Labor Day as a Force 2, inflicting heavy damage to the NASA Vehicle Assembly Building. Weakening rapidly, Frances was mainly a rain event.

On September 25th Hurricane Jeanne (Force 3) came on shore at almost an identical location, and followed almost the same path as Frances. While Jeanne was highly destructive, it was less so than either Frances or Charley, partly because much of the damage possible had already been done by those storms.

In LHE great damage was inflicted by Charley on trees, bushes, roofs, sheds and several screen rooms, with resulting debris all over yards, streets and common property. Summer residents banded together and used all manner of vehicles and trailers to haul the debris to Haines City dumps. The situation became urgent when it was obvious that Frances was imminent, and piles of debris not yet removed were hastily given priority. One homeowner lost a roof and a replacement roof during this difficult time. Following Charley there was no power to our water supply for eight days, and no power to the sewer system for four. Many residents sought refuge in local motels.

### *The future*

Baby boomers and Generation X will bring values and expectations very foreign to our current existence. We can probably anticipate demands for a much more active lifestyle, and for communication systems we can barely imagine. They will exhibit less volunteerism, and possibly fewer social interactions with their fellow residents.

Their financial status might be different, 401(k)'s having largely replaced traditional pensions. Many will choose to continue working for financial or personal reasons, again impacting the social life of the community.

Newcomers will be somewhat older, partly because of delayed, Government-mandated retirement ages, and also because of an uncertain economy that may keep many from immediately seeking a retirement haven. Notwithstanding the high costs, many will target "status" communities. One of LHE's challenges will be to remain within that target area.

### *Appreciation*

Several residents spent time with me sharing their experiences and photographs. I believe the following list is complete, but if I missed someone please accept my sincere apologies. I also thank an unnamed resident for reviewing my draft, correcting some errors and recommending some changes. *Chris McCleary*

Ed and Dawn Alexander, John and Nylene Awbrey, Ron Bard, Diane Barnum, Ruth Buyens, Bill Coder, Hony and Charlotte Cooke, Evelyn Crawford, Norman and Janet Dittmer, Doug English, Jim Greene, Vera Hilliard, Ron Jackson, Duke Katleski, Larry King, Rita Manly, Janice Peterson, Bill Phelan, Carol Jean Sheil, Tom and Gert St. Dennis, and Glenn and Elaine Walker.