

Board of Directors

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jpp54@cox.net

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debmow@cox.net

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kegauntt@cox.net

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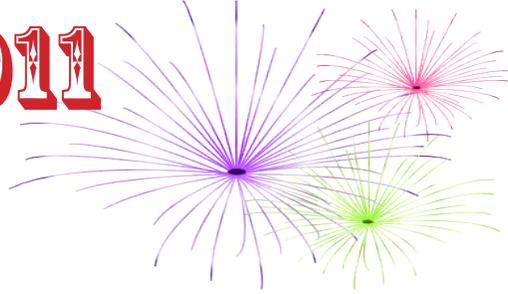
Jody Murray
jmurray@epmfl.net
 (Etheridge Property Management Company)

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Editor: Denise Mowery
floridianhoa@gmail.com
www.floridianhoa.com

2011



New Year Thoughts

New Year always brings some special significance to everyone. Everyone has some New Year thoughts in his or her mind, when a new year approaches and an old year departs. Some think to do all the things, which they did not do during the previous year. Some take resolutions that they will not do anything, which hurt the sentiments of their near and dear ones. Some take oath that they will quit smoking while some promise to be a humble and nice person. In other words, everyone conceive a couple of New Year thoughts in his or her mind.

New Year thoughts are very personal and subjective. They should be unique in your own way. They should reflect your state of mind, your genuine feelings, and expressions. These are New Year quotes, which were written and told by the famous personalities. If you want to make your own New Year thoughts, pen them down and glue with your New Year gift to your near and dear ones. Given below are some popular thoughts on New Year, which you can find online as well.

Best New Year Thoughts

“Youth is when you're allowed to stay up late on New Year's Eve. Middle age is when you're forced to.” By Bill Vaughn

“Be always at war with your vices, at peace with your neighbors, and let each New Year find you a better man.” By Benjamin Franklin

“No one ever regarded the First of January with indifference. It is that from which all date their time, and count upon what is left. It is the nativity of our common Adam.” By Charles Lamb

“Every man should be born again on the first day of January. Start with a fresh page. Take up one hole more in the buckle if necessary, or let down one, according to circumstances; but on the first of January let every man gird himself once more, with his face to the front, and take no interest in the things that were and are past.” By Henry Ward Beecher

“An optimist stays up until midnight to see the new year in. A pessimist stays up to make sure the old year leaves.” By Bill Vaughan

“The New Year, like an Infant Heir to the whole world, was waited for, with welcomes, presents, and rejoicings.” By Charles Dickens

“Never tell your resolution beforehand, or it's twice as onerous a duty.” By John Selden

“Ring out the old, ring in the new, Ring, happy bells, across the snow: The year is going, let him go; Ring out the false, ring in the true.” By Alfred, Lord Tennyson

“New Year's Eve is like every other night; there is no pause in the march of the universe, no breathless moment of silence among created things that the

passage of another twelve months may be noted; and yet no man has quite the same thoughts this evening that come with the coming of darkness on other nights." By Hamilton Wright Mabie

"Yesterday, everybody smoked his last cigar, took his last drink and swore his last oath. Today, we are a pious and exemplary

community. Thirty days from now, we shall have cast our reformation to the winds and gone to cutting our ancient shortcomings considerably shorter than ever." By Mark Twain

<http://www.123newyear.com/new-year-thoughts/>

This Is Your Newsletter!

Do you have an idea or suggestion for the newsletter? Want to submit a photo, article, or both? It's easy!! E-mail the editor at floridianhoa@gmail.com.

If you have any comments regarding the newsletter let us know! We look forward to hearing from you.

Can Window Coverings Help to Insulate Your Home?

Sam Braidley

Changing window coverings can help you change the look of your home, but can they also help lower your heating costs? Many people do not realize that the curtains and blinds that they put on their windows can actually help them heat their home more efficiently. If you are serious about making your home more energy efficient you may want to think about more than just looks next time you go shopping for window coverings.

How Window Coverings Can Help

While curtains and blinds are not as effective at lowering heating costs as good quality windows can the fact is that the right choice can help offset your energy usage. This is because some types of window coverings can actually work to form a dead air space that traps heat and prevents it from escaping through windows. When used in

conjunction with double-glazed windows a home's energy usage can be substantially lowered.

They work by forming an additional layer between your home's interior and its exterior. If less heat is able to reach the windows, less is available to be lost through glass. This, in turn, means that your home will not be as hard to keep warm as it would if the heat were allowed to simply escape unchecked.

What You Should Look For

If you are interested in purchasing window coverings that can help insulate your home you need to look carefully. There are blinds and shades that are structured like a honeycomb and which trap air. This trapped air provides the insulation your home needs to stay warm more easily. If you do not like blinds you may want to consider drapes that are made up of

multiple layers that trap air. These will often be made up of a liner and a top layer. The air will be trapped between these two layers and will often provide the insulation you are looking for.

Window Coverings To Avoid

There are many types of window coverings that will not help insulate your home. Lacy drapes and those with single layers will not be able to trap the air and therefore will not be able to help prevent heat loss. Look for information on the labels that specifically state that a window covering is designed to insulate a home. This can be the first sign that you are on the right track and that blinds or drapes will be able to do what you need them to.

http://www.articlecity.com/articles/home_improvement/article_6613.shtml

Stop Making New Year's Resolutions

Start Making Smart Solutions

Every year, resolutions are made. And inevitably, every year the same resolutions are broken. While we all mean well behind our annual lists and vows to fit into our skinny jeans, the fact of the matter is that living healthier and making better

life choices is an everyday lifestyle change. So this year, after the hustle and bustle of the holiday season winds to a rest, take time for you. Here's to a healthy look at your New Year.

Tackle the Bulge

It's the one New Year's resolution

that makes every list, every year. Make a pledge to yourself to start small. Take on attainable, realistic goals and gradually incorporate these lifestyle changes into your diet and exercise routine.

Jump off the latest diet bandwagon and do what works for you.

There's no perfect way to diet. Simply eat balanced meals and make smart food choices. Better food choices will ultimately lead to a better happier and more energetic you.

Fit in some fitness. Do what your schedule allows. Jump on the treadmill before your morning shower, take a brisk walk around the neighborhood after dinner, whatever your schedule allows. Bit by bit, add varied exercises to your daily routine.

Don't Be the DD...

Dehydrated drinkers beware: Caffeine and alcohol drain your body of essential fluids that you depend on for various vital functions. Our bodies are made mostly of water, so let's give ourselves more of what we crave. Even slight

dehydration can lead to feelings of tiredness and a lack of energy.

The benefits of water are seemingly endless. Water can actually aid in weight loss by replacing high-calorie drinks. Sometimes when we think we're hungry, we're really just thirsty. Water also helps flush toxins from our system, benefits our skin, and can even ward off headaches. So drink up that H₂O; it may be better for you than you think.

Practice Safe Sleep

Sleep is restorative, stress-reducing and heart healthy...so why don't we get enough of it? With schedules getting busier and busier and our cell phones always buzzing, it's easy to see why we sometimes let sleep fall by the wayside.

As the old adage says, "Early to

bed and early to rise makes a man healthy, wealthy and wise." This actually may not be so far-fetched. Sleep aids in health as it repairs your body. When we nod off, our body repairs itself at a cellular level from damage done by stress, pollutants, infection, sun exposure and so forth.

When you're tired, do you find yourself forgetting important things? Sleep actually improves your memory. After a good night's rest, your brain is able to better process and retain knowledge. Getting ample rest can actually control your appetite, as well. When we deprive our body of sleep, it looks for energy elsewhere, and we begin longing for high-calorie foods and carbohydrates.

AAA Going Places, Jan/Feb 2011, p. 12

Area Photos

Do you have a photo of Pensacola or the surrounding area? Want to have it published in the newsletter? Send it to floridianhoa@gmail.com.

Please indicate where the photo was taken and if you want your name listed.



Pensacola Lighthouse

Gulf Power Residential Energy Audit Program

Gulf Power offers residential customers free energy audits. There are several versions of this service offered.

- mail-in audit
- online audit
- a Gulf Power representative will come to your home

Your home, major appliances, and energy purchases will be evaluated and recommendations offered that can improve the overall efficiency of your home.

To request any of these services call 877-655-4001, or to complete an online energy audit, visit Gulf Power's website at: www.gulfpower.com.

Bylaws, Article IV, Board of Directors

Qualification and Term

The business and affairs of the Association shall be managed by a board of at least three

(3) Directors, who need not be Members of the Association. Each Director, except one appointed to fill a vacancy, shall serve his or her

term as follows: The initial Board of Directors named in the Articles of Incorporation shall hold office as provided therein in staggered

three-year terms with their successors elected at the annual meeting of the Members at the time of the expiration of those terms. The number of Directors may be increased or decreased by a vote of the Members which must be made by a concurrence of at least two-thirds majority of voting interests present, in person or by proxy, at a meeting at which a quorum has been attained with the terms to be likewise staggered in a form approved by the Members.

Vacancies

Any vacancy occurring in the Board of Directors, including any vacancy created by reason of an increase in the number of Directors, shall be filled by the affirmative vote of a two-thirds majority of the remaining Directors. A Director

elected to fill a vacancy shall hold office until the election of Directors at the end of that staggered term. This provision shall not apply to any vacancy occurring as a result of removal.

Compensation

Directors shall not receive a salary for their services but by resolution of the Board. A Director may serve the Association in a capacity other than Director and receive compensation for the services rendered in that other capacity.

Removal

Any Director may be removed from office with or without cause by the vote or agreement in writing by a majority of all votes of the membership. The notice of a meeting of the Members to recall a Director shall state the specific

Director(s) sought to be removed. A proposed removal of a Director at a meeting shall require a separate vote for each Director sought to be removed. Where removal is sought by written agreement, a separate agreement is required for each Director to be removed. If removal is effected at a meeting, any vacancies created thereby shall be filled by the Members at the same meeting. Any Director who is removed from the Board shall not be eligible to stand for reelection until the next annual meeting of the Members. Any Director removed from office shall turn over to the Board of Directors within 72 hours any and all records of the Association in his possession.

(Floridian Subdivision Bylaws Article IV, Section 1-4, pp 4-5)

Floridian Homeowners' Association Annual Meeting

The annual meeting will be held January 25. All residents (homeowners as well as renters) are encouraged to attend this meeting. Board of Directors elections will be held as well as ratifying the budget. If you want to make your voice heard consider running for one of the Board positions.

When every developer establishes an Association, they are essentially setting up a not-for-profit corporation. This corporation is responsible for overseeing the payment of the bills for the common areas, for saving for replacement of common assets (the entrance way and the landscaping) and for making sure whatever rules are established is being followed. They are the business managers of the corporation. The property management company is hired by

the Board of Directors to take care of the daily management of the property and to do the accounting for the Association. The property manager works for the Board of Directors and the Board of Directors are the people you elected to run this corporation.

Once each year, there is an annual meeting. This meeting is held primarily for the purpose of all homeowners voting for those Board members they wish to run this corporation. They are individuals who own a home in the community (like you do) and they wish to volunteer their time and talents to help the community. The get no pay; they are not outside the rules; they just volunteer to run this business that we all pay into. You get to decide,

with your vote, which people are on the Board. You get to see how they work by attending monthly meetings and watching. You also get to let them know your opinion about how the corporation should be run

by speaking to the Board in the public section of each monthly meeting.

When the annual meeting is scheduled

and announced to homeowners, everyone is asked who would like to volunteer to be on the Board. If you desire to be a Board member now is the time to consider volunteering.

It is important that you understand that your vote is very important in assuring the right people and skills are represented on the Board.

**HOA Annual Meeting
January 25
6:00 pm
Bellview Baptist Church
4740 Saufley Field Road**

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Inside This Issue

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- Annual Floridian Homeowners Association Meeting
- Ten Reasons to Volunteer for the Community
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Editor: Denise Mowery
floridianhoa@gmail.com
www.floridianhoa.com

Bylaws, Article VI

Powers and Duties of the Board of Directors

Section 1. Powers. The Board of Directors shall have the power to:

- (a) Adopt and publish rules and regulations governing the use of the Common Area;
- (b) Levy reasonable fines, not to exceed \$100 per violation, against any Member or any tenant, guest or invitee. Such fine or suspension may not be imposed without notice of at least 14 days to the person sought to be fined or suspended and an opportunity for a hearing before a committee of at least three Members appointed by the board who are not Officers, Directors, or employees of the association, or the spouse, parent, child, brother, or sister of an Officer, Director, or employee. If the committee, by majority vote, does not approve a proposed fine or suspension, it may not be imposed; and
- (c) Fine any Member because of the failure of the Member to pay assessments or other charges when due; and
- (d) Declare the office of a Director to be vacant in the event such Director shall be absent from three (3) consecutive regular meetings of the Board of Directors; and
- (e) Employ a manager, an independent contractor, or such other employees as they deem necessary, and to prescribe their duties; and
- (f) Exercise for the Association all powers, duties and authority vested in or delegated to this Association by these Bylaws, or the Articles of Incorporation, and which are not reserved to the membership by

other provisions of these Bylaws, or the Articles of Incorporation.

Section 2. Duties. It shall be the duty of the Board of Directors to:

- (a) Cause to be kept a complete record of all its acts and Association affairs and to present a statement thereof to the Members at the annual meeting of the Members, or at any special meeting when such statement is requested in writing by one-fourth of the owners.
- (b) Supervise all Officers, agents and employees of this Association, and to see that their duties are properly performed;
- (c) With respect to assessments, to mail written notice of each assessment to every Owner subject thereto at least thirty (30) days in advance of its due date;
- (d) Issue, or to cause an appropriate office to issue, upon demand by any person, a sealed certificate setting forth whether or not any assessment has been paid. A reasonable charge may be made by the Board for the issuance of these certificates. If the certificate states an assessment has been paid, such certificate shall be conclusive evidence of such payment;
- (e) Procure and maintain adequate liability insurance on property owned by the Association if the Directors, in their discretion, deem such insurance necessary;
- (f) Cause all Officers or employees having fiscal responsibilities to be bonded, as it may deem appropriate; and
- (g) Cause the Common Areas to be

improved, repaired and maintained.

Section 3. Delegation. The Board of Directors shall have the authority to delegate and constitute

committees for purposes beneficial to the advancement of the interests of the Association.

(Floridian Subdivision Bylaws Article VI, Section 1-3, pp. 8-9)



Annual Floridian Homeowners Association Meeting

On January 25 the Floridian Homeowners Association held their annual meeting. The budget for 2011 was discussed.

Questions were raised regarding the cost of the lawn care. The company only mows the lawn in the common areas once a month, during the growing season. They also take care of the sprinkler maintenance. They do not take care of the shrubs and plants. It was suggested that maybe residents could maintain the common areas. Several homeowners agreed that we should pursue that avenue.

Another budget item was the non-payment of the annual dues by residents. Some have not paid in several years. Legal action is being considered.

The homeowners' yearly dues was increased to \$125, up from \$100. This was done because of the increase in the insurance premiums and the utility costs for the common areas. As previously stated, too many homeowners are behind in their yearly dues.

The election of members of the

Board of Directors was supposed to have taken place, however, because there was not a quorum of homeowners in attendance the election could not take place. There were only 14 people present representing 10 residences. A quorum required homeowners from 35 out of 125 residences to be present. At the next Board of Directors' meeting the Board will fill vacancies by residents who would like to be on the Board. There will be at least two, if not more, vacancies that will have to be filled.

It was suggested that the palm trees at the front entrance be replaced. The Board will discuss this at a later meeting.

If you have problems with something within the sub-division that you feel needs the attention of the Board contact the Board members. It is also not fair to the Board members to be told that there are problems but then no one attends the meetings to discuss those problems and help in determining a solution. The Board needs to be given the opportunity to resolve any

problems that arise.

If you want to know what is going on in our community and what actions the Board is taking then you should be attending the quarterly Board meetings and especially the annual meeting.

As has been stated in the past, the Board does not get involved in disputes between neighbors that have no bearing on the Board or the community.

Board of Directors' Meeting

The next Board of Directors' meeting will be February 17, at 6:00 p.m., at the Bellview Baptist Church on Saufley Field Road. All homeowners are encouraged to attend. Board vacancies will be filled by those residents who wish to serve. If you want to make a difference in the neighborhood now is your chance to do so.

Remember, if you want your voice to be heard consider being a member of the Board of Directors.

Ten Reasons to Volunteer for the Community

- Protect your self-interests. Protect your property values and maintain the quality of life in your community.
- Correct a problem. Has your car been towed, or do you think maybe maintenance has been neglected?
- Be sociable. Meet your neighbors, make friends, and exchange opinions.
- Give back. Repay a little of what's been done for you.
- Advance your career. Build your personal resume by including your community volunteer service.
- Have some fun. Association work isn't drudgery. It's fun accomplishing good things with your neighbors.

- Get educated. Learn how it's done—we'll train you.
- Express yourself. Help with creative projects like community beautification.
- Earn recognition. If you would like a little attention or validation, your contributions will be recognized and celebrated.
- Try some altruism. Improve

society by helping others.

We Don't Need You!

Please do not volunteer to help the association or serve on any committees. Here's why:

- It's a giant, scary responsibility.
- Your neighbors will blame you for everything.
- All your free time will disappear, and you'll become enslaved to

the association.

- You'll have to work with bombasts, dictators, figureheads, and puppets.
- You'll never have any fun ever again.
- Besides . . . there's no real reason to get involved; the community is in fine shape—we don't need you. **NOT!**



Escambia County Regional Roundup

Escambia High School

Saturday, February 26

8:00 - noon

Free and safe recycling and disposal of end of life electronics, household hazardous waste, and 4 tires per household / vehicle.

For additional information go to this website:

<http://www.myescambia.com/Bureaus/CommunityServices/RegionalRoundUp.html>



Quick Facts

Computers often hold all kinds of personal and financial information. If you're getting rid of your old computer, there are things to do before you log off for the last time so your hard drive doesn't become a 21st century treasure chest for identity thieves and information pirates.

- Save important files on an external storage device—for example, a USB drive, a CDROM, or an external hard drive—or transfer them to a new computer.
- “Wipe” your hard drive clean—use software available both online and in stores where computers are sold. They're generally inexpensive; some are available on the internet for free.
- If your old computer contains sensitive information that would

Computer Disposal

be valuable to an identity thief, consider using a program that overwrites or wipes the hard drive many times. Or, remove the hard drive, and physically destroy it.

- If you use your computer for business purposes, check with your employer about how to manage business-related information on your computer. The law requires businesses to follow data security and disposal requirements for certain information that's related to customers. Once you have a “clean” computer, consider recycling, donating, or reselling it—and keep the environment in mind when disposing of your computer.

If you want to get rid of your old computer, options include recycling, reselling, and donating. But

before you log off for the last time, there are important things to do to prepare it for disposal.

Computers often hold personal and financial information, including passwords, account numbers, license keys or registration numbers for software programs, addresses and phone numbers, medical and prescription information, tax returns, and other personal documents. Before getting rid of your old computer, it's a good idea to use software to “wipe” the hard drive clean. If you don't, consider your old hard drive a 21st century treasure chest for identity thieves and information pirates.

The Federal Trade Commission (FTC), the nation's consumer protection agency, says you can deter identity theft and information piracy by taking a few preventive

ECUA's Residential Cooking Grease Disposal Program

The ECUA's Residential Cooking Grease Disposal Program is to help ECUA customers store and dispose of their cooking grease in an environmentally safe and effective way. ECUA has containers available that you can use to store and dispose of household cooking grease. You can pick up a container and return it, once filled, at any of the locations listed below, exchange it for an empty one and repeat the process. It's that simple! Help us

keep sewer lines and your home's plumbing clear and unclogged.

The Residential Grease Disposal Program drop-off/pick-up site close to the sub-division is: ECUA Sanitation Department at 3050 Godwin Lane (east end of employee parking lot). From the sub-division turn left onto Godwin Lane. Cross over Mobile Highway and Pine Forest Road. The site is approximately .2 miles on the left.

steps.

Understanding Hard Drives

A computer's hard drive stores data, and maintains an index of files. When you save a file, especially a large one, it is scattered around the hard drive in bits and pieces. Files also are automatically created by browsers and operating systems. When you open a file, the hard drive checks the index, then gathers the bits and pieces and reconstructs them.

When you delete a file, the links between the index and the file disappear, signaling to your system that the file isn't needed any longer and that hard drive space can be overwritten. But the bits and pieces of the deleted file stay on your computer until they're overwritten, and they can be retrieved with a data recovery program. To remove data from your hard drive permanently, it needs to be wiped clean.

Cleaning Hard Drives

Before you clean your hard drive, save the files that are important to you on an external storage device—for example, a USB drive, a CDROM, or an external

hard drive—or transfer them to a new computer. Check your owner's manual, the manufacturer's website, or its customer support line for information on how to save data and transfer it to a new computer.

Utility programs to wipe your hard drive are available both online and in stores where computers are sold. They're generally inexpensive; some are available on the internet for free. Wipe utility programs vary in their capabilities: some erase the entire disk, while others allow you to select files or folders to erase. They also vary in their effectiveness: programs that overwrite or wipe the hard drive many times are very effective; those that overwrite or wipe the drive only once may not prevent information being wiped from being recovered later. If your old computer contains sensitive information that would be valuable to an identity thief, consider using a program that overwrites or wipes the hard drive many times. Or, remove the hard drive, and physically destroy it.

One more thing to keep in mind: If you use your home or

personal computer for business purposes, check with your employer about how to manage information on your computer that's business-related. The law requires businesses to follow data security and disposal requirements for certain information that's related to customers.

Disposal Options

Once you have a "clean" computer, here's how to dispose of it:

- **Recycle it.** Many computer manufacturers have programs to recycle computers and components. Check their websites or call their toll-free numbers for more information.

The Environmental Protection Agency (EPA) has information on electronic product recycling programs at www.epa.gov/epaoswer/hazwaste/recycle/ecycling/donate.htm. Your local community may have a recycling program. Check with your county or local government, including the local landfill office for regulations.

- **Donate it.** Many organizations collect old computers and donate them to charities.
- **Resell it.** Some people and organizations buy old computers. Check online.

Keep the environment in mind when disposing of your computer. Most computer equipment contains hazardous materials that don't belong in a landfill. For example, many computers have heavy metals that can contaminate the earth. The EPA recommends that you check with your local health and sanitation agencies for ways to dispose of electronics safely.

December 2008

<http://www.onguardonline.gov/topics/computer-disposal.aspx>

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Editor: Denise Mowery
floridianhoa@gmail.com
www.floridianhoa.com

Teens and "Sexting": What You Need to Know About the New Trend

For Jesse Logan, an 18-year-old Ohio girl, sending cell phone pictures to her boyfriend was a natural part of their relationship. They were young and in love, and she trusted him with sexually provocative photos of herself. After Jesse and her boyfriend broke up, as teenagers do, he shared the pictures with classmates, who began harassing Jesse, calling her names and physically bullying her. Eventually, the abuse became too much. In August 2008, Jesse hanged herself.

Jesse's story is tragic, but more common than you might think. Teenagers are exchanging sexually explicit photos with increasing frequency, not only by email and social networking sites, but by phone. The practice is called "sexting," a portmanteau of "sex" and "texting." According to Cox Communications, nearly 20 percent of teens have sent, received, or forwarded a sexually explicit text or picture message, sometimes with dire consequences. Why is this happening? It starts with the technology.

The Rise Of Do-It-All Smart Phones

Since the early days of the Internet, people have been able to take digital photos and to send and receive them across the network, but high cost, low quality, and limited bandwidth made such practices expensive and difficult. In recent years, an increase in computing power and a decrease in cost has changed that. Now, cheaply available technology lets users take high-fidelity snapshots and videos, and there's enough bandwidth to transmit them quickly over a wireless connection - with a device that fits in the palm of your hand.

Today's cell phones do it all: Web browsing, email, photo, and video. The advent of so-called "smart" phones, typified by the hugely popular Apple iPhone, has concentrated an astonishing amount of technology into small, handheld devices. Smart phones integrate all aspects of a teenager's social life, such as friends' phone numbers, social calendars, and even Facebook pages. It's not a stretch to suggest that such gadgets are now an integral part of many kids' daily lives.

For parents of teenagers, these phones have undeniable benefits. It's easier than ever before to stay in touch, whether by phone, email, or text message. Plus, teens who find themselves in uncomfortable situations have more options to call their parents for help. But there's a dark side, too. Teenagers often have difficulty with impulse control and delaying gratification; the power and simplicity of today's phones means that it's easier than ever to use technology unwisely, without considering the consequences.

The Dangers of Sexting

Exploring one's sexuality is a natural and normal part of growing up. The real danger of sexting lies in the transmission of these images and videos, for several reasons. The first is a legal issue: sending sexually-explicit depictions of people under 18 is a felony in all 50 states, even if the sender is also the subject. Receiving such media is also illegal. As a result, sexting carries with it the possibility of being charged as a sex offender or child pornographer. ABC News recently reported on a group of six teenagers who faced felony charges

for sharing semi-nude photos of a female classmate.

The more likely pitfall, however, is social. Many sexts will be transmitted beyond the original recipient: forwarded to others, posted on a public forum or social networking site, or even displayed on computers in school. The intent may be malicious—an attempt to humiliate an ex-boyfriend or girlfriend after a break-up, for instance—or it may simply be a case of misplaced trust or bad judgment. Either way, an inherent danger in sexting is that the original sender subjects himself or herself to much wider exposure than intended.

That can lead to harassment, embarrassment, and worse. In the case of Jesse Logan, it can even end in tragedy. While the blame should lay with those who bullied Jesse, the lesson for your kids is to understand that such a thing could happen to them, too, no matter how much they think they can trust their intended recipient. A relationship that's flying high one day can crash and burn the next.

What Parents Can Do

Because smart phones are so

discreet, it can be hard for a parent to prevent children from sexting, but there are a few steps you can take. First, determine if your child truly needs a feature-rich phone. Many low-end models still don't have much functionality beyond sending and receiving phone calls. Even if the phone does have peripherals such as a camera, you don't necessarily have to pay for the data plans that support transmission of pictures and videos. Your child may need a cell phone, to be sure, but does he or she really need all of the extras?

Of course, the best way to keep your children from engaging in unwise behavior is to talk to them openly and honestly about it, before it ever happens. You don't want them to learn the hard way about the pitfalls of such behavior. Use these discussion points to talk to your kids about sexting:

- ◆ **Understand the consequences.** Share with your kids the stories you've read here. Ask them if they know of anybody in their school who has experienced the negative consequences of sexting.

- ◆ **Know the law.** Specific laws vary from state to state, but sending and receiving sexually illicit photos of minors is illegal everywhere. Make sure your child understands that sexting is against the law.

- ◆ **Delete sexts immediately.** Your kids may not always be able to control what arrives in their inbox, but they can decide what to do next. No matter how strong the temptation, they should delete any sexts immediately, and tell the sender to stop.

- ◆ **Be a good friend.** With the rising popularity of sexting, it's likely that one of your child's friends has been the sender or recipient of an explicit message. Encourage your child to share what you've talked about with friends, who may not understand the dangers.

You can also use this discussion as an opportunity to move to a broader conversation about dating and self-respect. Talking with teens about sex is never easy, but it is critical.

(<http://life.familyeducation.com/teen-relationships/sexting/63750.html>)

Your Mailbox Is a Prime Target for Identity Theft

Among the fastest growing crimes in America is what is known as identity theft. The thieves are after your bank checking account and credit card accounts. And among the most common methods they use to get at your cash and credit is to rob your curbside mailbox.

Thieves will take mail you've put out to be picked up by the postman. They'll take mail that has just been delivered to your address. Either way, they can steal valuable documents that give them access to your

accounts.

Here are some mail theft prevention tips from the U.S. Postal Service:

- ▽ Remove mail from mailbox as soon as possible after delivery.
- ▽ Never leave mail in mailbox overnight. The Postal Service will hold mail for you free if you're away.
- ▽ Deposit outgoing mail only in blue Postal Service collection boxes or at your local post office. Do not place outgoing mail

(especially checks) in your personal mailbox.

- ▽ Have boxes of new bank checks mailed to your branch bank for pick-up.
- ▽ If you do not receive an expected check, credit card bill, or financial statement, report it promptly to the issuer.
- ▽ If your mail is stolen, report it to your nearest Postal Inspection Service.

Stealing mail is a federal crime, as is vandalizing a mailbox and

defacing or destroying any mail deposited in it. Both acts are punishable by fines and jail sentences. The only people authorized to access mailboxes are postal employees and resident-owners. Technically the interior of the box is federal property. Flyers, notes, or anything else left in it without postage may be charged to addressee for postage

due, although that's rarely enforced.

How you use your mailbox, and the kind of mailbox you use, can be your first line of defense against identity theft. Those who have suffered from this crime will tell you it's a devastating experience and any defensive measure is worth it.

Copied and Adapted



Article II

Use Of Lots; Architectural Review and Construction Requirements

Parking of Wheeled Vehicles, Boats and Water Vessels. Cars, trucks, tractors, recreational vehicles, and trailers (collectively called "Vehicles") must be kept at all times completely inside a garage and are not permitted to be parked elsewhere on a Lot or on a street within the Plat except as otherwise specifically permitted in this paragraph. Boats and water vessels and trailers must be kept at all times completely inside a garage and are not permitted to be parked elsewhere on a Lot or

on a street within the Plat. Private cars or private trucks (exclusive of all other Vehicles) owned by an Owner or an Owner's guest may be parked in the Owner's driveway, but only if they do not display commercial signs. Commercial vehicles may be parked in a street or driveway when necessary for providing services to an Owner, or for pickup and delivery service, but only while undertaking this activity and never overnight. Recreational vehicles, travel trailers, trailers, and campers may be

parked in the driveway of a Lot for up to a total of 48 hours per week for loading and unloading only, and never for dwelling purposes. No Vehicles may be repaired or maintained on or adjacent to a Lot, except within a garage. Vehicles engaged in construction of subdivision improvements or dwellings on behalf of Declarants will be permitted within Floridian Phases 1 & 2 for such purposes.

(Floridian DCCRE, 2.2, v, p. 10)

Resolving Conflicts Between Neighbors

Gina Kilgore

Conflict is a common part of living near other people. The most common reaction to conflict is to avoid dealing with the other person. If these situations aren't resolved they can grow into stressful problems. On occasion a neighborhood issue may not be covered by the law. Even if it is, you may prefer to attempt to resolve your issues without involving a Law Enforcement office or the courts. This approach can save hard feelings, and offer additional

possibilities for solutions. Here are some suggestions for resolving issues that I found through mediation sources; experience has shown they really can work.

Ahead of time:

- ◆ Plan on talking to the person with whom you have the problem, assuming that there is not threat of physical violence. It's the two of you who need to work out the solution. Direct conversation is much more effective than sending a letter, banging

on the wall, throwing a rock or complaining to others.

- ◆ Think ahead about what you want to say. Be able to explain what the problem is and how it affects you. For instance, the noise bothers you because your bedroom is next to the driveway and the arrival of the carpool van wakes you up.
- ◆ Choose a good time to talk to your neighbor. You want a block of time when neither of you have to rush off to work or have just

had an exhausting day.

- ◆ Find a comfortable spot. A quiet place where you won't be disturbed, perhaps with a cup of tea or coffee, can make it easier to talk and listen.
- ◆ Have a positive attitude about working together with your neighbor to find solutions. Using unfriendly language or blaming the other person for everything makes it harder for him or her to hear you and understand your concerns.
- ◆ Think of your problem as a challenging puzzle that the two of you can solve. While you talk:
- ◆ Give information about your feelings regarding the situation and how it affects you. For instance, "When your vines grow over my fence I get frustrated,



because I can't reach them myself and I can't afford to hire someone to prune." Don't start with your own opinion of what should be done, or interpret the other person's behavior: "You just think of yourself and don't care about me or my yard."

- ◆ Listen to your neighbor's comments on the situation without being critical. Relax and try to learn and understand how that person feels. You may not agree with some things, but show that you hear what he or she is saying and that you appreciate the willingness to talk it over. Use phrases like "I'm interested in your view on this, too." or "This is how I see it—how do you see things?"
- ◆ Talk it through, getting out all the issues and feelings. Don't

leave out the part that seems too hard to discuss or too small to be important. Your solution will work best if everything is talked over thoroughly.

- ◆ Consider possible options to remedy the problem. Be creative in thinking up solutions, and discuss which ones you both think could work well. Two or more people cooperating are much more effective than one person telling another to change.
- ◆ Be clear and specific about a solution you can both agree and comply with. For instance, "I will bring my dog in by 9:30 p.m." is clearer than "I won't leave my dog out late anymore."
- ◆ Follow through. Agree to check with each other at specific times to make sure that the agreement is working, and do so. Keep your agreement!

Glendover Park HOA Newsletter
Nov 2006

Your Thermostat: Controlling the Cost of Comfort

Your thermostat is the "control center" for your home's heating and cooling system—the biggest consumer of energy in your home. Believe it or not, about half of all the money we spend each year on home energy goes to pay for heating and cooling costs.

To help you achieve greater energy savings JEA recommends, in summer, that you set your thermostat to 78-degrees while at home and 82-degrees or warmer when you leave. In winter, 68-degrees is the recommended setting. If you heat with a heat pump it is appropriate to "set it and forget it" at 68-degrees otherwise constant adjustments can cause the auxiliary

heat to turn on and potentially triple your cost of staying warm.

A programmable thermostat is a good idea that can help you stay comfortable while saving energy dollars. This allows you to set the temperature and times of operation according to your family schedule and to avoid unnecessary operation while you are away from home. On hot summer afternoons your house will be made cool just before you arrive home from work, and on cold winter mornings the heat can turn on just moments before your alarm clock awakens you.

Programmable thermostats are available at many home improvement centers and from your

licensed heating and air conditioning contractor. Knowing the brand and model of your system, and whether or not it is a heat pump, is necessary information that will help you in selecting a programmable thermostat.

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At the end of this newsletter there is additional information provided by Gulf Power to help in controlling your electrical costs. If you haven't had an energy audit completed on your home call Gulf Power and schedule an appointment.



Gain Control over Your Electricity Bill

The price you pay for electricity now is 2.8 percent lower, but weather and other things can still have an impact on your bill. If you recently received a bill that was higher than you expected...

Weather – Were there extremely cold days during your last billing cycle? If so, your heating system was most likely working overtime.

Thermostat – What's your thermostat setting? Did you know that every degree above 68 will cost you 8 percent more on your heating costs? Make the choice to set it at 68 and leave it.

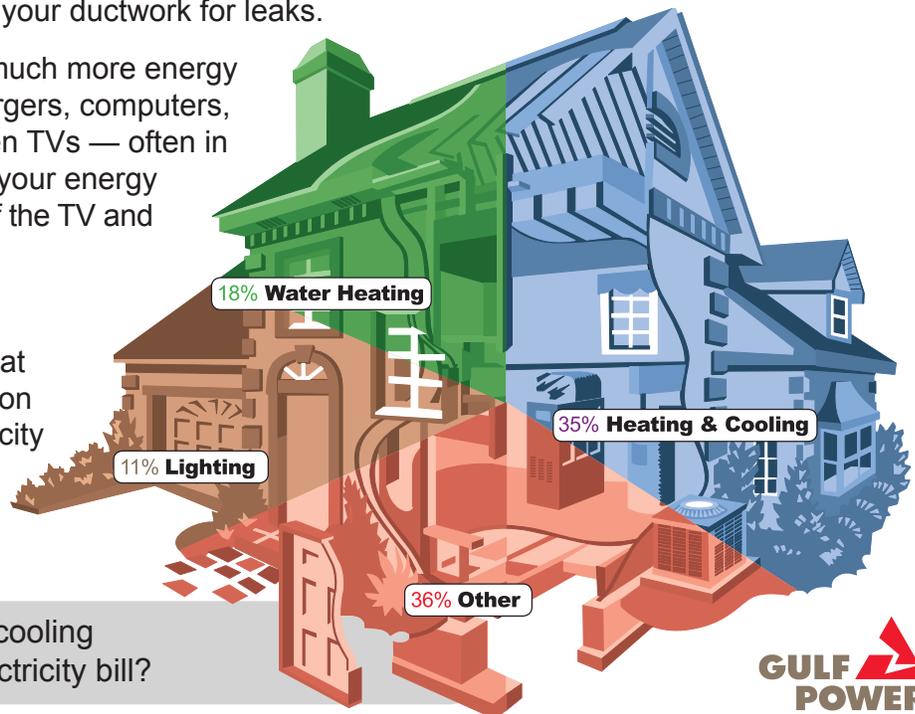
Major appliances – Set your water heater at 120 degrees to save energy. Check your heating system to make sure the filter is clean. Do you know that keeping an extra refrigerator in the garage can cost you an average of \$300 per year?

Leaks and drafts – Cold air getting into your house can make your heating system run longer to keep you warm. Check around windows and doors to make sure you have good seals, make sure you have enough attic insulation, and inspect your ductwork for leaks.

Electronics – Today's homes use much more energy than just five years ago. Phone chargers, computers, game consoles, DVRs and flatscreen TVs — often in many rooms — add dramatically to your energy usage. Remind your family to turn off the TV and other electronics when not in use.

And there's more...

Get a free Home Energy Check-Up at GulfPower.com. You'll also find tips on how to gain control over your electricity bill. Still need help? Call 1-877-655-4001 and we'll point you in the right direction!



Did you know that heating and cooling make up about 35% of your electricity bill?



Need help paying your bill?

We offer several different options if you are having trouble paying your bill. Our representatives are available to discuss payment and billing options with you. Call 1-800-225-5797 or visit GulfPower.com for information or to make payment arrangements.

Project SHARE

The Salvation Army has a program called Project Share that provides emergency assistance to those who need help with energy bills. Apply for Project SHARE assistance at The Salvation Army office in your county.

Budget Billing

We offer a bill payment option called Budget Billing that can "levelize" monthly payments so you can know about how much your bill will be each month. This will help you avoid high-cost fluctuations that are typical with extremely cold weather.

Set your thermostat to save energy and money

Heating

Energy use by keeping room temperatures above and below 68

Cooling

Energy use by keeping room temperatures above and below 78



All percentages based on 2040 Sq. Ft. residence

- Ridge Vent
- R-38 Attic Insulation
- R-13 Wall Insulation
- Double-pane Low E Windows
- Insulated Door
- 14.0 SEER Heat Pump

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jpp54@cox.net

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kegauntt@cox.net

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jmurray@epmfl.net
 (Etheridge Property
 Management Company)



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- Board of Directors' Meeting
- Let's Clean Up the Neighborhood
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- Bicycle / In-Line Skating / Skateboarding Safety - Prevention
- April

Editor: Denise Mowery
floridianhoa@gmail.com
www.floridianhoa.com

10 Florida Lawn Care Tips

Lee Dobbins

In Florida, most every one can afford a beautiful house. The only thing left to the owner is to put an identity to the place. He or she can make it look as desired, whether be it posh, elegant or charming.

It is best to give emphasis to the first part of the house that people will see, the lawn.

Getting the Perfect Lawn

Lawns can come in various types, forms, shapes and sizes. Each lawn has a style and character of its own.

There are lawns that boast of verdant gardens. They can be considered as great works of art and perfect as setting in the Florida environment.

There are some that resemble the old farm style. They are covered with grass and garden of weeds. The greens can be very relaxing and comforting.

Many other lawns can be seen out there that are groomed almost flawlessly. However, no matter what type it is, the most important matter to a lawn owner is to know how exactly to maintain and care for it.

10 Tips to Maintain and Care for the Lawn

Whether in Florida or in any other state, all it takes to keep the lawn beautiful is to maintain and care for it. Here are 10 tips to take into account:

1. Come Up with a Plan

Lawn owners should come up first with a plan. Identify what should be achieved by the project.

Ideally, any plan should be written down. This shall be your guide as you consider the options and endure the various obstacles in your sod endeavors.

Once the plan is laid down, you can easily decide on the other aspects of

lawn maintenance. You will know the choices to make to care for your type of lawn.

2. Choose the Plants and Flowers

Plants and flowers should be chosen well. Pick one that will suit best the character you want your lawn to have.

It all depends on your type of landscape and personality. Bushy plants are ideal for those who want some coverage. Colorful flowers are best for people who like to keep it bright.

Be wary also of some plants that may damage your endeavors. Caring for the lawn requires certain caution from plants that can damage the soil or choke other shrubbery.

Dandelions and black medics or the yellow clovers may look good to the eye but their presence can actually affect the alkaline of your soil and even result to deprivation of other plants.

3. Grass It Up

Before planting any grass on your ground, research first on the best one available for your location.

It depends on where you live. There are cool season grasses that are ideal for the northern area and the warm season type that is good for southern plantings.

4. Aerate the Lawn

Aerating the lawn is a must to give a way for fresh air to the small life forms and the microbes under the soil. It also gives water a new course to take,

**Board of Directors'
 Meeting
 April 28 at 6:00 pm
 Bellview Baptist Church
 4740 Saufley Field Road**

preventing saturation.

Aeration is best done during springtime when the soil is still moisturized and the rains are not yet over.

5. Have the Right Chemistry

To achieve the perfect chemistry for the lawn, people sometimes have to add lime or iron to the soil. Grass ordinarily prefers acidic soil. Lime is perfect to bring down the acidity. Sulfur on the other hand



will help increase it.

Seek a professional or an experienced gardener to test the acidity of the soil to know the proper option to take.

6. Use Fertilizer

Grass is one plant that utilizes much nitrogen. Make the soil rich in nutrient. Chemicals are out there but this can disturb the ecosystem of your lawn. Compost is a good way to enrich the soil.

7. Watering the Lawn

Regularly water the lawn to keep the shrubbery healthy. Invest on a watering system. You can choose from a sprinkler system, a hose or simply a gardener who would do the task.

8. Mowing the Lawn

Determine the proper schedule to mow your lawn. It depends on how fast and how thick your greenery grows.

Mowing will help you get rid of

old part of the grass. It also encourages a deeper root system for a healthier soil environment.

9. Simply TLC

Of course, never forget to give the tender and loving care to your lawn. With this in mind, you can never go wrong.

10. Enjoy and Be Amazed

A lush and beautiful lawn is the first thing that any neighbor, visitor or a mere passerby will notice in the household. This alone shall speak of the industry and dedication of the owner to the welfare of his or her home.

Thus, the presentation of the lawn is crucial, especially for people living in neighborhoods like in Florida where households and residents speak of beauty and good life.

Article Source: http://EzineArticles.com/?expert=Lee_Dobbins

Lets Clean up the Neighborhood

When all of those grass clippings end up in the street, all it takes is a good rain to send them into the ditch. One resident's comment, "It irritates me when I see them blowing the cut grass in the road and not cleaning it up." Ever hit a patch of cut grass in the road on a bike—It can be scary. Please refrain from blowing grass clippings into the street or sweep/blow them back into the grass when done...

So...Avoid leaving Your Grass Clippings in the Street

In addition to being unsightly, grass clippings—especially freshly mowed clippings, may potentially become a traffic hazard. If a driver needs to stop suddenly, the car may slide out of control, if there are

grass clippings on the road.

Mulching mowers Provide Natural Nutrients to Your Lawn

Just like the old, reel-type push mowers, a mulching mower cuts grass into short, fine pieces that fall and settle to the ground. Advantages of a mulching mower include:

- No more hassle of messy grass catchers and trash bags. Saves you time!
- They provide natural, non-toxic, FREE lawn nutrient that reduces the need for fertilizer and water. In some cases, leaving grass clippings on the lawn all summer is the equivalent to one application of fertilizer. Saves you money!

Converting to Mulching Is Easy

- Buy and install a mulching

blade or attachment on your existing lawn mower.

- Blades are inexpensive and easy to install.
 - Purchase a mulching mower when you're ready for a new mower. Mulching mowers have many of the same features found on bagging lawn mowers. Increased demand for mulching mowers has resulted in many different brands, models and features from which to choose.
- ### Composting—An Easy Solution to Disposal and Fertilizer Needs

So you don't want to use a mulching lawn mower and your catcher overfills with grass. Do what farmers and gardeners have done for centuries—compost!

Compost is the end product of a biological process that turns

fresh leaves, grass clippings, and kitchen scraps into a dark, nutrient-rich and odorless soil conditioner. Through regular use of compost you can drastically reduce or

sometimes eliminate the need for chemical fertilizers. It also helps your soil retain moisture, which can reduce your water bill. Composting is an easy, simple solution that

makes lawn care more convenient and saves you money. Use a composting container not an Open Pile in the yard!

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Article II

Use Of Lots; Architectural Review and Construction Requirements

Pets. Up to two “household pets” may be kept at a Lot. All other pets and animals are strictly forbidden to be kept, bred, or maintained within Floridian Phases 1 & 2. A “household pet” is a dog, cat, or other common domestic animal approved by the Architectural Review

Committee. In no event may any pet, including household pets, be kept, bred, or maintained for any commercial purpose. Each Owner will be strictly responsible for the behavior of his or her household pets. An Owner may not permit the household pet to become a nuisance or annoyance to other

Owners. Each Owner will be responsible to immediately collect and dispose of waste and litter from the Owner’s pets. Pets will not be allowed on the Common Property except in designated areas and then only in compliance with the Rules.

(Floridian DCCRE, 2.2, v, p. 10)

Bicycle / In-Line Skating / Skateboarding Safety - Prevention

Buying the right bicycle:

It is important to ride a bike that is the right size. In addition, consider the following recommendations:

- The bicycle should not be too big or complicated.
- You should be able to place the balls of your feet on the ground when sitting on the seat.
- The bicycle should have a bell or horn.



Buying the right helmet:

Although helmets can cost between \$13 and \$50, they can save money by possibly preventing a visit to the emergency room. When shopping for a helmet, make sure it meets the following requirements:

- The helmet should be approved by the American National Standards Institute (ANSI), the American Society for Testing and Materials (ASTM), the

US Consumer Product Safety Commission (CPSC). Approved helmets meet stringent safety standards.

- The helmet should fit your adolescent’s head so that when the straps are snug, the helmet does not move around on the head. Some helmets are multi-sport, which can be used for in-line-skating, skateboarding, bicycling, or other wheel sports. Helmets that specifically are called “bicycle helmets” are designed only for that sport. Helmets come in many sizes and varieties, including many infant sizes.

Proper helmet wear:

Helmets come with sponge pads that adjust to fit the head. A properly-fitted helmet should meet the following requirements:

- The helmet should fit snug, not moving on the head.
- The front edge of the helmet should be two finger widths above the eyebrows.

- Front and back straps of the helmet should form a V just below the ear.
- Front straps should be vertical and the rear straps should be flat.
- The chin strap should be snug when you open your mouth (one finger should fit between the chin and chin strap when the mouth is closed).

Road rules:

Consider the following traffic and road rules:

- Stop before riding into traffic from a driveway, sidewalk, parking lot, or other street.
- Look left, right, and left again to check for cars.
- If the road is clear, enter.
- Ride on the far right of the road, with traffic.
- Ride so cars can see you, wearing brightly colored clothes, especially at night.
- Obey all traffic signals and stop signs.

- Look back and yield to traffic coming from behind before turning left.
- Ride bicycles in single file.
- Look for uneven pavement or other surface problems.

Special Note: Avoid riding your bicycle, in-line skates, or skateboard during non-daylight hours or during bad weather. If you ride at night, make sure your bicycle has a headlight, flashing taillight, and reflectors.

In-line skates [and regular skates]:

Even experienced in-line skaters can crash and sustain injuries. The following recommendations were derived from the National Safety



Council and the US Consumer Product Safety Commission (CPSC):

- Always wear protective gear, such as elbow and kneepads, gloves, helmets, and wrist guards.
- Buy durable skates with proper ankle support.
- Always warm up your muscles before skating by skating slowly for five minutes or more.
- Skate with knees slightly bent to maintain balance.
- Practice stopping, which is done

by bringing the foot with the heelstop forward until the heelstop is level with the toes of the other foot, bend the front knee, and lift the front foot's toes.

- Always skate on the right side of sidewalks and other paths.
- Pass on the left and warn others that you are passing.



- Avoid skating in the street, especially where there is a lot of traffic.
- Look for uneven pavement or other surface problems.
- Check your skates regularly for wear and tear. Make sure the wheels are tightened.

Skateboards:

Skateboards should never be used on surface streets. Even experienced skateboarders can fall, so learning how to fall safely can help reduce the risk of severe injuries. The following are recommendations from the National Safety Council about how to fall correctly:

- When losing your balance,



experienced skateboarders can fall, so learning how to fall safely can help reduce the risk of severe injuries. The following

are recommendations from the National Safety Council about how to fall correctly:

- crouch down on the skateboard so your fall is short.
- Try to land on fleshy parts of your body when falling.
- Try to roll as you fall, which prevents your arms from absorbing all the force.
- Try to relax, rather than remaining stiff when falling.

When riding a skateboard, all traffic rules should be obeyed. Other safety precautions to take when skateboarding include the following:

- Wear protective gear such as helmets, padding, and closed-toe and slip-resistant shoes.
- Check the skateboard for wear and tear.
- Only allow one person per skateboard.
- Do not hitch rides from bicycles, cars, or other vehicles.
- Carefully practice tricks in designated skateboarding areas.

[These preventive measures can also be applied to scooter riding.]



<http://www.lpch.org/DiseaseHealthInfo/HealthLibrary/adolescent/bike3.html>

It's time to wake up and spring back into action. The world around us is coming to life again and now is the time to renew, recharge and freshen up the world around us.



April Facts

- Diamond is the birthstone for

April

April

- The Revolutionary War in America began on April 19, 1775, when British soldiers and American revolutionaries clashed in Massachusetts.
- William Shakespeare, the playwright, was born on April 23, 1564. He also died in England in 1616.
- Feast day of the Patron Saint of

England is April 23.

- The Vietnam War ended on April 30, 1975, when South Vietnam surrendered.

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(Etheridge Property Management Company)



Inside This Issue

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- Board of Directors' Meetings
- Buying an Electric Lawn Mower
- Graduation
- Safer Roads in 2011
- DCCRE Article II: Use of Lots; Architectural Review and Construction Requirements
- Pickup—Those Cigarette Butts

Editor: Denise Mowery
floridianhoa@gmail.com
www.floridianhoa.com

What to Do If Your Personal Information Has Been Compromised

Companies or institutions that keep personal information about you have an obligation to safeguard it. Still, from time to time, the personal information they hold may be accidentally disclosed or deliberately stolen. If your information falls into the wrong hands, it may be misused to commit fraud against you.

If you get a notice that your personal information may have been compromised, taking certain steps quickly can minimize the potential for the theft of your identity.

If the stolen information includes your financial accounts, close compromised credit card accounts immediately. Consult with your financial institution about whether to close bank or brokerage accounts immediately or first change your passwords and have the institution monitor for possible fraud. Place passwords on any new accounts that you open. Avoid using your mother's maiden name, your birth date, the last four digits of your Social Security number (SSN) or your phone number, or a series of consecutive numbers.

If the stolen information includes your Social Security number, call the toll-free fraud number of any one of the three nationwide consumer reporting companies and place an initial fraud alert on your credit reports. This alert can help stop someone from opening new credit accounts in your name.

Equifax: 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 2002, Allen, TX 75013

TransUnion: 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

An initial fraud alert stays on your credit report for 90 days. When you place this alert on your credit report with one nationwide consumer reporting company, you'll get information about ordering one free credit report from each of the companies. It's prudent to wait about a month after your information was stolen before you order your report. That's because suspicious activity may not show up right away. Once you get your reports, review them for suspicious activity, like inquiries from companies you didn't contact, accounts you didn't open, and debts on your accounts that you can't explain. Check that information—like your SSN, address(es), name or initials, and employers—is correct.

If the stolen information includes your driver's license or other government-issued identification, contact the agencies that issued the documents and follow their procedures to cancel a document and get a replacement. Ask the agency to "flag" your file to keep anyone else from getting a license or another identification document in your name.

Once you've taken these precautions, watch for signs that your information is being misused. For example, you may not get certain bills or other mail on time. Follow up with creditors if your bills don't arrive on time. A



missing bill could mean an identity thief has taken over your account and changed your billing address to cover his tracks. Other signs include:

- receiving credit cards that you didn't apply for;
- being denied credit, or being offered less favorable credit terms, like a high interest rate, for no apparent reason; and,
- getting calls or letters from debt collectors or businesses about merchandise or services you didn't buy.

Continue to read your financial account statements promptly and carefully, and to monitor your credit reports every few months in the first year of the theft, and once a year thereafter. For more information on getting your credit reports free once a year or buying additional reports, read Your Access to Free Credit Reports at <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm>.

If your information has been misused, file a report about your identity theft with the police, and file a complaint with the Federal Trade Commission at www.ftc.gov/idtheft. Read Take Charge: Fighting Back Against Identity Theft for detailed information on other steps to take in the wake of identity theft.

The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a [complaint](#) or get [free information on consumer issues](#), visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. Watch a video, [How to File a Complaint](#), at ftc.gov/video to learn more. The FTC enters consumer complaints into the [Consumer Sentinel Network](#), a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

Board of Directors' Meetings

July 18 — 6:00 pm

October 20 — 6:00 pm

Bellview Baptist Church
4740 Sauflay Field Road

All homeowners are invited and encouraged to attend the Board of Directors' meetings. If you have any topics that you would like to have the board discuss at their meetings send your request to [Jody Murray at Etheridge Property Management Company](#). The request must be sent at least two weeks in advance of the meeting so that the topic can be placed on the agenda for the meeting.

<http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt150.shtm>

Buying an Electric Lawn Mower

Cristian Stan

One of the best things about the advancement in technology is the ability to purchase items that will make your life easier. One of these items is an electric lawn mower, and these can be much easier for people to operate than the typical push mower with a gasoline engine.

The electric mower allows you to mow your yard efficiently and still be environmentally friendly as you won't have to use gasoline to make your mower run. Although you will have to use electricity, you still can choose between a chargeable mower and one that requires an extension cord.

If you decide to purchase a chargeable lawn mower, you will have to keep it plugged in while you aren't using it and they will last long enough to mow most average sized yards. These types of mowers are great for people that are environmentally conscious and will last for years without having to worry about large repair bills.

In fact, the only thing you will have to worry about replacing are the blade and possibly the battery every year or two. These parts are fairly cheap on most models of rechargeable mowers, so you won't have to worry about the price.

Electric mowers with cords

require a bit more care as you have to make sure you do not run over the cord while you are mowing, but you won't have to worry about replacing a battery, either. These types of mowers are good for smaller lawns and you can purchase larger cables if you have a larger yard to maintain.

You should keep in mind that the cables you use for these types of mowers are specific to the mowers themselves. You can't use a standard house extension cord in order to run the mower as it can cause damage to the mower and possibly start a fire.

If you purchase any kind of

electric lawn mower, you will find that you can save a lot of money over the years. This is especially true when you start to look at the price of gas lately. Since you won't have to purchase gas, or oil, for your lawn mower, you can put that money in your pocket and be way ahead of the game.

Having a lawn mower is something that everyone thinks about at one point in time or another and they can come in very handy. This goes for any kind of lawn mower, whether it's a push mower, riding mower, or even a lawn tractor to help maintain your yard.

The most important thing about having lawn equipment is using it safely so that you can do your work efficiently. Operating your lawn equipment safely is the key to having a great looking and well maintained yard that can be the envy of all your neighbours and even your family.

The first thing you should do when you bring your new lawn equipment home is read the manual that comes with it. This booklet will tell you all of the important

things that you need to know to make sure your mower stays in top running condition. It will also inform you of all the safety devices that are on your mower so that you can run it the correct way. It will also tell you all about the maintenance that you will need to do to keep your mower running the right way, and that will save you money later on.

You should make sure to look over your mower before and after using it to be certain nothing is wrong with it. If you fail to check every aspect of your mower, you could end up having something break that can cause major damage or even bodily harm to you or others nearby. You should also make sure that all the fluids are full. This means that you will have to check your oil and gasoline to keep your mower running correctly. For larger riding mowers that use hydraulics, you will need to make sure the hydraulics reservoir is filled as well.

By following these few tips you will make sure that your lawn mower is in top running condition

Graduation

Congratulations is extended to all those who are graduating this spring. Our desire is a wonderful and successful future in whatever you do. Just remember, your future, whatever it may be, is up to you. Make the most of it. Best wishes to all!



If you wish to acknowledge your son or daughter's graduation send their name, photo, school name, and date of graduation to the editor at floridianhoa@gmail.com. Photos will be in the June issue.

and you won't have to worry about causing any damage. Of course, safety doesn't just stop at your lawn mower, either. You should make sure that there is no debris in your yard as well, as this can damage your mower when it runs over it and throw it out to damage other things.

<http://www.articles4reprint.com/Article/Buying-an-Electric-Lawn-Mower/706775>

Safer Roads in 2011

Kevin Bakewell

With Florida's 2011 legislative session...[convened] on March 8 [session ends May 6], AAA will continue its work to make our roads safer by advocating for passage of laws addressing these two issues.

Teen Texting While Driving Ban

Taking your hands off the wheel, eyes off the road, and mind off the driving task radically increases your chances of causing a crash. Currently 30 states and the District of Columbia have laws banning

texting while driving, with eight more states prohibiting teen or new drivers from texting while driving.

A survey conducted by AAA and *Seventeen* Magazine in May 2010 showed that 61 percent of teens admit to risky driving habits. Of that 61 percent, 46 percent say that they text message when driving, and 51 percent talk on cell phones while driving.

AAA is continuing to call on the state legislature to make our roads safer by passing legislation

that bans teen drivers in the state from text messaging while driving.

Booster Seat Requirement

Motor vehicle injuries are the leading cause of death among children in the U.S., but many of these deaths can be prevented by placing children in age- and size-appropriate car seats and booster seats.

Florida has one of the most lenient child passenger safety laws in the nation. It requires car seat use by children through age 3. At ages 4 and 5, the law provides the



option to use a seat belt in lieu of a car seat. From a safety standpoint, though, the appropriate restraint

system for children 4 to 7 is either a forward-facing car seat or a booster seat, depending on the child's height and weight. (An instructional video on how to install booster seats can be found on AAA.com/TrafficSafety.)

Legislation requiring booster seat use was introduced during

legislative sessions several times over the past 10 years, but it's never been signed into law. Properly restraining children in the right seat takes seconds, but the impact of that simple act can last a lifetime....

AAA Going Places, Jan/Feb 2011

Article II

Use of Lots; Architectural Review and Construction Requirements

Antennae, Aerials, and Satellite Dishes. No antennae or aerial may be placed on any Lot or affixed to the exterior of any building, and no antennae or aerial placed or affixed within a building may extend or protrude beyond the exterior of such building or in any way be visible from outside the building. No satellite dish visible either from a street, road, Common Property or other Lot may be placed on any Lot or affixed to the exterior of any building and under no circumstances shall any satellite dish

exceed 36 inches in diameter.

Clothes Drying Area. No clotheslines or other facilities or apparatus for the drying of clothes outside of a dwelling shall be constructed or maintained on a Lot if viewable from other Lots, Common Property or adjacent roads.

Signs. No sign of any kind shall be displayed to general view on any Lot (whether freestanding, attached to a building or vehicle, or displayed in a window of a building or vehicle) except under any of the following circumstances:

Directional or traffic signs and entrance or other identification signs may be installed by or with the consent of the appropriate governmental authority, by Declarants [owners], or by the Board; Declarants may display signs for the sale of Lots, homes and promotion of the subdivision;

One "For Sale" sign not more than two square feet (as measured on each side of the sign) may be displayed on a Lot by the Owner or the agent for such owner.

(Floridian DCCRE, 2.2, v, pp. 7-8)

Pickup—Those Cigarette Butts!

Have you taken time to walk the streets of our neighborhood recently? Have you observed the litter, in particular the cigarette butts that seem to be everywhere? Most smokers would never throw other trash on the ground but don't think twice about the cigarette butt that they toss.

Many people casually flick a cigarette butt out of a car window or toss aside a cigarette while walking, not thinking of the harm this might cause. What happens after that butt gets casually flicked onto the street, nature trail, or beach? Typically wind and rain carry the

cigarette into the water supply. The toxic chemicals the cigarette filter was designed to trap leak out into the environment. They enter sewers and storm drains, and get swept into rivers and then out to the gulf, where they can release toxic chemicals. Cigarette butts may seem small, but with several trillion butts littered every year, the toxic chemicals add up! Cigarette litter is not just an aesthetic eyesore; it causes significant fire and environmental damage.

Cigarette filters are *not* biodegradable as many people presume. 95 percent of filters are made of

plastic cellulose acetate and take many years to decompose. To make matters worse, there are 165 chemicals in cigarettes that birds and other small animals ingest thinking that the butts are food. Ingestion can lead to starvation or malnutrition if the butts block the intestinal tract and prevent digestion or accumulate in the digestive tract, making the animal feel full and lessening its desire to feed.

Instead of throwing that cigarette butt on the ground properly dispose of it and let's keep the neighborhood and our city clean.

(Adapted)

Board of Directors

President

Jocelyn Peters
jpp54@cox.net

Vice-President

Debra Mowery
debmow@cox.net

Secretary

Carolyn High
cbh5@students.uwf.edu

Member at Large

Karen Bass-Gauntt
kegauntt@cox.net

Treasurer

Jody Murray
jmurray@epmfl.net
 (Etheridge Property
 Management Company)



Inside This Issue

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- Red Cross Safe and Well Website
- Hurricane Season Starts
- Floridian HOA Website
- Hurricane Ivan Photo
- Board of Directors' Meetings
- DCCRE Article II: Use of Lots; Architectural Review and Construction Requirements
- Hurricane Tracking Chart

Editor: Denise Mowery
floridianhoa@gmail.com
www.floridianhoa.com

Hurricane Preparedness

The following names will be used for named storms that form in the North Atlantic in 2011. Retired names, if any, will be announced by the World Meteorological Organization in the spring of 2012. The names not retired from this list will be used again in the 2017 season. This is the same list used in the 2005 season with the exception of Don, Katia, Rina, Sean, and Whitney, which replaced Dennis, Katrina, Rita, Stan, and Wilma, respectively.

Arlene	Harvey	Ophelia
Bret	Irene	Philippe
Cindy	Jose	Rina
Don	Katia	Sean
Emily	Lee	Tammy
Franklin	Maria	Vince
Gert	Nate	Whitney

Family Disaster Plan

- Discuss the type of hazards that could affect your family. Know your home's vulnerability to storm surge, flooding, and wind.
- Locate a safe room or the safest areas in your home for each hurricane hazard. In certain circumstances the safest areas may not be your home but within your community.
- Determine escape routes from your home and places to meet. These should be measured in tens of miles rather than hundreds of miles.
- Have an out-of-state friend as a family contact so all your family members have a single point of contact.
- Make a plan now for what to do with your pets if you need to evacuate.
- Post emergency telephone numbers by your phones and make sure your children know how and when to call 911.
- Check your insurance coverage - flood damage is not usually covered by

homeowners insurance.

- Stock non-perishable emergency supplies and a Disaster Supply Kit.
- Use a NOAA weather radio.

Remember to replace its battery every 6 months, as you do with your smoke detectors.

- Take First Aid, CPR and disaster preparedness classes.

Disaster Supply Kit

- Water - at least 1 gallon daily per person for 3 to 7 days
- Food - at least enough for 3 to 7 days
 - non-perishable packaged or canned food / juices
 - foods for infants or the elderly
 - snack foods
 - non-electric can opener
 - cooking tools / fuel
 - paper plates / plastic utensils
- Blankets / Pillows, etc.
- Clothing - seasonal / rain gear/ sturdy shoes
- First Aid Kit / Medicines / Prescription Drugs
- Special Items - for babies and the elderly
- Toiletries / Hygiene items / Moisture wipes
- Flashlight / Batteries
- Radio - Battery operated and NOAA weather radio
- Telephones - Fully charged cell phone with extra battery and a traditional (not cordless) telephone set
- Cash (with some small bills) and Credit Cards - Banks and ATMs may not be available for extended periods
- Keys
- Toys, Books and Games
- Important documents - in a water-proof container or watertight resealable plastic bag
 - insurance, medical records,

bank account numbers, Social Security card, etc.

- Tools - keep a set with you during the storm
- Vehicle fuel tanks filled
- Pet care items
 - proper identification / immunization records / medications
 - ample supply of food and water
 - a carrier or cage
 - muzzle and leash

Have a Place to Go

Develop a family hurricane preparedness plan before an actual storm threatens your area. If your family hurricane preparedness plan includes evacuation to a safer location for any of the reasons specified with in this web site, then it is important to consider the following points:

If ordered to evacuate, do not wait or delay your departure.

If possible, leave before local officials issue an evacuation order for your area. Even a slight delay in starting your evacuation will result in significantly longer travel times as traffic congestion worsens.

Select an evacuation destination that is nearest to your home, preferably in the same county, or at least minimize the distance over which you must travel in order to reach your intended shelter location.

In choosing your destination, keep in mind that the hotels and other sheltering options in most inland metropolitan areas are likely to be filled very quickly in a large, multi-county hurricane evacuation event.

If you decide to evacuate to another county or region, be prepared to wait in traffic.

The large number of people in this state who must evacuate

during a hurricane will probably cause massive delays and major congestion along most designated evacuation routes; the larger the storm, the greater the probability of traffic jams and extended travel times.

If possible, make arrangements to stay with the friend or relative who resides closest to your home and who will not have to evacuate. Discuss with your intended host the details of your family evacuation plan well before the beginning of the hurricane season.

If a hotel or motel is your final intended destination during an evacuation, make reservations before you leave.

Most hotel and motels will fill quickly once evacuations begin. The longer you wait to make reservations, even if an official evacuation order has not been issued for your area or county, the less likely you are to find hotel/motel room vacancies, especially along interstate highways and in major metropolitan areas.

If you are unable to stay with friends or family and no hotels/motels rooms are available, then as a last resort go to a shelter.

Remember, shelters are not designed for comfort and do not usually accept pets. Bring your disaster supply kit with you to the shelter. Find pet friendly hotels and motels.

Make sure that you fill up your car with gas, before you leave.

Contact your veterinarian or local humane society for information on preparing your pets for an emergency.

Secure Your Home Retrofitting Your Home

The most important precaution you can take to reduce damage

to your home and property is to protect the areas where wind can enter. According to recent wind technology research, it's important to strengthen the exterior of your house so wind and debris do not tear large openings in it. You can do this by protecting and reinforcing these five critical areas:

A great time to start securing - or retrofitting - your house is when you are making other improvements or adding an addition.

Remember: building codes reflect the lessons experts have learned from past catastrophes. Contact the local building code official to find out what requirements are necessary for your home improvement projects.

Flood Insurance

The National Flood Insurance Program, is a pre-disaster flood mitigation and insurance protection program designed to reduce the escalating cost of disasters. The National Flood Insurance Program makes federally backed flood insurance available to residents and business owners

Flood damage is not usually covered by homeowners insurance. Do not make assumptions. Check your policy.

National Flood Insurance Program call 1-888-CALL-FLOOD ext. 445.

Having a Pet Plan Before the Disaster

- Make sure that your pets are current on their vaccinations. Pet shelters may require proof of vaccines.
- Have a current photograph
- Keep a collar with identification on your pet and have a leash on hand to control your pet.
- Have a properly-sized pet carrier for each animal - carriers should be large enough for the animal to

stand and turn around.

- Plan your evacuation strategy and don't forget your pet! Specialized pet shelters, animal control shelters, veterinary clinics and friends and relatives out of harm's way are ALL potential refuges for your pet during a disaster.

If you plan to shelter your pet - work it into your evacuation route planning.

During The Disaster

- Animals brought to a pet shelter are required to have: Proper identification collar and rabies tag, proper identification on all belongings, a carrier or cage, a leash, an ample supply of food, water and food bowls, any necessary medications, specific care instructions

and news papers or trash bags for clean-up.

- Bring pets indoor well in advance of a storm - reassure them and remain calm.
- Pet shelters will be filled on first come, first served basis. Call ahead and determine availability.

After The Disaster

Walk pets on a leash until they become re-oriented to their home - often familiar scents and landmarks may be altered and pets could easily be confused and become lost. Also, downed power lines, reptiles brought in with high water and debris can all pose a threat for animals after a disaster.

If pets cannot be found after a disaster, contact the local animal

control office to find out where lost animals can be recovered. Bring along a picture of your pet if possible

After a disaster animals can become aggressive or defensive - monitor their behavior.

Don't forget your pet when preparing a family disaster plan.

Pet Disaster Supply Kit

- Proper identification including immunization records
- Ample supply of food and water
- A carrier or cage
- Medications
- Muzzle, collar and leash

http://www.nhc.noaa.gov/HAW2/english/disaster_prevention.shtml

Red Cross Safe and Well Website

The Red Cross Safe and Well website allows users to update their Facebook and Twitter status when they register on the site. Safe and Well is a secure way to let your loved ones know where you are going during a hurricane evacuation or that you are "okay" in the aftermath of a disaster. If users choose to do so, they can easily let their entire network of friends and family know they are safe in one step.

After a disaster, letting your family and friends know that you are safe and well can bring your loved ones great peace of mind. This website is designed to help make that communication easier.

Search for Loved Ones

Concerned family and friends can search the list of those who have registered themselves as "safe and well" by clicking on the "Search Registrants" button. The results of a successful search will display a loved one's first name, last name and a brief message.

<https://safeandwell.communityos.org/cms/index.php>

Hurricane Season starts June 1 and goes through November 30.

NOAA's Climate Prediction Center released its annual hurricane season outlook for the Atlantic area. It is calling for an above average season. The Center is calling for:

- ▶ 12 to 18 named storms (winds of 39 mph or higher)
- ▶ 6 to 10 could become hurricanes (winds of 74 mph or higher)
- ▶ 3 to 6 major hurricanes (Category 3 or higher).

Make plans now for this year's hurricane season.

Don't let yourself get caught unprepared. If you are new to this area talk to your friends, neighbors, or co-workers about what you should do. Check out the Internet for further information.

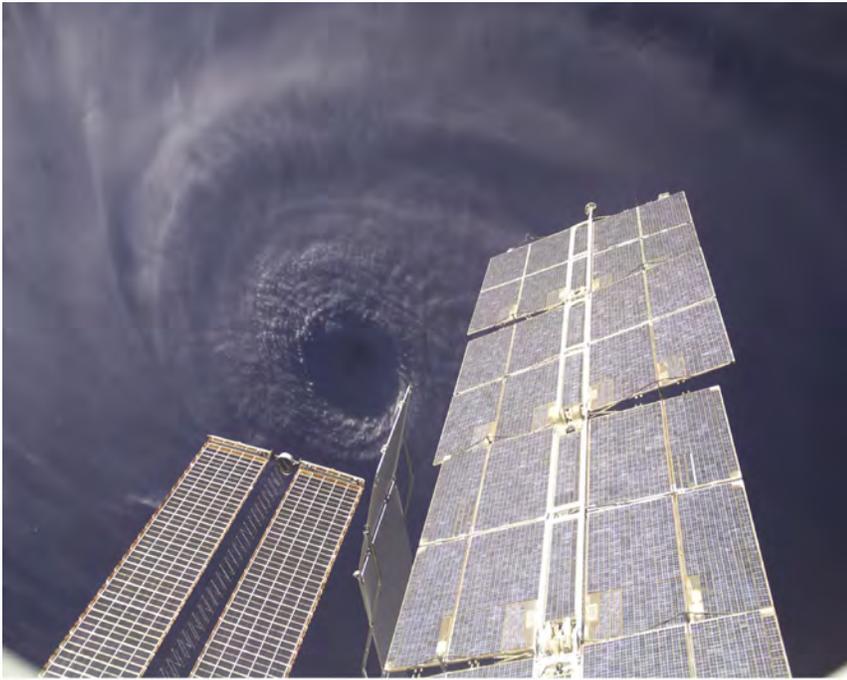
Floridian HOA Website

The website has several links to different sites offering hurricane information. The Stormpulse website tracks storms. A tracking map is provided at the end of this newsletter.

Take time to get prepared!

Hurricane Ivan from Space

September 15, 2004



ISS009E22187

Board of Directors' Meetings

July 18 — 6:00 pm
October 20 — 6:00 pm

Bellview Baptist Church
4740 Saufley Field Road

All homeowners are invited and encouraged to attend the Board of Directors' meetings. If you have any topics that you would like to have the board discuss at their meetings send your request to [Jody Murray at Etheridge Property Management Company](#). The request must be sent at least two weeks in advance of the meeting so that the topic can be placed on the agenda for the meeting.

Article II

Use of Lots; Architectural Review and Construction Requirements

Destruction or Damage to Subdivision Improvements.

Owners will be responsible for any and all damage caused to Common Property or subdivision improvements, including, but not limited to, curbs, gutters, water hydrants, sidewalks, power poles, or fences erected by anyone, whether such damage is caused by the Owner or the Owner's employees, agents, invitees, guests, contractors, or subcontractors. Any liability incurred under this provision will be both a personal obligation and an Individual Lot Assessment on such Owner's Lot.

Maintenance of Exteriors.

Each Owner shall at all times

maintain the exterior of all structures on the Owner's Lot and any and all fixtures attached thereto in a sightly manner.

Noxious Vegetation.

No Owner may permit the growth of noxious weeds or vegetation on the Owner's Lot or on the land lying between the street pavement and the front lot line of Owner's Lot. All unimproved areas of a Lot must be maintained in an attractively landscaped and sightly manner.

Litter, Trash, Garbage. No garbage, trash, refuse, or rubbish may be deposited, dumped, or kept on any Lot except in closed sanitary containers appropriately

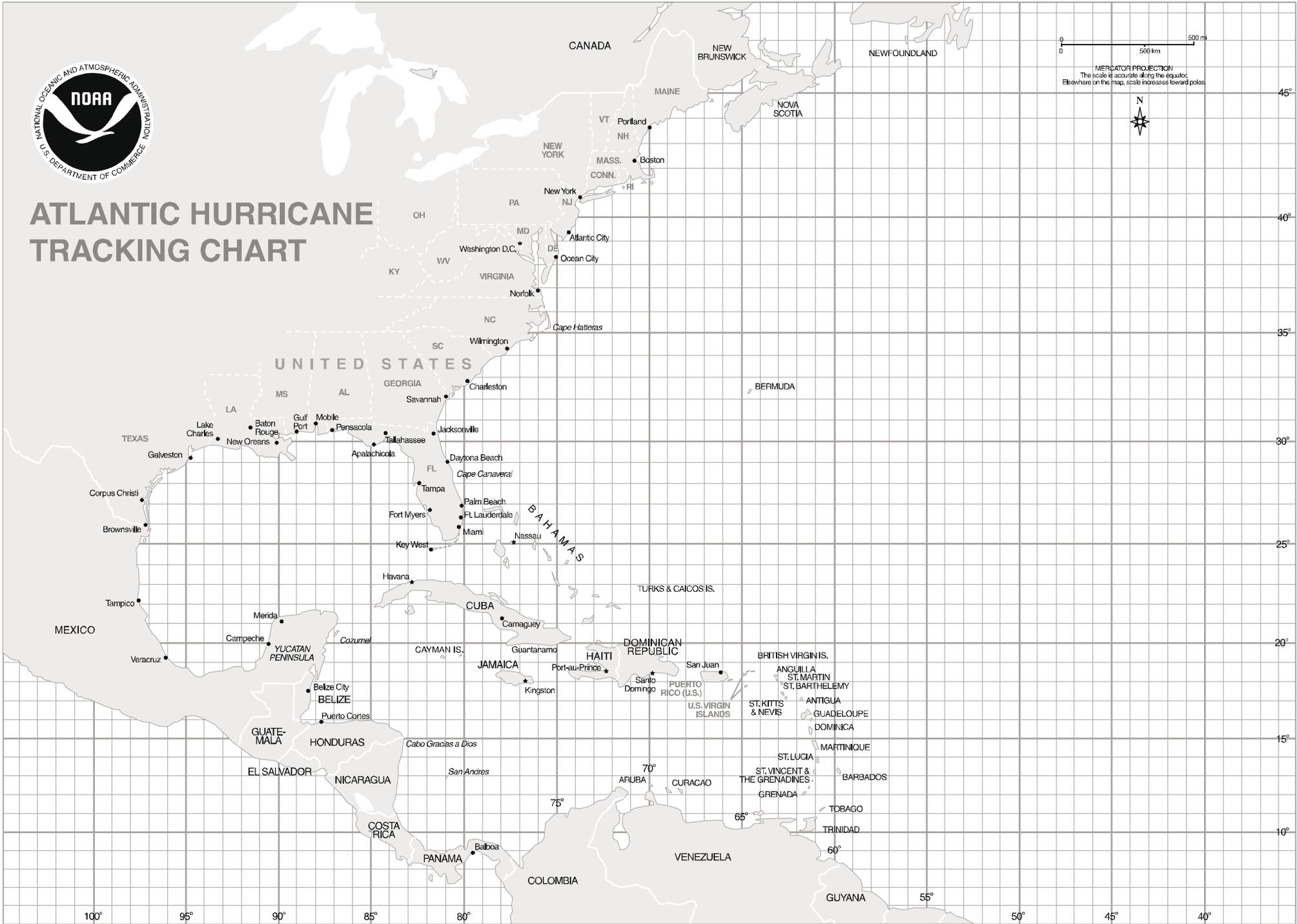
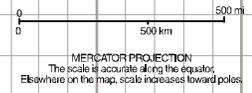
screened from view. Trash containers must be placed at the front of the Lot on the day designated for pickup, but only if promptly returned to the proper storage area as soon as possible.

Nuisances. No Owner may cause or permit unreasonable noises or odors on the Owner's Lot. No Owner may commit or permit any nuisance, any immoral or illegal activity, or anything that may be an annoyance or a noxious or offensive activity to the other Owners or their guests. Soliciting within Floridian Phase 1 & 2 is strictly prohibited.

(Floridian DCCRE, 2.2, v, pp. 7-8)



ATLANTIC HURRICANE TRACKING CHART



Board of Directors

President

Jocelyn Peters
(jpp54@cox.net)

Vice-President

Debra Mowery
(debmow@cox.net)

Secretary

Carolyn High
(cbh5@students.uwf.edu)

Member at Large

Karen Bass-Gauntt
(kegauntt@cox.net)

Treasurer

Jody Murray
(jmurray@epmfl.net)
(Etheridge Property Management Company)

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- Board of Directors' Meeting Schedule
- World War II Memorial and Vietnam Memorial Photo

Editor: Denise Mowery
floridianhoa@gmail.com
www.floridianhoa.com

Rain Barrels for Watershed Protection

Rain barrels are a great way to capture nature's bounty and keep storm water runoff away from driveways and streets. The barrels can provide a good source for watering your plants and lawn. Collecting rainwater offers the opportunity to use "soft" water with no chlorine, calcium carbonate, salts or other minerals that may be found in water that has filtered through the ground. And It's FREE. Lawn and garden water typically make up about 40 percent of your total water bill in dry spring and summer months. Remember that your rain barrel most likely will not be able to hold all the water draining from your roof, especially in a heavy down-pour, so be sure to take into account the roof area draining to the rain barrel.

About one eighth of an inch of rain on 1,000 square feet of roof would fill a 60 gallon rain barrel; so, you would need 8 rain barrels to capture all the rain from a one inch downpour over a 1,000 square feet of roof. Rain barrels can be set up in tandem, but the plumbing between the rain barrels would have to be of a diameter large enough to accommodate most, if not all, of the rain coming through the down spout in a down pour.

Some rain barrel systems can be equipped with diverters so the excess water can be sent to perforated hoses in beds or otherwise be channeled to locations for irrigation. It could also go to a dry pond/rain garden. There are many possibilities for you to explore.

Build Your Own Rain Barrel

Building your own rain barrel is simple and can be a fun family project. Follow these simple steps. Also, be sure to follow the video link below to learn how to build the rain barrel.

Step 1. Clean the barrel

Use food-quality containers, not ones that held harsh chemicals. Rinse the inside of the barrel with a mixture of 1/8 cup of bleach and 5 gallons of water to wash away food or juice remnants.

Step 2. Install a hose spigot

To install a 3/4" hose spigot, drill a 15/16" hole for the spigot threading just

a few inches from the bottom of the barrel. This will provide a few inches of clearance for attaching a hose or filling a watering can and al-



low for debris to settle below the outlet to reduce clogging.

Step 3. Build a platform

Concrete cinder blocks provide a strong, stable and level platform for your rain barrel. If you use more than one layer of blocks, stack them in a crisscross pattern so they won't tip over.

Step 4. Connect downspout to barrel

Position the barrel at its set height and measure where you need to cut or disconnect your downspout. Often you can disassemble the downspout at the gutter by taking out screws or drilling out rivets. If you do have to cut it off, use a fine-toothed hacksaw blade or tin snips.

A flexible downspout extender makes an easy transition from the downspout

to your barrel lid and eliminates the need for exact measurement because it bends and stretches to the length you need.

Step 5. Cut barrel opening

Place the downspout connection in the barrel. If your barrel comes with a lid, or if it has a sealed top, you will need to cut a hole in it.

Board of Directors' Meeting
 July 18 — 6:00 pm
 Bellview Baptist Church
 4740 Saufley Field Road

Decide where to place the barrel—many people put them under a downspout for easy attachment. Also consider the distance to your plants, gardens and flowerbeds.

If you don't have gutters, put the barrel under a valley in the roof that sheds a lot of water. Be sure to put a screen over the open barrel to keep out debris, small animals and insects. This will take a lot longer to fill, but may be more practical for your location.

Source: Southwest Florida Water Management District

http://www.protectingourwater.org/watersheds/get_wet/protectwater/rainbarrels/

Independence Day

Independence Day, commonly known as the Fourth of July, is a federal holiday in the United States commemorating the adoption of the Declaration of Independence on July 4, 1776, declaring independence from the Kingdom of Great Britain. Independence Day is commonly associated with fireworks, parades, barbecues, carnivals, fairs, picnics, concerts, baseball games, family reunions, political speeches and ceremonies, and various other public and private events celebrating the history, government, and traditions of the United States.



voting for independence, Congress turned its attention to the Declaration of Independence, a statement explaining this decision, which had been prepared by a Committee of Five, with Thomas Jefferson as its principal author. Congress debated and revised the Declaration, finally approving it on July 4. A day earlier, John Adams had written to his wife Abigail:

The second day of July 1776, will be the most memorable epoch in the history of America. I am apt to believe that it will be celebrated by succeeding generations as the great anniversary festival. It ought to be commemorated as the day of deliverance, by solemn acts of devotion to God Almighty. It ought to be solemnized with pomp and parade, with shows, games, sports, guns, bells, bonfires, and illuminations, from one end of this continent to the other, from this time forward forever more. Adams's prediction was off by two

How it Works

Catch rain water...



...from a roof with gutters

Store rain water...



...in large or small barrels made of plastic or fiberglass, concrete or even metal as long as it's nonporous and smooth (a garbage can can be used).

Use collected water to water plants...



...either by filling a watering can or attaching a garden hose.

<http://www.swfwmd.state.fl.us/conservation/rainbarrel/index.html>

days. From the outset, Americans celebrated independence on July 4, the date shown on the much-publicized Declaration of Independence, rather than on July 2, the date the resolution of independence was approved in a closed session of Congress.

Historians have long disputed whether Congress actually signed the Declaration of Independence on July 4, even though Thomas Jefferson, John Adams, and

Benjamin Franklin all later wrote that they had signed it on that day. Most historians have concluded that the Declaration was signed nearly a month after its adoption, on August 2, 1776, and not on July 4 as is commonly believed.

In a remarkable coincidence, both John Adams and Thomas Jefferson, the only signers of the Declaration of Independence later to serve as Presidents of the United States, died on the same day: July 4,

1826, which was the 50th anniversary of the Declaration. Although not a signer of the Declaration of Independence, James Monroe, the Fifth President of the United States, died on July 4, 1831. Calvin Coolidge, the Thirtieth President, was born on July 4, 1872, and thus was the only President to be born on Independence Day.

http://en.wikipedia.org/wiki/Independence_Day_%28United_States%29

Article II

Use of Lots; Architectural Review and Construction Requirements

Architectural Review Procedure

Construction Subject to Review. All construction, improvements, remodeling, or modification on or to a Lot, except interior alterations not affecting the external appearance of the Lot or improvements on a Lot, must be approved in advance by the Architectural Review Committee. This specifically includes, but is not limited to, painting or other alteration of a building (including doors, windows, and trim); replacement of roof or other parts of a building other than with duplicates of the original material; installation of antennas, satellite dishes or receivers, solar panels, or other devices; construction of fountains, swimming pools, whirlpools, or other pools; construction of privacy walls or other fences or gates; addition of awnings, flower boxes, shelves, statues, or other outdoor ornamentation; addition of window coverings, installation of a well; and initial landscaping and any

material alteration of landscaping. This right is general and is not limited to the specific items listed in this paragraph or in Paragraph 2.5. Construction effected by or on behalf of Declarants will not be subject to approval by the Architectural Review Committee. Notwithstanding anything to the contrary, the Principal Builders will not be subject to approval by the Architectural Review Committee, but will be required to otherwise comply with Paragraph 2.5 and all other provisions of this Declaration unless expressly exempted.

Application. The plans to be submitted for approval shall include (i) the construction plans and specifications, including all proposed clearing and landscaping; (ii) elevations of all proposed improvements; (iii) a lot survey showing current improvements; and (iv) such other items as the Architectural Review Committee requires. No construction on any Lot shall be commenced and no Lot shall be modified except

in accordance with the submitted plans. Any modification to the approved plans must also be reviewed and approved by the Architectural Review Committee.

Basis for Decision. The Architectural Review Committee, in making its decisions, may consider purely aesthetic matters that in the sole opinion of the Architectural Review Committee will affect the desirability or suitability of the construction. The Architectural Review Committee will not be limited to the specific restrictions and requirements of this Article in making its decision.

Notification of Approval. The Architectural Review Committee must notify an applicant in writing of its decision within 30 days of receiving a completed application. If approval or disapproval is not given within 30 days after submission of a completed application, the application will be deemed approved unless the applicant agrees to an extension.

(Floridian DCCRE, 2.2, pp. 4-5)

Hot Temps and High Water Bills Ahead Use Your Head...Don't H2Overdo It!

During the summer months, outdoor watering comprises more than 50 percent of all water use. Studies show that about half of this is wasted through poor watering practices. Here are some water-wise tips to conserve our most precious resource:

- Water early in the morning or late in the evening; when you water in the heat of the day, up to 30 percent of your water can be lost to evaporation.
- Use native or adapted plants that take less water.
- Use drip irrigation for shrub beds, gardens, and trees. Drip irrigation applies water directly to the root, where it does the most good.
- Add a three- to four-inch layer of organic mulch in flower beds or around trees and shrubs to hold in moisture and limit weed growth.
- Don't cut grass too short during hot weather. Taller grass holds moisture better and slows down evaporation. Leaving lawn clippings on your turf will also return valuable nutrients to the soil.
- Give your lawn one inch of water every five to seven days and you'll encourage stronger roots. Deep and infrequent watering is key to keeping your lawn healthy and your water costs under control all summer long. Not sure how much is an inch of water? Place a few empty tuna cans

in your yard in the pattern of your sprinkler's spray. When the tuna cans are full, your lawn's had enough.

- Call an irrigation company and check out what modifications you can make to your sprinklers to water more efficiently. It may be less costly than you think, and you'll recoup the expense in water bill savings.
- Make sure your pool is sound and your equipment is functioning properly. Pools leaks are silent but expensive. <http://www.northwoodhills.com>

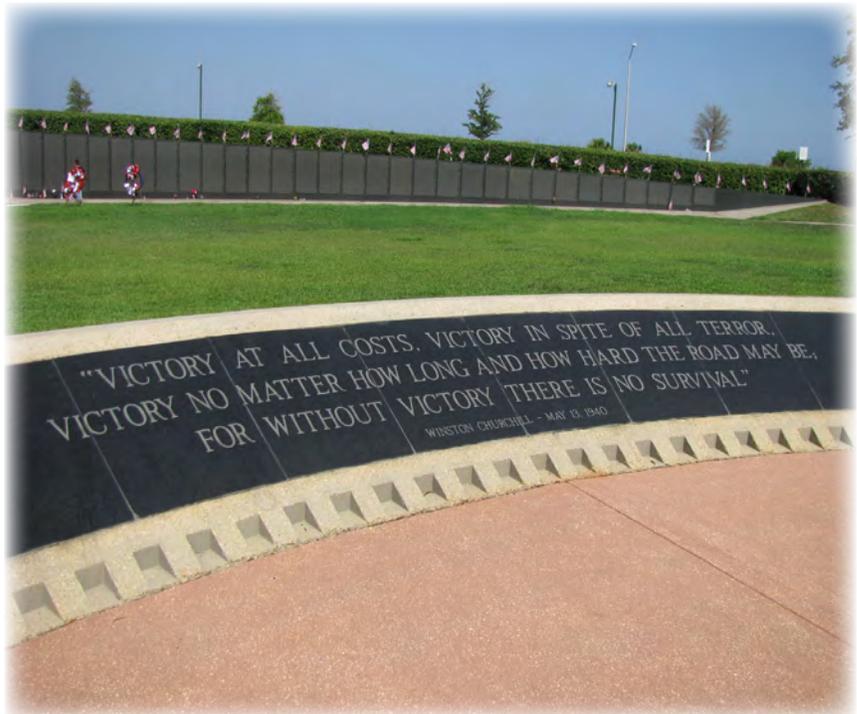
Board of Directors' Meetings

July 18 — 6:00 pm
October 20 — 6:00 pm

Bellview Baptist Church
4740 Saufley Field Road

All homeowners are invited and encouraged to attend the Board of Directors' meetings. If you have any topics that you would like to have the board discuss at their meetings send your request to [Jody Murray at Etheridge Property Management Company](#). The request must be sent at least two weeks in advance of the meeting so that the topic can be placed on the agenda for the meeting.

World War II and Vietnam Memorials Pensacola, Florida



Board of Directors

President

Jocelyn Peters
(jpp54@cox.net)

Vice-President

Debra Mowery
(debmow@cox.net)

Secretary

Carolyn High
(Chigh1@capellauniversity.edu)

Member at Large

Karen Bass-Gauntt
(kegauntt@cox.net)

Treasurer

Jody Murray
(jmurray@epmfl.net)
(Etheridge Property Management Company)



Inside This Issue

- ECUA Bulk Recycling Program Frequently Asked Questions
- Uh Oh! You've Had an Accident
- Lock It Up Or Lose It
- These Bugs Really Bite
- Snakes
- Board of Directors' Meeting
- DCCRE Article VII: Covenants to PayAssessment

Editor: Denise Mowery
floridianhoa@gmail.com
www.floridianhoa.com

**ECUA Bulk Recycling Program
Frequently Asked Questions**

Question: Can anyone participate in the ECUA Bulk Recycling Program?

Answer: The ECUA Bulk Recycling Program is open to all ECUA Residential Sanitation customers who are signed up for the free curbside recycling service.

If you are not signed up for recycling service, you can do so in one of three ways:

- ▶ Call ECUA Customer Service at 850-476-0480
- ▶ E-mail us at customerservice@ecua.org. Please include your name, address and daytime phone number, along with the desired recycling container size. Available sizes are 40-gallon, 64-gallon, or 90-gallon containers.
- ▶ By downloading the [sign-up form](#) located on the Sanitation Services page. Customers can print out the form, fill it out and **fax it to 850-494-7343**, or mail it to:



ECUA
P.O. Box 15311
9255 Sturdevant Street
Pensacola, FL 32514-0311

Question: How does the ECUA Bulk Recycling Program Work?

Answer: It's a quick and easy process. Call the Customer Service Line at 850-476-0480 and please tell our customer service representative (CSR) what recyclable bulk items you'd like to have picked-up. The CSR will issue a work order and confirm for you the date of the scheduled recycling collection day.

Please remember to have your item(s) out by 5:30 am on the scheduled day, and positioned at least 3 feet away from any other objects.

Question: What Items Are Accepted in the ECUA Bulk Recycling Program?

Answer: The items accepted in the Bulk Recycling Program are:

- ▶ 5 Car and Truck Tires (No Large Equipment Tires)
- ▶ Car and Truck Batteries
- ▶ Propane Tanks
- ▶ Appliances
- ▶ Large Amounts of Cardboard
- ▶ Household Electronics Including:
 - Computer Monitors (CRTs and Flat Panels)
 - Televisions (CRTs and Flat Screen)
 - Computers: Desktop and Laptop, including Computer Parts, Keyboards, Mouse, Printers, Scanners, and Copy Machines
 - Stereos, Radios, CD Players, and Tape Players, VCRs
 - Telephones, Cell Phones, Fax Machines
 - Video Game Systems, Rechargeable Batteries

<http://www.ecua.fl.gov/green/recycling>

Board of Directors' Meeting

August 4 — 6:00 pm

Bellview Baptist Church
4740 Saufley Field Road

Uh Oh! You've had an Auto Accident

It can happen to the very best drivers. One minute, you're driving along without a care in the world, and the next you're scratching your head wondering how you could have had an accident. Many people don't know what to do after an accident, and those who do are oftentimes so emotional or in such shock that they don't remember. But it's important to keep your wits about you, because what you do after an accident is essential to protecting your interests. That's why it's a good idea to clip this checklist and keep it inside your vehicle or wallet.



Accident Checklist

- 1 Keep cool:** Staying calm will help you make the best decisions and get the information you need.
- 2 Check for injuries:** If you or any of your passengers are injured, don't take chances. Call an ambulance.
- 3 Notify the police:** Even if the accident is minor, contact the police immediately so that a report can be made. Sometimes, there are hidden damages or injuries.
- 4 Exchange and collect information:** Ask the other parties for their insurance information, including policy numbers. Write down all license tags and driver's license numbers. If there are passengers, get their information as well.
- 5 Gather witness information:** Collect addresses and phone numbers of all witnesses.
- 6 Record what happened:** Take note of the weather, road conditions, your driving speed, etc. Use your cell phone to take photos of the cars and surrounding area.
- 7 Avoid talking about the accident:** Do not admit fault, and only discuss the accident with police, family members and your insurance company.
- 8 Don't discuss injuries:** Even if you think you're fine, refrain from saying you're not injured. A day or two later you could experience pain related to a hidden injury.
- 9 Contact your insurance company:** Report the accident as soon as possible.

AAA Going Places, January/February 2011

Lock It Up or Lose It

When at Home

- Park cars in the garage.
- Keep the garage door closed, even if you are at home.
- Always lock your car doors, even if the car is inside the closed garage.
- Do not leave valuables inside your car.
- If you have to park your car on driveway or street, make sure to take garage door opener out.
- Never leave your keys inside the car.

The most common types of residential car break-ins involve unlocked cars and open garage doors with unlocked cars inside. These

cars contain purses, wallets, electronics and other valuables.

When You Are Away from Home:

- Always keep your car doors locked, even when you are driving.
- Do not leave valuables in your car. If it is unavoidable, do not leave valuables visible and secure them out of view, such as in the trunk, prior to arriving at your destination.
- If your purse or wallet is stolen, credit cards should be cancelled immediately. If possible, leave checks at home. Check thieves can fabricate new checks with your

information from the stolen ones.

- Never leave your car running unattended

Fitness centers, gas stations/convenience stores, and daycare centers are common targets because patrons are known to leave valuables in their cars at these types of locations.

If we make an effort each day to take some of these precautions, we can hopefully decrease these types of crimes.

Please report any suspicious activity immediately to the Escambia County Sheriff's Office at 436-9630

“These Bugs Really Bite!”

Dr. Steve Velling

Ashburn Village Animal Hospital

Mrs. Washington's little girl Emily came home from pre-school one day complaining that her head itched terribly. When her mom looked at her a little more closely, she noticed little white specks attached to Emily's hair, near her scalp, and then she saw one of the “specks” move. That's when she called us. I told her that it could be lice, but I'd have to see one to confirm it. Her immediate reaction was to blame her dog Bowzer, at which point I informed her that head lice is not passed from animals. “Really?” she said. “I always thought they came from pets!” There are many different parasites that people can contract, but many of them don't usually come from pets. Parasites that seem to be on the rise, according to Dr. Bernard Cohen of Johns Hopkins Children's Center, include lice, bedbugs,

scabies, pinworms, and fungi such as ringworm. Of these, only scabies and ringworm can be from pets. The others are contagious from person-to-person contact, or more often child-to-child contact, especially during the winter months when kids and adults spend more time indoors and have prolonged contact with one another. Scabies, which is a mite that burrows under the skin, is more often seen in dogs with weakened immune systems, but they can transfer to people with skin-to-hair contact (such as petting!). These bugs not only burrow, but they feed on you, lay eggs on you, and leave their waste on you (are you itchy yet?!). This causes an intense allergic reaction, but fortunately there are some very effective creams to use. As for ringworm, this disease is actually a misnomer. It is really a fungus, and grows on

the surface of the skin like a microscopic plant. It forms scaly, red circles, or rings, on the skin. They can be present on wrestling or gym mats, on goggles or bathing caps, and is spread by skin-to-skin contact. But it is also often spread from pets, especially puppies or kittens. Their long hair can hide the lesions on their body, and as with scabies, people can pick up this disease just by touching their pet. Well, Mrs. Washington thanked me for my time, as well as my advice to use “RID” shampoo and to go through Emily's hair literally with a “fine-toothed comb.” I hope you have a parasite-free house, but if you or your pet do come into contact with one of these pests, don't be too surprised. They've been around forever, and they aren't going away anytime soon.

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Snakes!

Last month a man in Pensacola was bit multiple times on the hands by snake. One report noted that it was a Water Moccasin and another one indicated that it was a rattlesnake. One of the people interviewed thought that the recent rains could be why the snake was found in the yard. The house was also located near the water.

In our neighborhood we have a small creek on the south edge of the sub-division. There are also two small rainwater holding ponds. If you live near any of these water sources please take extra precautions. If you allow your grass to get too long then this also could attract snakes

Most Florida snakes are harmless and beneficial and remove extra rodent populations. Even the venomous species are not particularly dangerous unless stepped on or otherwise provoked.

Most snakes you encounter are most likely to be nonpoisonous. By recognizing common non-venomous snakes and understanding something of their habits, you can take a more relaxed attitude toward them and appreciate them as an integral part of Florida's wildlife.

What should you do when you come upon a snake? Just stand back observe it. Snakes don't purposefully position themselves to frighten

people. They'd much rather avoid encounters and usually will flee. You can try to figure out what kind it is by using this article or one of the other references listed.

There is no good reason to kill a snake except in the unlikely situation of a poisonous snake posing immediate danger to people or pets. Snakes usually bite people only if they are molested; it's their only means of self-defense. Even a poisonous snake in the woods or crossing the road poses no threat and should be left alone.

Also, most of the larger snakes travel in large areas, so one you see in your yard today may be far away tomorrow.

Board of Directors' Meetings

August 4 — 6:00 pm
October 20 — 6:00 pm

Bellview Baptist Church
4740 Saufley Field Road

All homeowners are invited and encouraged to attend the Board of Directors' meetings. If you have any topics that you would like to have the board discuss at their meetings send your request to Jody Murray at Etheridge Property Management Company. The request must be sent at least two weeks in advance of the meeting so that the topic can be placed on the agenda for the meeting.

The frequent sighting of snakes near dwellings or outbuildings may indicate the presence of rodents. Removal of brush, lumber or other debris accumulations will discourage both rodents and snakes. Rodent food sources like chronically spilled birdseed under feeders or pet foods scraps should also be cleaned up regularly.

If you are bitten by a snake do the following:

- ▶ Call 9-1-1 immediately.
- ▶ Do not wait until you feel pain, this may lead to permanent tissue damage.
- ▶ If possible keep the bite below heart level.
- ▶ Wash the area with warm water and soap.
- ▶ Remove constricting clothing and jewelry from the bite area.

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Article VII

Covenants to Pay Assessments

The cost of fulfilling the Association's financial obligations is divided equitably among the Members by means of Assessments. To ensure that the Association has a reliable source of funds and to protect those Members who contribute their equitable share, assessments are mandatory and are secured both by a lien on the Lots and the Member's personal obligation.

Obligations for Assessments. Declarants covenant for each Lot, and, by acceptance of a deed or other transfer instrument, whether or not expressed in such deed or instrument, each Owner of any Lot is deemed to covenant and agree to pay to the Association the following (to be known collectively as "Assessments"):

- (a) General Assessment for expenses included in the budget,
- (b) Special Assessments for the

purposes provided in this Declaration, and

- (c) Individual Lot Assessments for any charges particular to that Lot.

General Assessment

- (a) Establishment by Board. The Board will set the date or dates the General Assessment will be due, and it may provide for payment in monthly, quarterly, semiannual, or annual installments.

- (b) Proration upon Sale of Exempt Lot or Loss of Exemption. Upon conveyance of an Exempt Lot, or upon an Exempt Lot becoming subject to Assessments on account of the Class B Member(s) not extending the Budget Guarantee, the annual General Assessment will become due for such Lot(s); provided however, that the General Assessment

will be prorated on a monthly or daily basis, whichever that Board elects, and only the portion of the General Assessment attributable to the remainder of the fiscal year will be due. The portion of the General Assessment attributable to the portion of the fiscal year in which the affected Lot was an Exempt Lot will not be assessed.

If payment of the General Assessment is by installment, only the applicable portion of the current installment will be due.

- (c) Late Fee and Interest. The Board may impose a late fee often percent (0%) of the assessment. Additionally, interest will accrue at the highest lawful rate on delinquent payments.

(Floridian DCCRE, 2.2, pp. 17-18)

Board of Directors

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(jmurray@epmfl.net)
(Etheridge Property Management Company)



Inside This Issue

- Don't Blow Off Wind Mitigation
- School Bus Stop
- Windshield Wipers
- Windshield Wiper Care
- Board of Directors' Meeting
- Compact Fluorescent Light (CFL) Recycling
- DCCRE Article VII: Covenants to PayAssessment

Editor: Denise Mowery
floridianhoa@gmail.com
www.floridianhoa.com

Don't Blow Off Wind Mitigation

Wind Mitigation. It sounds like something from a science fiction movie, where the mad scientist suddenly discovers how to control the wind. But in actuality, wind mitigation is a Florida home insurance inspection that assesses how well your home may perform during a high-wind event—like a hurricane or tropical storm.

Why Is It Important?

Home insurance rates are based on the amount of risk an insurer believes it's accepting when covering your home. Obviously, high winds can cause damage to a home, which naturally creates a greater risk for an insurer. In fact, wind can seriously damage a home's roof, windows and doors to the point that water or other debris could be dumped into the interior, causing even more damage.

But the good news is that if a homeowner takes certain precautions to protect their home from this kind of damage, they could qualify for premium discounts from their Florida home insurance company.

What's a Wind Mitigation Credit?

In 2002, the state of Florida legislated that insurers must accept wind mitigation credits and offer discounts based on those credits. Basically, a wind mitigation credit is given for having one or more of the features that may reduce the risk of wind damage to the house. According to Ryan Nelson of Nelson Inspections, Inc., "The more wind mitigation credits you have, the higher your discount."

What Can I Get Credit for?

Roof: Wind mitigation inspectors look at the type of roof covering, its condition, and how the roof structure is attached to the walls. Hip-shaped roofs typically qualify for a credit (one of the highest), as do roofs with newer roof coverings, since they tend to be better adhered due to stricter building codes. Also qualifying are roofs with some type of attachment to the walls, such as strapping in masonry homes and clips in frame homes.

Windows:

Homes with hurricane shutters or other safety protection may qualify if all "glazed openings" are protected. Windows that are "impact rated" (indicating they've been

tested to see how well they'll hold up) also may qualify.

Doors:

What's Involved in the Inspection?

Rick Vaughn, managing partner of Statewide Building Evaluations, LLC and co-author of several wind mitigation inspector training manuals, cautions homeowners when looking for a wind mitigation inspector.

"Wind mitigation is a very specific inspection," he says, "There is no systematic, uniform training." As such, he recommends that homeowners ask their licensed insurance agents for a referral to a wind mitigation inspector (these inspectors must also be licensed). "Most insurance agents have a list of inspectors they refer customers to," he adds.

AAA *Going Places*, July/August 2011

Hurricane Season is in Full Swing
We are currently in the peak of hurricane season. As of this writing we've already had twelve named storms. If you're not prepared, now is the time to do so! **Check out:** <http://www.bereadyescambia.com/>

Stop on Red, Kids Ahead

FloridaSchoolBusSafety.gov



School started last month. Please be aware of the neighborhood children when they are waiting for the school bus to pick them up in the morning and to drop them off after school.

Even though the speed limit in the sub-division is 30 mph when children are present waiting for the school bus the speed limit is reduced.



Windshield Wipers

In a group of wiper models we tested, three of the top four were among the least expensive. That includes the top-rated Valeo 600 Series, the Anco 31 Series, and the Michelin RainForce.

We also found that all of the windshield wipers provided very good or excellent performance when new, but most quickly degrade after six to nine months of regular use.

The Rain X Latitude was the only wiper that began with very good performance and maintained that level through six months. All others dropped in performance after six months.

Depending on the model, that deterioration showed up on the windshield as streaking (leaving

lines of water behind), smearing of the water (instead of clearing it), or missed areas of wiping.

We tested the windshield wipers on 185 staffer's cars. About half came to us with wipers that needed replacing, showing that drivers often don't notice the slow degradation and leave wipers on longer than they should.

The tested windshield wipers included six beam-blade models, a relatively new design. Unlike conventional wipers, beam blades have no external frames. As a result, they are promoted as providing more uniform pressure on today's curved windshields and, therefore, better wiping performance. Beam blades usually cost more than conventional wipers, but overall we didn't see a

notable advantage in regular use.

We also evaluated the wipers on ease of installation and removal. All of the cars in our test had a common hook-type mount, in which the old wiper is simply pulled off of the metal wiper arm and the new one is snapped into place. In our test, the Trico Exact Fit and Trico Teflon Blade proved somewhat difficult to remove, sometimes requiring tools.

Bottom Line

All recommended models deliver good performance. But we advise you replace your wipers every six to 12 months. Check the owner's manual for the correct size and installation method.

Editors, ConsumerReports.org
AAA Going Places, March/April 2011

Windshield Wiper Care

It's easy to forget that wipers are a safety feature—until you end up driving in heavy rain or snow, or are blinded by glare. Dirt, debris and road grime abrade wipers, and sunlight breaks down their rubber edges. Most wipers, our tests have shown, deteriorate after six to nine months, so if you replaced yours last fall, it's time to do it again.

➤ Check their condition

Lift each wiper arm off the

glass and run your finger along its rubber edge. If the rubber is rigid or chipped, or produces nonstop streaking, you need new wipers.

➤ Keep them clean

Put windshield washer fluid or mild dish liquid on a damp sponge or rag and wipe debris off the rubber and the windshield where the wiper rests.

➤ Keep them free

If wipers are frozen to the glass,

use the defroster and hand-clear snow and ice from around them before turning them on. Use windshield washer fluid with antifreeze.

➤ Replace them in pairs

If one is worn out, its mate will surely die soon.

➤ Get the correct size and type

Look in your owner's manual, measure the blade, or ask at an auto parts store. On some cars, one blade is longer than the other, so

check both, as well as the rear wiper if your car has one.

➤ Pull, then push

Usually, you just pull the old wiper off the metal arm and push the new one on until it's tight. You might need a small screwdriver or hammer to tap the old blade off.

➤ Rethink refills

Replacing the rubber part of the wiper with a new insert saves money, but requires deft use of needle-nose pliers. It's often better to replace the whole blade.

➤ Choose right

We've found the Valeo 600 Series (\$15 per wiper) and RainX Latitude (\$21) best overall. Other good choices: the Anco 31 Series (\$10) and Contour (\$16), Michelin RainForce (\$12), and Valeo 900 Series (\$20). Prices are for 24-inch models.

Board of Directors' Meetings

October 20 — 6:00 pm

Bellview Baptist Church
4740 Saufley Field Road

All homeowners are invited and encouraged to attend the Board of Directors' meetings. If you have any topics that you would like to have the board discuss at their meetings send your request to [Jody Murray at Etheridge Property Management Company](#). The request must be sent at least two weeks in advance of the meeting so that the topic can be placed on the agenda for the meeting.

Compact Fluorescent Light (CFL) Recycling

Although the State of Florida permits the disposal of used or broken compact fluorescent lights (CFLs) in the garbage, it is best to dispose of them by placing the bulb(s) in two plastic bags, sealing them by tying a knot in the bag, and placing the bag into the outside trash for the next normal trash collection. Since CFLs discarded in the trash or an incinerator may break and some mercury could be released into the environment, the Environmental Protection Agency (EPA) recommends that consumers take advantage of available local CFL recycling options. Locally, Home Depot stores have a CFL recycling program that accepts residential CFLs.



Virtually all components of a CFL or other fluorescent light bulb can be recycled.

The metal end caps, glass tubing,

mercury and phosphor powder can all be separated and reused. Recyclers often sell the metallic portions as scrap metal.

The recycled glass can be remanufactured into other glass products. The mercury can be recycled into new fluorescent light bulbs and other mercury-containing devices.

How to Clean-Up a Broken CFL

Since CFLs contain a small amount of mercury, the EPA recommends the following clean-up and disposal guidelines:

1. **Before Clean-up: Ventilate the Room**

- Have people and pets leave the room, and don't let anyone walk through the breakage area on their way out.
- Open a window and leave the room for 15 minutes or more.
- Shut off the central forced-air heating/air conditioning system, if you have one.

2. **Clean-Up Steps for Hard Surfaces**

- Carefully scoop up glass

fragments and powder using stiff paper or cardboard and place them in a glass jar with metal lid (such as a canning jar) or in a sealed plastic bag.

- Use sticky tape, such as duct tape, to pick up any remaining small glass fragments and powder.
 - Wipe the area clean with damp paper towels or disposable wet wipes and place them in the glass jar or plastic bag. Do not use a vacuum or broom to clean up the broken bulb on hard surfaces.
3. **Clean-up Steps for Carpeting or Rug:**
- Carefully pick up glass fragments and place them in a glass jar with metal lid (such as a canning jar) or in a sealed plastic bag. Use sticky tape, such as duct tape, to pick up any remaining small glass fragments and powder.
 - If vacuuming is needed after all visible materials are

removed, vacuum the area where the bulb was broken.

- Remove the vacuum bag (or empty and wipe the canister), and put the bag or vacuum debris in a sealed plastic bag.

4. Clean-up Steps for Clothing, Bedding, etc.:

- If clothing or bedding materials come in direct contact with broken glass or mercury-containing powder from inside the bulb that may stick to the fabric, the clothing or bedding should be discarded. Do not wash such clothing or bedding because mercury fragments in the clothing may contaminate the machine and/or pollute sewage.
- You can, however, wash clothing or other materials that have been exposed to the mercury vapor from a broken CFL, such as the clothing you happened to be wearing when you cleaned up the broken

CFL, as long as that clothing has not come into direct contact with the materials from the broken bulb.

- If shoes come into direct contact with broken glass or mercury-containing powder from the bulb, wipe them off with damp paper towels or disposable wet wipes. Place the towels or wipes in a glass jar or plastic bag for disposal.



5. Disposal of Clean-up Materials

- Immediately place all cleanup materials outdoors in a trash container or protected area for the next normal trash pickup.
- Wash your hands after disposing of the jars or plastic bags containing clean-up materials. Check with your local or state government about disposal requirements in your

specific area.

6. Future Cleaning of Carpeting or Rug: Ventilate the Room During and After Vacuuming

- The next several times you vacuum, shut off the central forced-air heating/air conditioning system and open a window prior to vacuuming.
- Keep the central heating/air conditioning system shut off and the window open for at least 15 minutes after vacuuming is completed.

For more information about compact fluorescent bulbs, visit <http://www.energystar.gov/cfls>

For more information about compact fluorescent bulbs and mercury, visit

<http://www.energystar.gov/mercury>
www.energystar.gov

(a United States Environmental Protection Agency website)

Article VII

Covenants to Pay Assessments

Special Assessment. In addition to the General Assessment, the Board may levy, in any fiscal year, a Special Assessment applicable as follows:

- (a) Capital Improvements. Any capital improvement that has been approved in accordance with this Declaration.
- (b) Emergency Assessment. The Board may impose a Special Assessment for any unusual or emergency maintenance or repair or other expense that this Declaration requires the Association to pay (including, after depletion of

reserves, any unexpected expenditures not provided by the budget, or unanticipated increases in the amounts budgeted).

- (c) Exemption. Exempt Lots will not be subject to Special Assessments, nor will an Exempt Lot be subject to payment of any Special Assessment or any portion thereof declared or assessed while such Lot was an Exempt Lot even if payments for such Special Assessments are made in installments becoming due subsequent to

the time such Lot no longer is considered an Exempt Lot. For example, if a Special Assessment is declared on January 1 while Lot 3 is an Exempt Lot, but the payment of the Special Assessment is not required until March of the same year, then even if Lot 3 is not an Exempt Lot as of February of such year, Lot 3 still will be considered exempt from such Special Assessment.

(Floridian DCCRE, 2.2, pp. 17-18)

Board of Directors

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(jpp54@cox.net)

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Inside This Issue

- How to Reduce Air Conditioning Costs
- Board of Directors' Meeting
- As the Clock Turns: Homeowner's Autumn Checklist
- Bylaws Article IV: Board of Directors
- Ten Tips to Help You Save Home Energy
- Pharmaceutical Take-Back Program

Editor: Denise Mowery
floridianhoa@gmail.com
www.floridianhoa.com

How to Reduce Air Conditioning Costs

Your AC is the most expensive part of your electric bill. By maintaining your AC you will reduce your costs. Such things as: changing the air filters, sealing air leaks in ducts, and taking other efficiency-boosting measures will help in reducing the cost of operating your AC unit. There are additional ways of reducing your electric bills.

Fans—Cheaper to Run and Very Cooling

Moving air simply makes actual air temperatures feel cooler to your body. Take advantage of this effect with fans. Fans draw less electricity than AC and can be used exactly where needed on a room-by-room basis. Ceiling and standalone fans are both great for getting the air flowing, allowing you to bump up the AC thermostat setting.

Deflect the Greenhouse Effect

Sunlight entering through windows creates heat! There are simple ways to block sunlight and reduce heat build up.

- Use window drapes. They block sun and insulate to retain cool air. Darker living space is the only downside. However, light-colored drapes help brighten things up. Note that drapes are more effective than blinds.

- Use reflective film. Available at hardware and home improvement stores, this tinting film adheres to window glass and reflects about 40 to 60%

of sun-generated heat while allowing light in. A tinted window will also stop about 99% of UV rays that can fade furniture. The cost? About \$2 per square foot for do-it-yourselfers—which could prove a wise investment if electricity costs continue to rise.

- If your windows have ordinary screens, you can replace them with solar screens. They are made of a special mesh that reflect up to 70% of heat-producing rays and are available at hard-

ware/home improvement stores.

- It's a major expense, but if it's time to replace your windows, make sure they're today's "low-E" models. You can specify glass with just the amount of solar blocking (or gain) that works for your climate.

- Plant trees, especially on the south-facing side of your home. Deciduous trees (their leaves drop in the fall) provide cooling shade in the summer while allowing in sunlight in the winter—when solar gain can be a good thing!

Properly managing windows, drapes and shades throughout the day can make as much difference as more expensive things such as additional insulation.

Insulate and Cool Your Attic

Did you know that un-insulated attics allow the hot air that builds up there (easily reaching over 100 degrees in

Gulf Power has requested a rate increase to go in effect next year. An interim increase went into effect in mid-September. Reports indicate that residential costs could increase approximately \$5 per month for customers who use 1,000-kilowatt hours of electricity. If the Florida Public Service Commission approves the permanent rate increase, residents could see an increase of around \$12 per month. This is the first base rate increase for Gulf Power in 10 years. Because of this proposed increase residents need to be aware of ways to reduce their electrical usage.

summer months!) to transfer into your home through ceilings? This makes the AC work harder. Add insulation (loose-fill cellulose and fiberglass are popular choices) to stop the heat transfer.

If you don't have an attic fan, you should consider one. With gable vents, retrofitting a fan at the vent is easy. By blowing hot air out the vent, you reduce heat transfer into your home and create less work for your AC.

You could even power the fan with a solar panel mounted on the roof or exterior wall with minimal installation and...no charge for electricity!

Stop Air Leaks

Don't cool the great outdoors. By sealing doors and windows with weather stripping you ensure that you're only cooling indoor air. Holding a lit match next to window and door

edges is a good way to test for air infiltration....

Techniques for Cooking and Lighting

When cooking with the stove or oven, turn on the vent hood to remove hot air. Whenever possible,

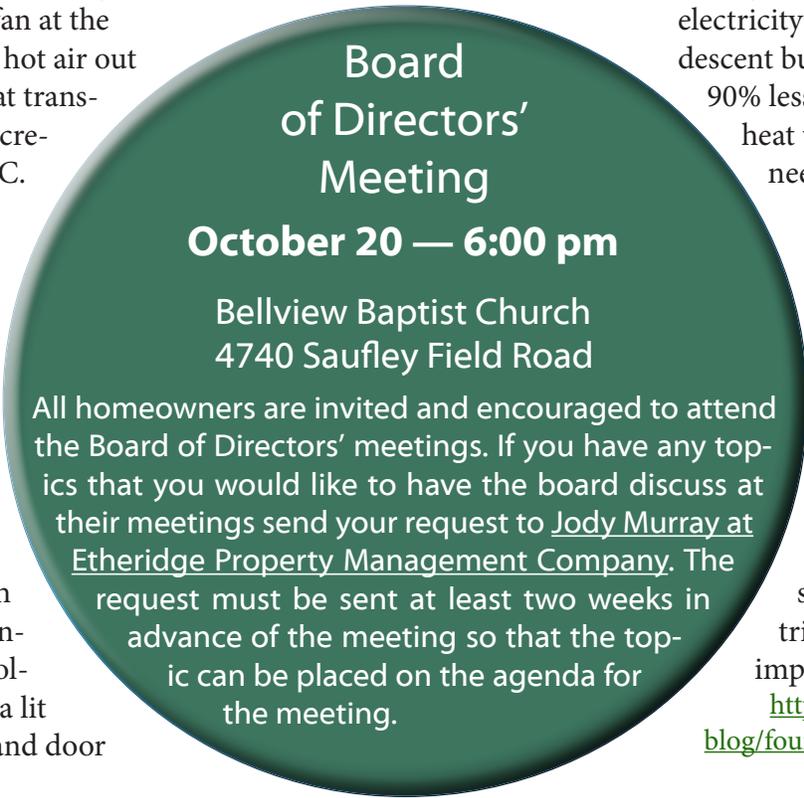
use the microwave! Microwave ovens don't generate much heat. Bonus—they're cheaper to operate than gas or electric ovens.

Outfit your entire home with cool-running compact fluorescent bulbs. Not only are they just as bright and use considerably less electricity than conventional incandescent bulbs, they generate about 90% less heat. Because the less heat that is generated, the less need there is to cool the air.

Saving Here and There Adds Up

By applying as many of the measures in this article as possible you help optimize your home's ability to stay cooler and reduce the load on your air conditioner—a commonsense solution for lowering electric bills and environmental impacts.

<http://www.1800anytyme.com/blog/four-steps-to-reduce-air-conditioning-costs/200/>



Board of Directors' Meeting
October 20 — 6:00 pm
Bellview Baptist Church
4740 Saufley Field Road

All homeowners are invited and encouraged to attend the Board of Directors' meetings. If you have any topics that you would like to have the board discuss at their meetings send your request to Jody Murray at Etheridge Property Management Company. The request must be sent at least two weeks in advance of the meeting so that the topic can be placed on the agenda for the meeting.

As the Clock Turns: Homeowner's Autumn Checklist

Whatever the weatherman or the almanac says, we know that the warm season really ends with the changing of the clocks to mark the beginning of standard time again. Mornings are suddenly dark and frigid, and we know that winter is upon us. Protect your home and garden investment—by taking some time to batten down the hatches outdoors before the snow flies!

1. Last chance for repairs: Begin by looking up. Your roof and eaves troughs will need to be in good condition to protect your home in the coming months. In particular,

be sure to clear leaves and debris from gutters and downspouts; if a clog forces melting ice back against the shingles, you'll be dealing with an ice dam—a serious hazard to the integrity of your roof. While you're checking the eaves trough, make a visual inspection of the roof itself—looking for loose or broken shingles, or damaged vents. Check your chimney for any loose brick or crumbling mortar. Mortar is temperature-sensitive and difficult to repair as the weather gets cold. Any work on the roof should be considered a two-person job, we should add. Always have a strong adult to

steady the ladder for the person working at the roof. Now is also the time to repair any fence, lattice, or trellis—before the winter winds and ice take their toll.

2. Tool shed tune up: Many a fine garden tool has met its demise far too soon, because it has been left outside over the winter. Your yard and garden tools have been working hard this summer, and they'll be in need of proper care and storage for winter. Begin by removing any caked dirt with a good wire brush; some gardeners prefer using a wire whisk attachment on a power drill. Now's the

time to sharpen any tools that have become blunted by a season's use: hoe's, spades, pruners, loppers and saws, if you have them. As you're cleaning, check your tools carefully for any loose screws or nuts. Finally, spray any metal parts and cutting edges with a good penetrating oil like WD-40. Wooden handles should be wiped with boiled linseed oil to prevent cracking and drying.

3. Power Tools: often have special requirements at the end of season. In general, you should change the oil and spark plugs of any equipment, and have blades

sharpened. This can be done professionally, if you prefer.

4. Before the freeze: Garden hoses don't need much care, and it's easy to forget about them at the end of the season. But take some time to straighten and drain your hose, and store it in a loose coil or on a reel—not hanging from a nail. Be sure you don't leave an opportunity for water to enter the hose over the winter months. If you have an irrigation system, be sure to winterize it as well—blowing out the lines to ensure that ice doesn't have an opportunity to split and break the waterlines below ground. Turn

off any outside taps at source, then drain them at the faucet.

5. Wheelbarrows, carts and wagons: These workhorses also deserve some attention at the end of the season. Touch up any paint chips and treat any rust spots. Give wheels a spray of oil to keep them running smoothly.

6. Turn on the lights! You'll need your outdoor lighting as the nightfall comes sooner. Take the time to replace bulbs and ensure that any switches and timers are adjusted for the shorter daylight hours.

<http://www.allaroundthehouse.com/lib.abc.c4.htm>

Article IV: Board of Directors

Section 7. Notice of Meetings. All meetings of the Board of Directors must be open to all Members except for meetings between the Board and its attorney with respect to proposed or pending litigation where the contents of the discussion would otherwise be governed by the attorney-client privilege. Notices of all Board meetings must be posted in a conspicuous place in the community

at least 48 hours in advance of a meeting, except in an emergency. In the alternative, if notice is not posted in a conspicuous place in the community, notice of each Board meeting must be mailed or delivered to each Member at least seven (7) days before the meeting, except in an emergency.

Section 8. Waiver of Notice. A Director may waive in writing notice of a special meeting or annual

meeting of the board either before or after the meeting, and his waiver shall be deemed the equivalent of giving notice. Attendance of a Director at any meeting shall constitute waiver of notice of that meeting, unless he attends for the express purpose of objecting to the transaction of business because the meeting has not been lawfully called or convened.

(Floridian Bylaws, pp. 6-7)

10 Tips to Help You Save Home Energy

Dave McIntosh

Before you spend money on the latest energy-efficient gizmo that's supposed to save you money let's look at some energy saving ideas that will really help you save home energy. The strategies that we will look at maximize the effort you put in and the reduction in your home energy consumption.

First sit down and think about all the different ways your family uses energy around the house. Now

put an approximate type and cost of energy used. You may have trouble breaking down the cost but try to do it. Now all you have to do is find ways to save on your resources at the same time cut your costs. You may have to think creatively but it can be done.

So here are some tips to get you started:

- Turn the lights off when you're not using them. This is really

simple and easy to do. Do you really need your bedroom light on when you're in the living room? Do you leave lights on when you leave the house? Do you even need more than one light on in a room for what you are doing? Believe it or not it makes a big difference

- Turn all electronics and other appliances off when you're not using them. No one can do everything at the same time. Can you really listen

to a radio watch television and use your computer all at the same time?

- Set your thermostat down a couple of degrees in winter or up in summer, to conserve energy. And dress appropriately indoors for the time of year it is. For instance in winter, put on a sweater or some extra clothing, or may snuggle under a blanket to stay warm. In the summer, wear less and stay cooler naturally.
- Only turn an appliance on when you have a full load. This is true especially for the washing machine, dryer and even the dishwasher. It is amazing how much extra energy is used doing multiple small loads in comparison to one full load.
- Do regular maintenance on your appliances. Keeping them clean means they don't have to work as hard. Changing filters again reduces the energy needed to accomplish a task. Regular care will also mean

any maintenance bills that you might come up against may well be cheaper.

- Be careful how you use your water. Like when brushing your teeth or washing your hands, use only the water you need. Don't let the water run the entire time. Also, try and use less water if you take a bath, or control your shower times.
 - Simply let your hair air dry, instead of using a blow drier every day.
 - Lower the temperature on your water heater to 120 degrees F.
- Don't forget the bigger projects as well.
- Seal the cracks around your doors and windows. You are paying for your hot air that escapes through cracks all around your house. You need to make sure you are doing all you can to keep the warm air you're paying for inside your house.

- You also need to check your house's insulation. Though this has been done by many homeowners nevertheless you still need to do it before you pass it over. It is probably the biggest thing in reducing heating costs.

Now some of these things may seem trivial to you but let me assure you that even the small things add up over time. And really most of them you won't even notice the difference to your life except your bills.

These tips and suggestions will make your home more affordable, and take some strain off of our world's resources. Just think if all of us would just made a few of these changes to how we do things on a daily basis it would make a huge difference.

http://www.articlecity.com/articles/home_improvement/article_7258.shtml#acvid

Pharmaceutical Take-Back Program

DEA has scheduled another National Prescription Drug Take-Back-Day on Saturday, October 29, 2011 to provide a venue for persons who want to



dispose of unwanted and unused prescription drugs. [\[Full details for Escambia County's Take-Back day will be posted in the next ECUA Customer Pipeline.\]](#)

National Prescription Drug Take Back Day addresses a vital public safety and public health issue. More than seven million Americans currently abuse prescription drugs, according to the 2009 Substance Abuse and Mental Health Services

Administration's National Survey on Drug Use and Health. Each day, approximately, 2,500 teens use prescription drugs to get high for the first time according to the Partnership for a Drug Free America. Studies show that a majority of abused prescription drugs are obtained from family and friends, including the home medicine cabinet.

DEA in conjunction with state and local law enforcement agencies throughout the United States conducted National Prescription Drug Take Back Days on Saturday, September 25, 2010 and April 25, 2011. Nearly, 4,000 state and local law enforcement agencies

throughout the nation participated in these events, collecting more than 309 tons of pills.



Four days after last fall's Take-Back Day, Congress passed legislation amending the Controlled Substances Act to allow the DEA to develop a process for people to safely dispose of their prescription drugs. DEA immediately began developing this process after

President Obama signed the Safe and Secure Drug Disposal Act of 2010 on October 12. Until that process is complete, however, DEA will continue to hold Take Back Days every six months.

http://www.deadiversion.usdoj.gov/drug_disposal/takeback/index.html

Board of Directors

Vice-President

Debra Mowery
(debmow@cox.net)

Secretary

Carolyn High
(Chigh1@capellauniversity.edu)

Member at Large

Karen Bass-Gauntt
(kegauntt@cox.net)

Treasurer

Jody Murray
(jmurray@epmfl.net)
(Etheridge Property Management Company)

Inside This Issue

- History of Veterans Day
- Article V: Nomination and Elections of Directors
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- Thanksgiving
- Speak Healthy

Editor: Denise Mowery
floridianhoa@gmail.com
www.floridianhoa.com

History of Veterans Day

World War—known at the time as “The Great War”—officially ended when the Treaty of Versailles was signed on June 28, 1919, in the Palace of Versailles outside the town of Versailles, France. However, fighting ceased seven months earlier when an armistice, or temporary cessation of hostilities, between the Allied nations and Germany went into effect on the eleventh hour of the eleventh day of the eleventh month. For that reason, November 11, 1918, is generally regarded as the end of “the war to end all wars.”



Soldiers of the 353rd Infantry near a church at Stenay, Meuse in France, wait for the end of hostilities. This photo was taken at 10:58 a.m., on November 11, 1918, two minutes before the armistice ending World War I went into effect

In November 1919, President Wilson proclaimed November 11 as the first commemoration of Armistice Day with the following words: “To us in America, the reflections of Armistice Day will be filled with solemn pride in the heroism of those who died in the country’s service and with gratitude for the victory, both because of the thing from which it has freed us and because of the opportunity it has given America to show her

sympathy with peace and justice in the councils of the nations...”

The original concept for the celebration was for a day observed with parades and public meetings and a brief suspension of business beginning at 11:00 a.m.

The United States Congress officially recognized the end of World War I when it passed a concurrent resolution on June 4, 1926, with these words:

Whereas the 11th of November 1918, marked the cessation of the most destructive, sanguinary, and far reaching war in human annals and the resumption by the people of the United States of peaceful relations with other nations, which we hope may never again be severed, and

Whereas it is fitting that the recurring anniversary of this date should be commemorated with thanksgiving and prayer and exercises designed to perpetuate peace through good will and mutual understanding between nations; and

Whereas the legislatures of twenty-seven of our States have already declared November 11 to be a legal holiday: Therefore be it Resolved by the Senate (the House of Representatives concurring), that the President of the United States is requested to issue a proclamation calling upon the officials to display the flag of the United States on all Government buildings on November 11 and inviting the people of the United States to observe the day in schools and churches, or other suitable places, with appropriate ceremonies of friendly relations with all other peoples.

An Act (52 Stat. 351; 5 U. S. Code, Sec. 87a) approved May 13, 1938, made the 11th of November in each year a legal holiday—a day to be dedicated to the cause of world peace and to be thereafter celebrated and known as “Armistice Day.” Armistice Day was primarily a day set aside to honor veterans of World War I, but in 1954, after World War II had required the greatest mobilization of soldiers, sailors, Marines and airmen in the Nation’s history; after American forces had fought aggression in Korea, the 83rd Congress, at the urging of the veterans service organizations, amended the Act of 1938 by striking out the word “Armistice” and inserting in its place the word “Veterans.” With the approval of this legislation (Public Law 380) on June 1, 1954, November 11th became a day to honor American veterans of all wars.

Later that same year, on October 8th, President Dwight D. Eisenhower issued the first “Veterans Day Proclamation” which stated: “In order to insure proper and widespread observance of this anniversary, all veterans, all veterans’ organizations, and the entire citizenry will wish to join hands in the common purpose. Toward this end, I am designating the Administrator of Veterans’ Affairs as Chairman of a Veterans Day National Committee, which shall include such other persons as the Chairman may select, and



which will coordinate at the national level necessary planning for the observance. I am also requesting the heads of all departments and agencies of the Executive branch of the Government to assist the National Committee in every way possible.”

On that same day, President Eisenhower sent a letter to the Honorable Harvey V. Higley, Administrator of Veterans’ Affairs (VA), designating him as Chairman of the Veterans Day National Committee.

In 1958, the White House advised VA’s General Counsel that the 1954 designation of the VA Administrator as Chairman of the Veterans Day National Committee applied to all subsequent VA Administrators. Since March 1989 when VA was elevated to a cabinet level department, the Secretary of Veterans Affairs has served as the committee’s chairman.

The Uniform Holiday Bill (Public Law 90-363 (82 Stat. 250)) was signed on June 28, 1968, and was intended to ensure three-day weekends for Federal employees by celebrating four national holidays on Mondays: Washington’s Birthday, Memorial Day, Veterans Day, and Columbus Day. It was thought that these extended weekends would encourage travel, recreational and cultural activities and stimulate greater industrial and commercial production. Many states did not agree with this decision and continued to celebrate the holidays on their original dates.

The first Veterans Day under the new law was observed with much confusion on October 25, 1971. It was quite apparent that the



President Eisenhower signing HR 7786, changing Armistice Day to Veterans Day. From left: Alvin J. King, Wayne Richards, Arthur J. Connell, John T. Nation, Edward Rees, Richard L. Trombla, Howard W. Watts

commemoration of this day was a matter of historic and patriotic significance to a great number of our citizens, and so on September 20th, 1975, President Gerald R. Ford signed Public Law 94-97 (89 Stat. 479), which returned the annual observance of Veterans Day to its original date of November 11, beginning in 1978. This action supported the desires of the overwhelming majority of state legislatures, all major veterans service organizations and the American people.

Veterans Day continues to be observed on November 11, regardless of what day of the week on which it falls. The restoration of the observance of Veterans Day to November 11 not only preserves the historical significance of the date, but helps focus attention on the important purpose of Veterans Day: A celebration to honor America’s veterans for their patriotism, love of country, and willingness to serve and sacrifice for the common good.

<http://www.va.gov/opa/vetsday/vet-dayhistory.asp>

Article V

Nomination and Election of Directors

Section 1. Nomination. All nominations for election to the Board of Directors shall be taken from the floor at the annual meeting and such nominations may be made from among Members or non-members. However, all Members of the Association shall be eligible to serve on the Board of Directors, and any Member may nominate himself or herself as a candidate for the Board at the meeting where the election is to be held.

Section 2. Election. Election to the Board of Directors shall

be by voice vote or a show of hands, unless objected to by thirty percent (30%) of the Members present at that meeting, in which case, the election shall be by written ballot. The persons receiving the largest number of votes shall be elected (i.e., the Board of Directors must be elected by a plurality of the votes cast by eligible voters). Cumulative voting is prohibited.

(Floridian Bylaws, pp. 7-8)

Floridian HOA Annual Meeting

The annual meeting of the Floridian Homeowners Association will be held January 24, 2012 at 6:30 pm at the Bellview Baptist Church (4740 Saufley Field Road). Please put this date on next year's calendar. All residents are members of the HOA and therefore all members are encouraged to attend. The budget for 2012 will be ratified. Also, there will be the election of new Board of Directors members. If you want to make a difference in your neighborhood consider putting your name in for one of the Board of Directors' positions.

Thanksgiving

Thanksgiving in North America had originated from a mix of European and Native traditions. Typically in Europe, festivals were held before and after the harvest cycles to give thanks for a good harvest, and to rejoice together after much hard work with the rest of the community. At the time, Native Americans had also celebrated the end of a harvest season. When Europeans first arrived to the Americas, they brought with them

their own harvest festival traditions from Europe, celebrating their safe voyage, peace and good harvest. Though the origins of the holiday in both Canada and the United States are similar, Americans do not typically celebrate the contributions made in Newfoundland, while Canadians do not celebrate the contributions made in Plymouth, Massachusetts

In the United States, the modern Thanksgiving holiday tradition traces its origins to a 1621 celebration at Plymouth in present-day Massachusetts. There is also evidence for an earlier harvest celebration on the continent by Spanish explorers in Florida during 1565, as well as thanksgiving feasts in the Virginia Colony. The initial thanksgiving observance at Virginia in 1619 was prompted by the colonists' leaders on the anniversary of the settlement. The 1621 Plymouth feast and thanksgiving

was prompted by a good harvest. In later years, the tradition was continued by civil leaders such as Governor Bradford who planned a thanksgiving celebration and fast in 1623. While initially, the Plymouth colony did not have enough food to feed half of the 102 colonists, the Wampanoag Native Americans helped the Pilgrims by providing seeds and teaching them to fish. The practice of holding an annual harvest festival like this however, did not become a regular affair in New England until the late 1660s.

According to historian Jeremy Bangs, director of the Leiden American Pilgrim Museum, the Pilgrims may have been influenced by watching the annual services of Thanksgiving for the relief of the siege of Leiden in 1574, while they were staying in Leiden.

Thanksgiving in the United States, much like in Canada, was observed on various dates





The First Thanksgiving at Plymouth By Jennie A. Brownscombe (1914)

throughout history. The dates of Thanksgiving in the era of the Founding Fathers until the time of Lincoln had been decided by each state on various dates. The first Thanksgiving celebrated on the same date by all states was in 1863 by presidential proclamation. The final Thursday in November had become the customary date of

Thanksgiving in most U.S. states by the beginning of the 20th century. And so, in an effort by President Abraham Lincoln (influenced by the campaigning of author Sarah Josepha Hale) to foster a sense of American unity between the Northern and Southern states, proclaimed the date to be the final Thursday in November.

It was not until December 26, 1941, that the unified date changed to the fourth Thursday (and not always final) in November—this time by federal legislation. President Franklin D. Roosevelt, after two years earlier offering his own proclamation to move the date earlier, with the reason of giving the country an economic boost, agreed to sign a bill into law with Congress, making Thanksgiving a national holiday on the fourth (not final) Thursday in November.

<http://en.wikipedia.org/wiki/Thanksgiving>



Laughter:

(It May Be) the Best Medicine

Are you overly stressed? Or are you feeling down? Or even a tad overweight? Well, now's the time to laugh about it.

Do It for Your Health—Laughter is genuinely good for you. For starters, laughing **relieves stress** by lowering the levels of the stress hormone cortisol. This also helps relieve physical tension and makes you feel relaxed. This boosts your immunity and, ultimately can improve your resistance to disease.

Additionally, laughter increases good hormones like endorphins, which can **reduce temporary pain**. Emotional pain can also be alleviated through laughter. Humor keeps

Speak Healthy

you positive, and oftentimes laughing can improve your mood and enhance your resiliency. It's difficult to feel sad when you're laughing. Laughing is great because it allows you to view a challenging situation from a different perspective.

And it's good for your heart. Laughter has been proven to have a positive effect on blood pressure, increasing blood flow by expanding the inner lining of the walls of the arteries. Drop the caffeine, because laughing acts as an instant recharge and **boosts your energy**. Laughing is a lot like exercise. One hearty laugh burns 3 ½ calories. And if you laugh 100 times a day, it is the aerobic equivalent to 10 minutes of rowing.

Social Smiles—The best thing about laughter? It's infectious. So be sure to surround yourself with those who've caught the laughing bug, because laughter has social benefits as well, increasing our ability to connect with others. Think about the people you work best with; they're most likely the people you laugh the most with. Laughing **bonds people together** and increases, the cohesiveness of a group. It enhances teamwork and easily defuses conflict.

A laugh a day may not keep the doctor away, but it does increase your overall well-being. So shriek, chuckle or snicker—whatever you do, be sure to **laugh about it**.

AAA Going Places, March/April 2011

Board of Directors

Vice-President

Debra Mowery
(debmow@cox.net)

Secretary

Carolyn High
(Chigh1@capellauniversity.edu)

Member at Large

Karen Bass-Gauntt
(kegauntt@cox.net)

Treasurer

Jody Murray
(jmurray@epmfl.net)
(Etheridge Property Management Company)



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- Reindeer Games

Editor: Denise Mowery
floridianhoa@gmail.com
www.floridianhoa.com

Homeowners' Association Meetings

Annual Member Meetings

Members' meetings are usually held once a year at a time and place set forth in the association bylaws. These meetings allow community members to communicate with members of the association. They provide the board with time to get input from the members and to obtain their comments on board actions or proposals. Also, elections of board members take place at most annual meetings.

Governing Body Meetings

Regular meetings of the governing body of the association are held according to the association bylaws. Ordinarily the meetings are held once a month, but the bylaws may provide for meetings as infrequently as every six months if more frequent meetings are not needed.

The board of directors sets the time and place for regular board meetings. The meeting place ordinarily is within the development unless, in the judgment of the board, a larger meeting room is needed than exists within the development, in which case the room selected must be as close as possible to the development. Often a board will try to use space at a nearby school, library, church, or local government building.

Calling a Meeting

Usually, the board of directors (or other governing body) must promptly schedule a special meeting of the members if the board votes to hold such a meeting or receives a written request signed by members representing a certain percentage of the total voting power

of the association. A special meeting must also be called as a prerequisite to filing a civil suit against the developer for alleged damage to the common areas or to specified separate interests in the development.

Attendance

Any member of the association may attend regular and special meetings of the governing body. A member is permitted to speak at any board of directors meeting, except when the board meets in executive session. The board is allowed to establish a reasonable time limit and rules for members to speak at or before meetings.

The governing documents establish a quorum for the transaction of business at a meeting of members, so it's important to have that minimum number of board members present at meetings. Special quorum requirements may apply in situations such as when the board is seeking to increase assess-

ments or to impose a special assessment. In the absence of a quorum at a members' meeting, a majority of those present in person or by proxy, which is a document empowering a person to act for another, may adjourn the meeting to another time but may not transact any other business. The quorum for an adjourned meeting may be set at a percentage less than what is set for the regular meeting.

Notice Requirements

Unless the time and place of meetings is fixed by the bylaws, members must be given notice of the time and place of a meeting, except for an

Annual HOA Meeting
January 24
6:30 pm
Bellview Baptist Church

emergency meeting, a set number of days before the meeting.

Notice is generally posted in a prominent place or places within the common areas, and by mail to any owner who has requested notification of board meetings by mail, at the address requested by the owner. If the common area consists only of an easement or is otherwise unsuitable for posting of the meeting notice, the governing body must communicate the time and place of the meeting by appropriate means. Notice may also be given by mail or delivery to each unit or by association newsletter. The notice must include the meeting agenda.

Notices of meetings must specify those matters the board intends to present for action by the members. However, any proper matter may be presented at the meeting for action, unless prohibited by law.

Special Meetings

Typically, the board of directors must promptly schedule a special meeting of the members if the board votes to hold such a meeting or receives a written request for such a meeting signed by members representing a certain percentage of the total voting power of the association.

Meeting Minutes

The minutes or summary of minutes of any meeting of the board of directors, other than an executive session, is usually available to members within 30 days of the meeting. The minutes are distributed to any member upon request and reimbursement of cost.

<http://real-estate.lawyers.com/homeowners-association-law/Homeowners-Association-Meetings.html>

Floridian HOA Annual Meeting

The annual meeting of the Floridian Homeowners Association will be held January 24, 2012 at 6:30 pm at the Bellview Baptist Church (4740 Saufley Field Road). Please put this date on next year's calendar. All residents are members of the HOA and therefore all members are encouraged to attend. The budget for 2012 will be ratified. Also, there will be the election of new Board of Directors members. If you want to make a difference in your neighborhood consider putting your name in for one of the Board of Directors' positions.

"Parking" What's the Big Deal

Mark Basnight

There's been a lot of talk about parking on the streets lately, so what's the big deal? Imagine someone has broken into your home, you're afraid, alone, and waiting for the police to arrive. Tonight, EVERYONE has decided to park their vehicles on the street, not only on your side of the street, but both sides of the street. The police are coming but it takes them a few more minutes to get to your home because they have to navigate around the cars.

Someone in your household has a medical emergency and every second counts, it takes the ambulance a few minutes more to get to your home because they have to navigate around cars parked in the street.

Your home is on fire, the fire is

moving quickly and someone is trapped on the second floor, the fire trucks are approaching your street and have to slow down to navigate (large vehicles) around cars parked in the street. It takes them a few extra minutes to get to your home.

A few cars are parked on the street and you're coming home from a long stressful day at the office. Your reflexes are slower and you're not exactly as sharp as you were early in the day. All you are thinking about is getting home, right? Suddenly a child/ someone riding a bicycle, etc. pulls out in front of you from a blind spot behind one of the cars parked in the street and you hit them.

Sounds far fetched, it's not! Our streets were not designed with

parking in mind. Our community was designed with two car garages and driveways to accommodate up to four vehicles! Please comply with the parking restrictions, it's a small price to pay for our safety.

<http://www.communityassociation-management.com/rules/parking/215-parking-whats-the-big-deal.html>

Does this sound like our neighborhood? If you had an emergency at your house would first responders be able to get to your house to help you? If the answer is **NO** then maybe it's time to do something about it. If you are parking your vehicle on the street move it to your driveway. (Remember, though, don't park on the lawn.)

Ring in the New Year in Downtown Pensacola

The Pensacola Bay Area offers the perfect combination for New Year's Eve family fun: sugar-white beaches, a lively street party, brilliant fireworks and a half-ton, illuminated pelican that drops 100 feet at midnight.

Family-friendly fun abounds New Year's Eve at the Pensacola Pelican Drop,™ featuring a full slate of entertainment from 5 p.m. to 1 a.m. in historic downtown. Live bands perform on three stages. Children enjoy their own countdown, pelican drop and bubble stomp at 8

p.m. Plus, dozens of downtown shops, art galleries, local restaurants and

other vendors will be open for business. The evening ends as the giant pelican drops at midnight followed by a fireworks show in the skies above downtown.



Happy Holidays from Lifelock

The holidays are upon us. And while it's the season of giving, make sure you're not giving more than you bargained for. As you know, retail transactions require your sensitive information. From credit card numbers and ATM PINs, to home addresses and more, every checkout can leave your personal information vulnerable.

Here are eight easy ways you can shop smart and help keep your identity safe this holiday season:

In Stores

1. Be aware of your surroundings and protect personal space at the ATM and registers.
2. Inspect ATMs and points of sale terminals and look for tampering before swiping cards.
3. Keep cards in sight when paying to deter dishonest cashiers.
4. Store all receipts and closely check your monthly statements to verify transactions.

Online

1. Be sure your anti-virus software is installed properly and up-to-date.
2. Shop with retailers who you trust and who have a positive Better Business Bureau rating.
3. Avoid links. Instead, visit shopping sites by directly typing in their website addresses.
4. Don't purchase items while using public computers or shared wireless networks.

<http://www.lifelock.com>

How to Get Kids to Eat Vegetables Without Really Trying

Elizabeth Williams Bushey

Getting children to eat their vegetables is tricky. Sometimes it's tempting to simply plop a vitamin on the plate and skip the trouble.

There's a good trick that works wonders, though, and it isn't as much trouble as it sounds.

Serve them as appetizers.

Presenting the veggies with a little panache makes them go down a lot easier. Since kids generally like vegetables raw anyway, why bother cooking them. Slice them into bite-size pieces, look for plates you're best off with unbreakable that are

unusual, beautiful or novel, and make a gorgeous presentation with a fun dipping sauce in the center.

Do it in front of the television while they're getting their hour of it before their real dinner is served, and they may hardly notice they're getting a large part of the nutritional value of their day.

You can get a nice size dipping sauce holder at a restaurant supply store, or even the bottom half of a colorful paper cup will do.

Studies show anyone grownup or child tends to eat more when

there's variety on their plate, so choose at least three types of vegetables. For convenience's sake, slice a whole red pepper and save most of it in a zipper-style baggie for



later in the week. Do the same for the celery and for the baby carrots.

Another rule of thumb: the more colorful the plate, the better it is for you. And the more fun it is to look at when you're eating it.

Which, if you're a kid, you're more likely to do.

<http://inklesstales.com/forgrownups/archives/173>



Reindeer Games

Jeremy White

One foggy Christmas Eve, Santa Claus made Rudolph the most popular reindeer of all-time. Once chastised for his red nose, Rudolph's name went down in history when his guiding light saved Christmas for kids the world over.

Folklore aside, and much to the delight of kids in every age group, it's indisputable fact that reindeer really do exist. They may not fly (except for special ones like Dancer and Prancer), but they roam North American landscapes and are commonly known by other names, such as Caribou.

Reindeer are mammals that typically live about 15 years. Most often they are gray in color with splashes of brown, though on occasion a white caribou is encountered. Their coats—or pelts—are thick to help them withstand harsh winters. Since they're typically found in the northern U.S. and Canada, these pelts are essential to their survival.

Some of the most noteworthy reindeer in the world are found in British Columbia, Canada, where reindeer farms are prevalent. On these farms, the caribou are raised for slaughter. After processing, caribou meat—called venison—is taken to restaurants and retail outlets to be sold for consumption. While

caribou are not a particularly popular dish, demand for the food does appear to be growing as consumers everywhere continue the trend of testing their palates with new flavors and food combinations.

The reindeer's breeding season is particularly interesting. Known as "the rut," the breeding season lasts for about a month. Typically, the rut occurs in the latter half of September and early part of October. While humans carry their young through a nine-month gestation period, a reindeer pregnancy lasts for approximately seven months. Most often, reindeer calves are born in the months of April and May.

During the mating season, into which young caribou enter at the ripe age of 18 months (they continue to mate until about 10 years of age), the male reindeer—known as bulls—work vigorously. They eat very little and often lose 20 percent of their body fat.

When a female reindeer—sometimes called a cow (confusing, isn't it?)—is about to give birth, she becomes withdrawn and separates herself from the pack. She'll hide from her herd in a protected place, away from the elements. Luckily for her, the birth will only last about 30



minutes once the actual birthing process begins (usually 24 hours or so after she goes into hiding).

Reindeer have velvet-covered antlers and the males grow a mane. Like deer or elk, they are wild animals and therefore do not make good pets, though some people have taken ill-advised steps to attempt making them into pets over the years.

The next time your child or grandchild asks you about Rudolph, you can tell them with confidence that reindeer do exist. You can even offer to drive them past a range where farmed reindeer forage. These reindeer may not look like the friendly, smiling cartoon Rudolph, but their physical presence will assure children that reindeer are in fact real!

http://www.articlegeek.com/home/holiday_articles/1925-reindeergames.htm