

**Board of Directors  
Vice-President**

Debra Mowery  
([debmow@cox.net](mailto:debmow@cox.net))

**Secretary**

Carolyn High  
([Chigh1@capellauniversity.edu](mailto:Chigh1@capellauniversity.edu))

**Member at Large**

Karen Bass-Gauntt  
([kegauntt@cox.net](mailto:kegauntt@cox.net))

**Treasurer**

Jody Murray  
([jmurray@epmfl.net](mailto:jmurray@epmfl.net))  
(Etheridge Property Management Company)



**Inside This Issue**

- Running for Your HOA Board. What's Your Motivation?
- Floridian HOA Annual Meeting
- Going Green Is So Much Simpler Than Most People Think
- This Is Your Newsletter
- Happy New Year 2012
- A Celebration of the Man and the Holiday
- Reduce Damage from Identity Theft / Credit Repair
- Voting
- Mardi Gras Pensacola

Editor: Denise Mowery  
[floridianhoa@gmail.com](mailto:floridianhoa@gmail.com)  
[www.floridianhoa.com](http://www.floridianhoa.com)

## Running for Your HOA Board. What's Your Motivation?

In general, not many people actually want to run for their homeowners' association board. So if you are one of the few that do, what's your motivation?

Hopefully you are stepping up because you want to help your community and you don't see many others volunteering. Unfortunately, there are always a few owners who run for a board position because they have an axe to grind and want to be on the board to "turn things around." Those in the latter category rarely succeed in making the community a better place. Why you ask? When a new board member has an agenda, this can often cloud good judgment and reasonable decision-making.

A common mistake made by new board members who were dissatisfied with the performance of the previous board is to immediately want to do everything differently...better. If the preceding board was too lenient, the incumbent board often rebounds and becomes too strict. Forgetting that the community had adjusted (rightly or wrongly so) to the modus operandi of the former board. If owners that have parked their cars in the street for the past three years suddenly get a letter from the new board stating "move it or lose it" you can expect a response...and probably not a good one.

After a few aggressive advances by the board, there could be other Napoleons in the community already planning a coup d'état. Before you can say, "knee jerk reaction" the new board is facing a recall and is replaced by board number three which (you guessed it) has an agenda: to be more lenient.

A word to new board members: check your motivation. What is your

agenda? It should be to represent the best interests of the community based on feedback from the community. This isn't about you being "right" or "winning." It is about being reasonable and avoiding the temptation to overcompensate for what you believe to be the former board's weakness.

Be a part of the solution...otherwise, you are just another problem.

<http://www.communityassociationmanagement.com/governance/board-of-directors/3138-running-for-your-hoa-board-whats-your-motivation.html>

### Floridian Homeowners Association Annual Meeting

January 24  
6:30 pm

### Bellview Baptist Church

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.

# Going Green Is So Much Simpler Than Most People Think

*Collin Rojas*

An increasing number of people are now wanting to do their part to save the planet due to the worsening problems caused by global warming. Unfortunately, numerous people assume that going green is costly and time consuming. Read on to discover several immediate things you can do to get on the path to living green.

Recycling is the top way to start. A lot of people continue to place glass and aluminum items in their normal garbage even though recycling is not that hard to do today. In the US, it's not hard to locate a trash service that offers glass and aluminum recycling choices. Many people still continue to discard these items even though recycling bins are not hard to find. It merely takes a few minutes to wash off the cans and bottles before placing them into the recycle bin.

Newspapers are another item that overburden our landfills. Virtually all people will merely take their daily paper and toss it in the garbage when they are done with it. But, there are many other uses that you can get out of your newsprint other than poring over it. Did

you know that you can keep your windows clean using newspapers? If you're tired of seeing small white fragments and streaks on your windowpanes after you clean them with paper towels and cleaner, try to use old newspapers instead. Several community groups run regular paper drives. Merely compile all of your old newspapers, put them in a stack, and see if the paper drive organizers will come to your location and pick them up.

One more thing that could help you to start to live green is to begin walking a bit more. Lots of people routinely drive short distances merely to buy one thing at their local corner market. If you just walk to the store, not only could it take less time, because you won't have to locate a parking spot, but you will be saving money on gas and helping to save planet Earth by not burning those fuels.

If you wish to save even more on gas, take the chance to car pool when you can and only mow your lawn two times a month instead of weekly. A gorgeous lawn is good to have but skipping an additional week before you mow again

shouldn't significantly affect it. Using a manual push mower like those more normally used many, many years ago will help to save the environment even more. Numerous hardware shops still carry this type of mower.

When people make up their mind to try green living, it's easy to make a few lifestyle modifications that will benefit our environment. Likewise, you can find lots of info all over the Internet on other ways to start living green, you only have to look for it.

[http://www.articlecity.com/articles/environment\\_and\\_going\\_green/article\\_1153.shtml](http://www.articlecity.com/articles/environment_and_going_green/article_1153.shtml)

## 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](mailto:floridianhoa@gmail.com).

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

## Happy New Year 2012



The New Year 2012 is here. With the advent of a new year, a new era begins and with it comes new hopes and new possibilities. Every year teaches us some of life's most important lessons, and with that learning we put our step forward into the new year. So begin this new year with the intent of making it better than the last.



## A Celebration of the Man and the Holiday

*"I have a dream...*

*I have a dream that one day this nation will rise up...live out the true meaning of its creed. We hold these truths to be self-evident that all men are created equal...*

*I have a dream today."*

Each year on the third Monday of January schools, federal offices, post office and banks across America close as we celebrate the birth, the life and the dream of Dr. Martin Luther King, Jr.

It is a time to remember his fight for the freedom, equality, and dignity of all races and peoples. A time to remember the message of change through nonviolence



**Martin Luther King Jr. Day  
Monday, January 16, 2012**

## Reduce Damage from Identity Theft / Credit Repair

*Michelle Hindman*

Being a victim of Identity theft can be the most unpleasant of ordeals. The credit companies and banks can be very sympathetic in the long term. However, in the short term, the victim is also looked upon with a level of suspicion. In most cases, banks and credit companies will have no option but to write off these debts run up through your account. They will not do so without a struggle. Because identity theft is such a calculated act, it is possible that some unscrupulous bank account or credit card holder staged their own case of fraud, in order to earn some instant cash.

Statistics show that identity card thefts do cost the banks and credit card companies as well as online and offline stores sums running into tens of billions of [dollars] per year. So it's understandable from the outset that the victim also becomes the suspect.

When the realization falls upon you that you have become

a victim of identity theft, the first thing that you have to do is minimize damage. Don't wait for anyone else to do this for you, set the wheels in motion to saving your creditworthiness.

For identity theft victims, fast detection is critical. According to the American Federal Trade Commission (FTC), credit card theft victims who were sufficiently vigilant to notice that something was afoot in their personal banking suffered less damage. They were able to freeze their bank account and credit cards sooner and in 90% of the cases, all forms of illegal trading dried up on the spot. Credit card companies, in any event, cannot charge their customers more than \$50 on purchases made illegally through their account. In many cases, they are even prepared to waive even this token amount, in appreciation of their client's alertness that probably saved them many thousands of dollars.

Despite that, cases have been

reported where victims do act according to the book, do everything right and yet it still takes them years to handle and settle all the problems that have been forced on them by being unwitting victims of this cruel and humiliating form of theft. At one time, people said that housebreaking was the worst kind of theft, with the thought of people rummaging through your private property and stealing items often of irreplaceable sentimental value. However, there are those that say that identity theft is worse, as your identity has been taken from you and the complications that can be caused by it can cover every aspect of your life.

Prevention is the best form of cure in identity theft, and anyone who has [been] involved in handling cases will tell you this till they are blue in the face! Banks, credit card companies, insurance companies, police authorities, the Federal Bureau of Investigation and the Federal Trade Commission will

never stop emphasizing how important it is to them and to the consumer at large to prevent the spread of identity theft.

And the only totally effective way of doing so is to instill deep into the consciousness of the consumer the importance of guarding their personal details. Never divulge them to people that you don't know and trust. Never transmit details of your bank account numbers or credit card numbers to any internet web site that appears even remotely suspicious to you.

If you buy something in a retail store, keep your receipt with your credit card details on it. Tear it up and throw it away later when nobody is looking. That slip contains access to credit card details and is invaluable to the credit card thieves

These are just a few examples of the self discipline that this new reality has imposed on us all. Not difficult to maintain, but if done so, will protect the consumer from the hands of the people who are lurking in the dark corners of cyberspace; who would steal your identity and cause you personal discomfort and suffering far and away above the financial reward that they gain. Why give them the opportunity? A little bit of extra care and attention will freeze them out forever.

<http://www.articlebiz.com/article/1051514982-1-reduce-damage-from-identity-theft-credit-repair/>

## Mardi Gras Pensacola

Pensacola, Florida hosts a Mardi Gras Celebration every year. The Pensacola celebrations also use Moon Pies in combination with beads, coins, and small candies. Pensacola holds two Mardi Gras parades a year. A smaller parade is held on the Friday night before Mardi Gras with the much larger Pensacola Grand Mardi Gras Parade held on Saturday during the day.

For more information visit:

<http://www.visitpensacola.com/landing/pensacola-mardi-gras>



## Voting

According to David H. Stafford, Escambia County Supervisor of Elections, voters are reminded to update their voter information before the January deadline. January 3 is the last day to register to vote or to change your party affiliation before the January 31, 2012 Presidential Preference Primary.



While only Republicans

will be eligible to vote in that party's Presidential Preference Primary, all voters, regardless of party affiliation, will be able to vote on the countywide referendum that will appear on the ballot.

For additional information go to Escambia County Supervisor of Elections's website at: [EscambiaVotes.com](http://EscambiaVotes.com).

## Board of Directors

Debra Mowery  
([debmow@cox.net](mailto:debmow@cox.net))

Jody Murray  
([jmurray@epmfl.net](mailto:jmurray@epmfl.net))  
(Etheridge Property Management Company)

Irene Horton  
([irene\\_horton@att.net](mailto:irene_horton@att.net))



## Inside This Issue

- Floridian HOA Annual Meeting
- Board of Directors' Meeting
- February
- Insurance—Ours and Yours
- Tax Relief from Mortgage Forgiveness
- IRS Tax Tip 2011-44, March 3, 2011
- Save Time and Money with Once a Month Cooking

Editor: Denise Mowery  
[floridianhoa@gmail.com](mailto:floridianhoa@gmail.com)  
[www.floridianhoa.com](http://www.floridianhoa.com)

## Floridian HOA Annual Meeting

On January 24 the Floridian Homeowners' Association annual meeting was held. Notification was sent to all residents of the neighborhood. Unfortunately, only five homes were represented at the meeting. A bigger turnout was hoped for as new members for the Board of Directors are needed. November of last year the President of the Board had to resign due to other commitments. During the annual meeting it was announced that the Member-at-Large had resigned due to moving. Consequently, the Board is in dire need of members. Fortunately, someone at the meeting volunteered to be a Board Member. During the next scheduled Board of Directors' meeting to be held February 16, the new Board will elect their officers. If you are interested in volunteering for the Board please contact Jody Murray (Etheridge Property Management Company—[jmurray@epmfl.net](mailto:jmurray@epmfl.net)).

Discussion was held regarding the lack of attendance at the annual meeting. One of those present indicated that residents were discouraged with what they see as a lack of progress within the neighborhood. Nothing specific was mentioned as to why they see no progress. No one has brought anything up to the Board during their regular meetings. The Board can't do anything unless they are made aware of what homeowners would like to see accomplished.

During the meeting the 2012 Budget was presented. The HOA still has several homeowners who are delinquent in paying their yearly HOA dues and legal action taken. These delinquent dues reduces the amount of funds available for the HOA operating fund. Out of the operating fund the utilities (sign

light, sprinkler system, and water) for the common area are paid. Property insurance for the common area as well as liability insurance for the Board of Directors also has to be maintained per state law. (See the article "Insurance—Ours and Yours" later in this newsletter for more information.)

There are several homes that are in foreclosure. This unfortunately results in homes that are vacant and not maintained (outside appearance of the property). Apparently, the banks that own foreclosed homes usually only mow the front lawn of those homes (and possibly only once a month, if that often) leaving the backyard to become overgrown. This can cause problems with rodents, snakes, and other creatures becoming a nuisance. With the lawns being in a dormant state for the winter the rodent problem is negligible. However, once spring is upon us that will change. As of now there is nothing that can be done about this because of the banks owning the foreclosed properties. Just be aware of the potential problem.

Concern was brought up about the appearance of the front entrance to the subdivision. Some suggestions were made to improve the appearance of the area. Those will be taken under advisement by the Board of Directors when they meet.

Questions regarding the duties and maintenance schedule of the lawn maintenance company was discussed. Their contract is only for nine months per year. The contract will be discussed at the next Board meeting. The company mows the lawn on a weekly basis during the few months of the growing season. For the months before and after they only mow once a month.

## Board of Directors' Meeting

February 16 — 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.

**If you are interested in volunteering for the Board of Directors please attend this meeting. Bring your ideas to help improve the neighborhood.**

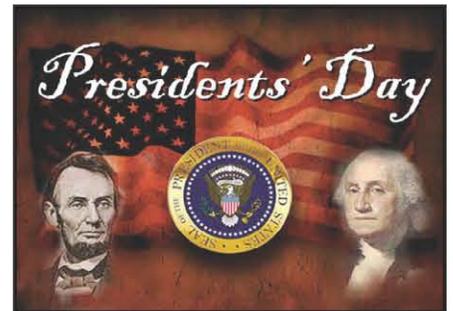
## February

The second day of February is often referred to as **Ground Hog's Day**. The old stories told are that the ground hog comes out of its burrow on February 2, to look for its shadow. If there is sunshine and he sees his shadow, then he goes back to sleep and there will be more winter time. If he doesn't, then the spring time will begin. This is a superstition.



**Valentine's Day** is celebrated on February 14 in most western countries. Children give valentines and have a party in school. Young and old exchange cards with loved ones. This custom is hundreds of years old, valentine greetings having been found that date back into the 1400s.

The third Monday in February is **President's Day**. Both Washington and Lincoln's birthdays were in February. It is considered a Federal holiday for celebration of Washington's birthday, but most states also honor all president's on this day.



## Insurance—Ours and Yours

Of the many things your association assessment pays for, insurance is one of the most important. Association governing documents and state law require the association board to purchase adequate insurance as part of a comprehensive risk-management program.

Our association has two types of commercial insurance coverage—property and liability.

Property insurance covers loss of or damage to any common structures or physical property caused by fire, flood, storms or other natural events. For instance, if high winds uproot a tree that damages

a common roof, the association's property insurance would cover the cost of repairs. Property insurance may also cover what is called "human perils" (such as theft).

Liability insurance covers losses that would result if someone took legal action against the association for an injury, financial loss or other

type of damage. For example, one important type of liability insurance, called Directors' and Officers' insurance, covers volunteers like board and committee members so they're not jeopardizing their personal assets to serve the association.

The association's insurance does

not cover owners or residents, their homes or belongings. Each member should have his or her own insurance policy. If you need information about homeowners insurance, talk to a licensed insurance agent who specializes in homeowners associations. Or you may want to

talk to the association's insurance provider; this person will know exactly where the association's master policy coverage ends and where yours should begin. This prevents you from over or under insuring yourself.

## Tax Relief from Mortgage Forgiveness

Usually, when a homeowner receives "mortgage forgiveness," either through mortgage restructuring or foreclosure, the proceeds from the forgiven debt are considered taxable income by the Internal Revenue Service. However, according to the Mortgage Forgiveness Debt Relief Act of 2007, homeowners who have had their mortgages reduced, restructured or eliminated altogether during the period from 2007 through 2012 may be able to

exclude the proceeds from the forgiven debt—up to \$1 million per person or \$2 million per married couple—from their taxable income.

There are some restrictions, however. The proceeds must be used for the purchase, construction or substantial improvement of the homeowners' principle residence and must be secured by that residence. Proceeds from debt forgiveness on second homes, rental property or businesses do not qualify

for this tax exemption. Also, proceeds used to pay off credit cards or other similar types of loans do not qualify.

If your debt is reduced or eliminated, make sure you receive Form 1099-C, Cancellation of Debt, from your lender. For additional details, see "Ten Facts for Mortgage Debt Forgiveness" at <http://www.irs.gov/newsroom/article/0,,id=205004,00.html>.

## IRS Tax Tip 2011-44, March 3, 2011

If you are a homeowner whose mortgage debt is partly or entirely forgiven during tax years 2007 through 2012, you may be able to claim special tax relief and exclude the debt forgiven from your income.

Here are 10 facts the IRS wants you to know about Mortgage Debt Forgiveness.

1. Normally, debt forgiveness results in taxable income. However, under the Mortgage Forgiveness Debt Relief Act of 2007, you may be able to exclude up to \$2 million of debt forgiven on your principal residence.

2. The limit is \$1 million for a married person filing a separate return.

3. You may exclude debt reduced through mortgage restructuring, as well as mortgage debt

forgiven in a foreclosure.

4. To qualify, the debt must have been used to buy, build or substantially improve your principal residence and be secured by that residence.

5. Refinanced debt proceeds used for the purpose of substantially improving your principal residence also qualify for the exclusion.

6. Proceeds of refinanced debt used for other purposes—for example, to pay off credit card debt—do not qualify for the exclusion.

7. If you qualify, claim the special exclusion by filling out Form 982, Reduction of Tax Attributes Due to Discharge of Indebtedness, and attach it to your federal income tax return for the tax year in which the qualified debt was forgiven.

8. Debt forgiven on second homes, rental property, business

property, credit cards or car loans do not qualify for the tax relief provision. In some cases, however, other tax relief provisions—such as insolvency—may be applicable. IRS Form 982 provides more details about these provisions.

9. If your debt is reduced or eliminated you normally will receive a year-end statement, Form 1099-C, Cancellation of Debt, from your lender. By law, this form must show the amount of debt forgiven and the fair market value of any property foreclosed.

10. Examine the Form 1099-C carefully. Notify the lender immediately if any of the information shown is incorrect. You should pay particular attention to the amount of debt forgiven in Box 2 as well as the value listed for your home in Box 7.

For more information about the Mortgage Forgiveness Debt Relief Act of 2007, visit <http://www.irs.gov>. A good resource is IRS Publication 4681, Canceled Debts, Foreclosures, Repossessions and Abandonments.

You can also use the Interactive Tax Assistant available on the IRS website to determine if the cancellation of debt is taxable. The ITA tool is a tax law resource that takes you through a series of questions and provides you with responses to

tax law questions

Taxpayers may obtain copies of IRS publications and forms either by downloading them from <http://www.irs.gov> or by calling 800-TAX-FORM (800-829-3676).

## Save Time and Money with Once a Month Cooking

*Sherry Frewerd*

At the end of a busy day, what's the one thing you're looking forward to? Relaxing on the couch, taking a long bath, reading a good book...cooking a home cooked meal? Yeah, right. Unless you consider cooking a treat, which most tired mothers do not, the idea of coming up with yet another healthy and tasty dinner is just too much, and certainly not fun.

What would you say if I told you there is a method that has become very popular among exhausted parents that gets the cooking done and meals prepared and made ready for the busy work weeks. No, I'm not talking about hiring a live in cook. Besides that's just another person to deal with. No, what I'm suggesting is something called 'once a month cooking.' Yep, you read it correctly. Also known as 'freezer cooking', it's a concept that's really taking off.

The idea is to set aside a couple of days where you cook your little heart out. That way your family gets really good dinners for the rest of the month and your time is freed up to do things like enjoy that hot bath or take tap dancing lessons... whatever floats your boat.

What I've heard from moms who have tried 'OAMC' is that not only are they saving time and making good food, but they're actually saving money too. Seems like they're keeping their budget

on track by planning their meals. Makes sense.

Giving in to exhaustion and driving through a burger joint is way too easy. It's expensive and unhealthy, but we all know that. What I suggest is taking on the challenge of planning a month's worth of meals, buying the ingredients and supplies and scheduling the days to do the work. You can do it all in one day, but if that sounds like a little more than what you're willing to take on, then break up the cooking into two days.

So, what do you think? Sound like a good idea? If 'freezer cooking' is something you'd like to try, there are a few things that you need to get clear before you begin. First of all, don't go into it blind. Make a plan and schedule the time. Don't schedule a cooking weekend during one of your family's busiest times. Avoid holidays and other deadlines. This is supposed to be a positive thing you're doing here. In fact, if you can find someone to watch your kids while you cook, then by all means take them up on it. If not, then let the older kids help and have lots of fun things for the little guys to do while you're busy making their lives better.

Naturally, you're going to need some good, easy, affordable menus for your meals. Plan this well so you save money. Don't wait to do

the shopping on your actual cooking day. There's nothing more frustrating than the grocery store anyway. Be sure you have your list with you and look for bargains and bulk pricing and use those coupons when you can.

Decide how you plan on storing your meals and make sure you have all of the storage bags and containers ready. Get out your crock pot and make as many crock pot recipes as you can so your oven is free for casseroles etc.

Ready to give 'once a month cooking' a go? You'll soon discover that it's fun being frugal and way smarter than fast or convenience foods for your family's health and budget. Involve your friends and other family members and make it an event. However you do it, just plan well and reap the rewards.

Sherry Frewerd loves helping moms make their lives easier by saving time and money in the kitchen. Find out how you can save by using your crock pot to prepare meals for your family at Family Crock Pot Recipes.com [1]

### Endnote

[1] Family Crock Pot Recipes.com: <http://familycrockpotrecipes.com>  
<http://www.ladypens.com/save-time-and-money-with-once-a-month-cooking/>

## Board of Directors

### President

Debra Mowery  
([debmow@cox.net](mailto:debmow@cox.net))

### Secretary

Irene Horton  
([aquietwind\\_irene@cox.net](mailto:aquietwind_irene@cox.net))

### Treasurer

Jody Murray  
([jmurray@epmfl.net](mailto:jmurray@epmfl.net))  
(Etheridge Property Management Company)



## Inside This Issue

- New Variation on Telephone Collection Scam Related to Delinquent Payday Loans
- Street Lights
- What Documents Do I Need to Bring to My Accountant?
- Board of Directors' Meeting
- Keeping Good Tax Records
- 8 Tips On Organizing Your Home

Editor: Denise Mowery  
[floridianhoa@gmail.com](mailto:floridianhoa@gmail.com)  
[www.floridianhoa.com](http://www.floridianhoa.com)

## New Variation on Telephone Collection Scam Related to Delinquent Payday Loans

The Internet Crime Complaint Center (IC3) continues to receive complaints from victims of payday loan telephone collection scams. As previously reported in December 2010, the typical payday loan scam involves a caller who claims the victim is delinquent on a payday loan and must make payment to avoid legal consequences.

Callers pose as representatives of the FBI, "Federal Legislative Department," various law firms, or other legitimate-sounding agencies and claim to be collecting debts for companies such as United Cash Advance, U.S. Cash Advance, U.S. Cash Net, or other Internet check-cashing services. The fraudsters relentlessly call the victim's home, cell phone, and place of employment in attempts to obtain payment. The callers refuse to provide information regarding the alleged payday loan or any documentation and become verbally abusive when questioned.

The IC3 has observed variations of this scam in which the caller tells the victim that there are outstanding warrants for the victim's arrest. The caller claims that the basis of the warrants is non-payment of the underlying loan and/or hacking. If it's the latter, the caller tells the victim that he or she is wanted for hacking into a business' computer system to steal customer information. The caller will then demand payment via debit/credit card; in other cases, the caller further instructs victims to obtain a prepaid card to cover the payment.

The high-pressure collection tactics used by the fraudsters have also evolved. In one recent complaint, a person posed as a process server and appeared at

the victim's job. In another instance, a phony process server came to a victim's home. In both cases, after claiming to be serving a court summons, the alleged process server said the victim could avoid going to court if he or she provided a debit card number for repayment of the loan.

If you are contacted by someone who is trying to collect a debt that you do not owe, you should:

- Contact your local law enforcement agencies if you feel you are in immediate danger;
- Contact your bank(s) and credit card companies;
- Contact the three major credit bureaus and request an alert be put on your file;
- If you have received a legitimate loan and want to verify that you do not have any outstanding obligation, contact the loan company directly;
- File a complaint at [www.IC3.gov](http://www.IC3.gov).  
<http://www.fbi.gov/scams-safety/e-scams>

## Street Lights

There are several street lights that are not working in the neighborhood. A work order has been called in to Gulf Power for those lights. Gulf Power has 10 business days to take action on repairing the lights. If you notice any street lights that are not working send an e-mail or call Jody Murray at Etheridge Property Management Company.

# What Documents Do I Need to Bring to My Accountant?

*William Perez*

You can make the most of your meeting with a tax accountant by bringing all the documents needed to prepare your tax return. Basically, you need to bring identification, income documents (W-2 and 1099 forms), and expense documents.

The IRS and state tax agencies are increasingly cracking down on people who claim the same dependent more than once, such as estranged parents both claiming the same child. Tax preparers increasingly will ask that you provide Social Security cards for yourself and for each dependent. This helps eliminate electronic filing errors by making sure the name and Social Security Number matches the IRS records for each person on the tax return.

You also need to bring documents to show all your income for the year. These documents may include:

- W-2s from your employers,
- 1099-MISC forms for self-employment income,
- 1099-INT (interest) and 1099-DIV (dividends) forms,

- 1099-B forms showing brokerage trades in stocks and bonds,
- K-1 forms for income from a partnership, small business, or trust,
- 1099-SSA form showing Social Security received.

Be sure to bring written documents for additional income not reported on a W-2 or 1099 form, such as other self-employment income, rental income, or alimony. This could be a spreadsheet, bank statements, or other written evidence.

Bring canceled checks, receipts, or spreadsheets for any tax-related expenses. This may include contributions to your traditional or SEP-IRA, moving expenses, college expenses, medical and dental expenses, real estate taxes, gifts to charities and churches, and daycare or childcare costs. Some expenses are reported to you. Mortgage interest, for example, is reported to you on form 1098, and student loan interest is reported on form 1098-E.

If you paid estimated taxes, bring a summary of your federal

and state estimated payments and canceled checks.

If you don't have all your documents, your tax accountant will be able to help you track down the missing information.

## **If You Are Missing a W-2 Form**

You can ask your employer to send new a copy of your W-2. Some employers charge a nominal fee for this service. Employers are required by law to keep copies of your W-2s and other payroll information for at least four years.

## **If You Are Missing a 1099 Form**

Form 1099 reports interest, dividends, brokerage trades, and self-employment income.

Banks may have tax documents available for downloading from their web site, or you can call their customer service number to get a new 1099 mailed to you.

Your broker will be able to mail you a copy of your 1099 to report stock trading and other investment activity. Or you might be able to download a copy from the brokerage web site.

If you earned more than \$600 as a consultant or independent contractor, your client is required to send you a 1099-MISC to report your income. Even if you didn't receive a 1099, you are still required to report the income to the IRS.

## **How to Obtain Copies of Your Tax Documents from the IRS**

The IRS receives copies of all your tax documents. You can easily obtain copies of them by mail or fax.

You'll need to fill out Form 4506-T to request your income documents. This form is used to request transcripts of various tax

## **Board of Directors' Meeting**

**April 19 — 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.

**If you are interested in volunteering for the Board of Directors please attend this meeting. Bring your ideas to help improve the neighborhood.**

documents. To request the income documents, check the box for line 8, “Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.”

The information will be mailed to you, and it will be a computer printout of the information contained on your various income documents. One word of caution: the IRS only retains the federal

information on these forms. State and local information, such as state withholding amounts, will not show up on this transcript. After obtaining the transcript, you may want to contact the institutions shown on the transcript to obtain a copy of the original documents.

Your tax accountant is able to request these documents from the IRS for you as well, and the IRS can

fax the documents to your accountant’s office. If you need these documents immediately, this will likely be the fastest way to obtain your income information.

The IRS keeps your tax documents in their database for about four years, and up to ten years of documents might exist in their archives.

## Keeping Good Tax Records

**S**tart now to begin next year’s record keeping. It will save you time, frustration, and money. Here are some suggestions to follow:

Do monthly bank reconciliations. By keeping this task current, you can catch any bank errors (they do happen). You also will be able to notice any incorrect postings. For instance, there may be credit card transactions that you did not do. There may be automatic withdrawals that you did not do. By performing your monthly bank reconciliation, you will keep on top of this. If you do not do bank reconciliations, identity theft may be occurring and you are not aware of it. Be forewarned.

Keep a file of bills. Even better, keep an itemized file (separate file for each expense). If you have enough recurring payments (such as utilities, car payments, gasoline,

etc.)—start a folder for each one. Within that folder you may want to break it down into months. This, of course, depends upon whether the amount of transactions is large enough. Start a file for all your major purchases. Put your paid receipts in here, copies of cancelled checks, and instructional booklets (if any). Keep this file for as long as you own the property. Records in this file will contain your cost basis.

Start a file for your insurance documents. This will come in handy when situations arise where this information is needed.

Maintain a file for your vehicle information. This will include your lease documents, purchase agreements, installment agreements, car titles, car maintenance records, and mileage logs. If you use your vehicle for business use, keep a mileage log. Record your beginning and

ending odometer readings for each trip. Have a space for an explanation/destination/purpose. Record your transactions on a daily basis. At the end of each day, record every check you paid and every source of income you received. For individuals, do this manually. For business owners, you can use a software program.

If you use accounting software, keep it current. As part of your daily routine, record each transaction. Update your check register on a daily basis. By maintaining proper records, you will solve two concerns: For the IRS, it will show due diligence. You will have documentation to back up your reported tax figures. They like that. For yourself, it will save you frustration, time, and money.



### Daylight Saving Time Begins—Spring Forward

March 11 at 2 a.m.

(set clocks forward 1 hour)

#### About Daylight Saving Time

The main purpose of Daylight Saving Time is to make better use of daylight. We change our clocks during the summer months to move an hour of daylight from the morning to the evening. The rationale behind Daylight Saving Time is to save energy in the summer months by extending the daylight in the evening when more people would be using more lights and electricity.

# 8 Tips On Organizing Your Home

Walter Jensen

Here are 8 very useful tips on organizing your home. Taking that first step is the most important part of organizing your home. So now let's get started on step one. This is critical because you can't get to where you want to go unless you know what that "where" looks like. How do you want this room to function? How do you want to feel when you're in it? What do you want to do in this room? What is the real purpose of this room?

## Tip #1

Get a pad of paper and pen and walk through each room of your home and write down what you see. It is important not to be overwhelmed. Try doing this systematically.

For example, here is what you might see in your home entry way: shoes, unopened newspapers, mail and circulars that are left at your door, keys, pet toys, coats, sweaters and more. Now write down what can be done to eliminate this clutter.

## Tip #2—Get into a Routine

Sounds simple doesn't it—well take it from me it's one of the hardest tasks to do. As a teacher, I have always found this has helped me "organize" my day at school for lessons planning, staff meetings and have always found it effective—so, guess what? I now do it for organizing the home. For example, with the children if they have left any toys lying around after playing with them I encourage them to put them away in their "tidy box" or on the shelf.

## Tip #3—Organize Storage

All things in the home must have a "Home" that's one of the

things I say to my kids. Why? Because when something is not seen (in the closet) you can get the False Feeling of it's all organized. On the shelves divide up sweaters, blouses, the clothes you wear now. As for racks—great for shoes.

## Tip #4—Organize Your Kitchen

Organize your cabinets for plates, Tupperware, guest tableware—separately if possible, if not, separate shelves. Another great (often overlooked) storage facility is the "Dishwasher"—storage and "purpose" rolled into one!

## Tip #5—Organize the Bathrooms

Ideally, if you have the space and children two bathrooms are great. Make sure that shelves for the toothpaste are just the 'right' height for the children in their bathroom. In addition, keep no make up or any potentially dangerous articles in the children's bathroom within reach!

## Tip #6—The Master Grocery List

It's been one the greatest time savers in our home. Basically I have a 'general list' that includes the 'basics' then 'specifics' including

favorite items that my children would like in the week and then 'luxuries' the items that we would like but don't need.

## Tip #7—Organize the Garage

Start out by making piles, for example: Yard tools, hand tools, etc. Begin by clearing off the work bench if you have one. You might want to purchase some storage containers for the things you have in the house you want to save. Label the containers and stack them in the garage. You can buy hooks to hang rakes, shovels, hoses, bicycles etc

## Tip #8—Have a Garage Sale

After you go through the house and garage, you will end up with many things you no longer want. The most fun way to get rid of these items is by having a garage sale. You will be amazed at the amount of money you can possibly earn and what you don't sell you can give away or donate.

[http://www.articlecity.com/articles/home\\_improvement/article\\_7307.shtml](http://www.articlecity.com/articles/home_improvement/article_7307.shtml)

## St. Patrick's Day

March 17

Saint Patrick's Day celebrates Saint Patrick (386-493), the patron saint of Ireland. It is the national holiday of Ireland and celebrated worldwide by Irish people and those honoring the traditions and "luck of the Irish" by wearing green, drinking beer, celebrating with parades.



## Board of Directors

### President

Debra Mowery  
([debmow@cox.net](mailto:debmow@cox.net))

### Secretary

Irene Horton  
([aquietwind\\_irene@cox.net](mailto:aquietwind_irene@cox.net))

### Treasurer

Jody Murray  
([jmurray@epmfl.net](mailto:jmurray@epmfl.net))  
(Etheridge Property Management Company)



## Inside This Issue

- Floridian Homeowners Association
- Why Shop at the Farmers Market
- Urban Gardening Basics
- Board of Directors Meeting
- Get More Mileage
- Lawn Mowing Season Is Upon Us!
- Preventing Carbon Monoxide Poisoning

Editor: Denise Mowery  
[floridianhoa@gmail.com](mailto:floridianhoa@gmail.com)  
[www.floridianhoa.com](http://www.floridianhoa.com)

## Floridian Homeowners Association

The lawn maintenance company will begin their lawn service for this year on Wednesday, March 14th. [The service did not start until March 16.] You may not be aware but the Association only employs the lawn service company March thru November. The service cost is based on 24 visits per year: once per month during the months of March, October, and November, twice per month during the months of April and September, and weekly during the months of May - August. The Board, however, is reviewing the contract to include a monthly visit in December, January, and February each year. The Board has agreed that the main focus is the entrance of the subdivision and will be working closely with the lawn maintenance company to beautify this area. The entrance beautification will be done in stages since there is not a budget for extra projects especially due to non-payment of assessments.

We all need to do our part to keep the Floridian subdivision looking good. Below are a few reminders of the Covenants and Restrictions that all owners and residents should follow.

**Assessment Dues: Pay your association dues on time!** Past due assessments will result in placing a lien on your property and foreclosure is necessary. Call Jody if you have questions about your account or making payment arrangements for outstanding balances.

**Yards, structure, driveways, landscaping:** "All structures, improvements, yards, driveways, and landscaping must be properly maintained in a neat and sanitary condition so as to secure the aesthetics of the subdivision." Routine mowing, edging, and watering will enhance the curb appeal of your homes.

Pressure wash the exterior of your homes to remove mold and dirt.

**Garbage Cans:** According to the Escambia County Code Enforcement as well as the subdivision's Covenants and Restrictions the following applies concerning the ECUA container left on the curb or grass plot for extended periods of time. Garbage containers cannot be placed on the curb or grass plot prior to 5:00 p.m. on the day before collection; all containers must be removed prior to 7:30 p.m. on the day of collection. Please make sure that your trash cans are removed from the curb.

**Pets:** If you have a pet (dog or cat), please do not let them roam the property and mess on your neighbor's lawns. We have had many complaints concerning dogs and cats that are roaming the neighborhood and leaving messes in neighbor's yards. There is a leash law in Escambia County that requires dogs and cats are to be kept confined to your property or under direct control. Acceptable means of confinement included in your house or inside a fence, pen or other enclosure and "control" means on a leash. Also, do not let your dogs disturb your neighbors by allowing them to bark. Make sure they have plenty of water and shade if they are kept outside for any length of time.

**Parking: Do not park vehicles on the grass.** This is unsightly and is detrimental to the appearance of the neighborhood. Do not park vehicles on the side of the street for long-term parking. The roads are narrow and it is difficult to pass through or to back out without hitting a car parked across the street from you.

Sincerely,  
Jody Murray, Association Manager

## Why Shop at the Farmers Market?

Our community is fortunate to have a local farmers market. If you haven't shopped there before, consider the many advantages of patronizing our local merchants.

Farmers markets have gained popularity in the last few years as more and more consumers have come to enjoy the very fresh, locally grown produce, baked goods, eggs, dairy products, poultry and meats they offer. Farmers markets provide other benefits as well—to shoppers and local economies, as well as to the environment. Locally grown produce requires less fossil fuel to transport, which reduces pollution and noise, and less packaging—thus, less trash—than what is found in most supermarkets. And more often than not, farmers markets offer organically grown or pesticide-free produce, which is

better for the environment as well as better for consumers' health.

Farmers markets also stimulate local economies by providing a secure place for small-scale local producers to sell their products, and a regular cash flow to local farmers. And when local farmers and producers prosper, they are better able to support other types of local businesses. Some retailers adjacent to farmers markets have seen an increase in their own sales by as much as 30 percent on market days.

Another advantage to having a farmers market in our community is the social interaction between urban and rural residents, as well as between neighbors. A source of "information and inspiration on how to prepare fresh ingredients," farmers markets can help

consumers better understand nutrition and the value of fresh food.

The number of farmers markets in the United States has grown to more than 6,000 and has increased by 16 percent since 2009, according to the National Farmers Market Directory. More than 20,000 farmers participate in farmers markets throughout the country. Most U.S. farmers markets are located in California, New York, Illinois, Michigan and Iowa, but the numbers are on the rise in other states, such as Missouri, Minnesota, Idaho, Michigan and Indiana.

To find farmers markets other than our own and specific products that are available by season and by state, visit the National Resources Defense Council's (NRDC) website at <http://www.simplesteps.org/eat-local>

As the bleak cold of winter finally breaks and signs of spring begin to pop up all around, thoughts of vibrant flowers and lush vegetables are on gardeners' minds. For those green thumbs living in small quarters, an impressive garden may seem unattainable. However, many are turning toward urban gardening, bringing plant life into unique spaces and growing gardens in every nook and cranny. These miniature Edens bring great natural beauty and help reduce our carbon footprints. As more people move to urban areas, urban gardens are becoming more popular, and encouraging those who have never planted to go dig in the dirt to see what comes up. While urban gardening does have its challenges,

## Urban Gardening Basics

we have a few tips on how to overcome them to bring your small garden into full bloom.

### Know Your Plot

Before you go on a planting spree, take the time to plan out the logistics of your garden. Will it be in your back yard, on your porch, on a window sill? Is your intended spot part of the association's common ground? Check with the association before you start.

How much direct or partial sunlight does that area get, and is that the right amount of sunlight for your plants? Is your space large enough to house the plants when they're full grown? And, if not, do you have a bigger space where you can relocate them? Will you be doing container gardening, or will

you be planting in the ground? What steps do you need to take to get your soil ready for planting? Answering these questions is important before you begin gardening, as the different environments will affect your plant life. Having a plan can help you avoid unnecessary chaos.

### Know Your Plants

All plants aren't created equal, and knowing which will best suit your urban garden is a must for robust growth. Often, urban gardeners will be restricted by space or the need to plant only in containers. They will also need compact plants that can thrive in those conditions, such as herbs, tomatoes, peppers, marigolds, zinnias and the like. And be sure to know what your

plants need, such as when and how deep to plant them, as well as how much light and water they need. Also, will they need to be started as seedlings under a grow light until they're hearty enough to go outdoors, and what mixture of soil do they need to flourish? Being ready to address your plants' needs is an important step in making sure they grow to their full potential.

### Know When to Transplant

Container gardeners will need to be vigilant about making sure they transplant their plants into the right containers as they grow. If your plant is in a container that's too small, the roots will become restricted, causing the soil to dry out quicker, so you'll need to move your plant to a roomier home. Be careful, though, not to use too large a container, as the roots won't be large enough to suck up all the moisture in the soil, which can lead to root rot. A good rule of thumb in choosing the right size container is to make sure your plant is neither

overflowing or dwarfed by the container, and that there's a few inches of dirt that can be seen around the plant. So the next time your plants hit a growth spurt, make sure they have the right amount of space to live comfortably.

### Get Creative

The best part about an urban garden is that you can set it up anywhere and make it anything you want. Your garden can be in

places like your patio, your front door steps or anywhere else good sunlight hits—and the association permits.

While these tips just covered the basics, to learn more about urban garden, go to [www.gardenguides.com](http://www.gardenguides.com). No matter what your living area is like, if you've got a bit of imagination you can make an urban garden that's uniquely your own.

Summer driving is upon us and gas, well, has it ever been higher? Did you know that the average vehicle is driven around 12,000 miles per year and use more than 500 gallons of gas? Now more than ever, it pays to conserve. The following tips will help you save a few cents at the pump—and cents add up as the miles roll by!

- If you own more than one car, choose the more fuel-efficient vehicle as often as possible.
- Stick to a routine maintenance schedule. Keep air and fuel filters clean, tires inflated, and get immediate service

## Get More Mileage

- if the "check engine" light comes on.
- Consolidate trips and errands.
- Carpool with neighbors to transport children to and from school or activities, or with a co-worker who lives near you.
- Don't haul excess weight. No junk in the trunk!
- Maintain steady speeds for the best fuel economy. Use cruise control when traveling extended distances.
- Slow down and avoid quick starts and stops.

- Keep track of your gas mileage to see how you're doing. Saving fuel and funds was never so much fun!

*AAA Going Places, July/August 2011*

## Board of Directors' Meeting

April 19 — 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.

**If you are interested in volunteering for the Board of Directors please attend this meeting. Bring your ideas to help improve the neighborhood.**

## Remember!

Tax Filing  
Deadline

April 17

## Lawn Mowing Season Is Upon Us!

It's that time of year again when our lawns start to green up and grow. Homeowners are starting to mow their lawns and have been for a couple of weeks now. Part of that lawn mowing



is cleaning up afterwards. Which means cleaning the curbs in front of your house. If there are grass clippings in the curb, sweep the clippings up. This will prevent the clippings being sent down the sewer system when it rains and it keeps the neighborhood clean looking. Think about it! Would you rather look at the curb in front of your house with grass clippings in it or with the curb swept of clippings. Cleaning up the curb area after mowing reflects on the curb appeal of your house, thus reflecting on you as a homeowner.



## Preventing Carbon Monoxide Poisoning

Carbon monoxide, or CO, is a poisonous gas that can be particularly dangerous because it is colorless and odorless. Headache, nausea, dizziness and even permanent brain damage or death can occur. Hundreds of people die each year from accidental CO poisoning, many of them while using portable generators during severe weather.

A by-product of burning fuels such as gasoline, propane, kerosene, natural gas, oil, wood or coal, carbon monoxide is emitted from internal combustion made by engines, like those that power lawn mowers, portable generators, cars, power washers and many household appliances such as furnaces, ranges, fireplaces, water heaters and room heaters. To prevent CO poisoning in your home, be sure to take the following precautions:

- Educate your family about the causes of CO poisoning and how to prevent exposure to this deadly gas.
- Do not use portable generators indoors, including in garages,

carports, storage sheds and the like, even with doors and windows open. CO can quickly build to lethal levels in even partially enclosed spaces.

- Do not place pressure washer engines indoors, and, when using pressure washers outdoors, keep engines away from open windows, doors or vents during use, as CO can seep inside through the openings.
- Hire qualified professionals to install new furnaces and appliances and to inspect and service your HVAC system, chimneys and flues.
- Never service fuel-burning appliances without proper knowledge, skills and tools. Always refer to the owners' manual when performing minor adjustments or performing maintenance on fuel-burning equipment.
- Never use portable fuel-burning camping equipment or burn charcoal indoors.
- Never leave a car running in a garage, even with the garage

door open.

- Never use your gas oven or clothes dryer to heat your home.
- Never operate unvented fuel-burning appliances in any room where people are sleeping.
- Do not cover the bottom of natural gas or propane ovens with aluminum foil. Doing so blocks the air flow through the appliance and can produce CO.
- Install CO detectors throughout your home, especially in hallways near sleeping areas, and follow the manufacturers' instructions for testing and replacing. Keep detectors unobstructed by furniture or draperies.

For additional details about how to prevent CO poisoning, visit the Consumer Product Safety Commission's website at [www.cpsc.gov/cpsc/pub/pubs/466.html](http://www.cpsc.gov/cpsc/pub/pubs/466.html) or the website for the National Institute for Occupational Safety and Health of the Centers for Disease Control at [www.cdc.gov/niosh/topics/co/](http://www.cdc.gov/niosh/topics/co/).

Board of Directors

**President**

Debra Mowery  
([debmow@cox.net](mailto:debmow@cox.net))

**Secretary**

Irene Horton  
([aquietwind\\_irene@cox.net](mailto:aquietwind_irene@cox.net))

**Treasurer**

Jody Murray  
([jmurray@epmfl.net](mailto:jmurray@epmfl.net))  
(Etheridge Property Management Company)



Inside This Issue

- Fire Ants
- Questions One Needs to Ask Plumbers Before hiring Them
- Front Entrance Landscaping and Other Things
- Board of Directors' Meeting
- How Safe Is Your Laundry Room?
- The FBI's Child ID App

Editor: Denise Mowery  
[floridianhoa@gmail.com](mailto:floridianhoa@gmail.com)  
[www.floridianhoa.com](http://www.floridianhoa.com)

Fire Ants

*Fran Phalin*

Homeowners may find themselves spending more time outside this month, whether it's dealing with the lawn or being at the poolside. Whatever the activity, it's important to be aware of pest that may cause harm to you and your family.

Most people who have spent any time in their yard or garden have had some experience with fire ants, whether it's being stung by one (or many!) or trying to get rid of them. The Texas Cooperative Extension has a thorough guide on handling fire ants called "The Texas Two-Step Method." Specifically designed to give control of red imported fire ants in larger lawns and even to entire neighborhoods, this method poses little risk for humans and pets.

**Texas Two-Step Method**

The Two-Step Method begins with spreading fire ant bait over the entire lawn. When fire ants collect these baits, they carry it with them to all colonies in the yard which are shared among the fire ants in their underground nests. Baits contain food combined with a slow-acting insecticide. Baits can be extremely effective since it is the ants who deliver the insecticide themselves to the colony. Baits work best when applied lightly over the entire yard or area where treatment is needed. This controls both visible and hidden fire ant nests.

Two types of spreaders can be used to broadcast baits—the best type to use depends on the kind of bait chosen. Baits designed to be applied at rates of one to one and a half pounds per acre can be put out using a hand-held seed spreader. Set the spreader to the

smallest setting. One pass over the area to be treated is generally sufficient, as the amounts to be applied are very low, usually less than a half of a pound over a whole residential lawn. Some products are specially formulated to be put out at higher rates using a standard, push-type fertilizer spreader. Read the label for the product you choose to determine the best type of spreader to use.

- Granular products, which contain an insecticide that releases into the soil when water is applied. Sprinkle the recommended amount of insecticide on top and around the mound. Most products should then be watered into the mound with at least one to two gallons of water. A sprinkling can is best for gently washing chemicals into the nest without washing the granules off the mound. Do not use a hose for this purpose.
- Liquid concentrates, which are mixed with water and applied to a mound. As with granules, always use one to two gallons of water per mound to get enough solution deep into the nest where the queen lives.
- Insecticide dusts, which are designed to be sprinkled lightly over the entire mound. Avoid disturbing the mound during the application, as this can disturb and disperse the ants. It's best to keep children and pets away from treated mounds until the dust is gone.



ALWAYS follow the product label when using an insecticide of any kind!...  
<http://www.basearticles.com/Art/141119/28/Fire-Ants-And-Occasional-Invaders.html>

# Questions One Needs to Ask Plumbers Before Hiring Them

Melville Jackson

Plumbing systems are vital for any home to properly function. We all know the hassle we have to face when we have a plumbing problem. When you have a broken sink or a leaking pipeline, besides the high water bills, you have to be at the mercy of your contractor to get to your home. You miss your office and important assignments are held up. In such situations, your condition is nothing close to being good.

When you are looking for a plumber near your home, you need to ask certain questions before hiring the person. Here are the questions for you:

Is he licensed? Having the right kind of license will ensure that you get the best job done. A licensed company means it follows the industry guidelines while servicing its customers. If a company isn't licensed, then it must not be

trusted as this will make you vulnerable to more loss. Why go in for so much hassle? Also, the company must be affiliated to various organizations such as CORGI, HVCA and NICEIC. This further proves that the company is on top of the curve.

Is he experienced? Just having the license and registrations in place won't work in your favour. You need to ensure that the company must have been in business for a long time. This saves you the hassle from losing more time on your problem. Experienced professionals ensure that they will be able to provide you with high quality job at record time.

Are the employees insured? Insured staff should be preferred as they will be able to finish the job quickly. There are many companies who don't really insure their staff. This puts the onus on the client to pay for the damages if the employee

suffers due to any accident.

What about warranty? A contractor must be able to guarantee his job. If he/she shies away from backing his/her job, then it will mean more harm than good. This is absolutely vital as you wouldn't want to shell out more money in maintenance.

There are various other considerations you need to make in order to select the right expert for the job. When you are looking for plumbers, home owners and business owners will find these tips to be helpful. Make sure that you get a contractor who gives you the job at a good price. Going for a contractor who quotes rock bottom prices may leave you poorer in the long run.

[http://www.articlecity.com/articles/home\\_improvement/article\\_7324.shtml](http://www.articlecity.com/articles/home_improvement/article_7324.shtml)

## Front Entrance Landscaping and Other Things

### Front Entrance Landscaping

Within the past month and a half the front entrance has received a new "face lift." After input from those homeowners who attended the annual meeting in January, the Board obtained estimates on the cost of cleaning up the front entrance to the sub-division.



During the week of March 25 the entrance was cleaned up. Some of the old shrubbery was removed, weeds pulled, and magnolia trees were planted. Straw mulch was also put down for ground cover. The Board has also hired a company to fertilize the lawn and to spray for weeds.

To help maintain the appearance

of the front entrance if you see any garbage that has been blown onto the area and you are able to pick it up, it would be greatly appreciated.

Our thanks is extended to the Board for the improvements!

### Other Things

Jody Murray from Etheridge Management Company, will be contacting Escambia County Roads Department to have at least one of the pot holes at the front entrance filled in. The pot hole on the incoming side belongs to Floridian so that will be taken care of by the Management Company. The pot hole on the outgoing road is on the county right-of-way so the county

is responsible for that repair.

Snakes are beginning to be spotted in the neighborhood, in particular black snakes. Most of the snakes are coming from the creek that borders the south side of the sub-division. To help reduce the possibility of snakes getting into your yard keep the grass mowed and get rid of items that might be hiding places for the snakes.



## Board of Directors' Meeting

July 19 — 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.

**If you are interested in volunteering for the Board of Directors please attend this meeting. Bring your ideas to help improve the neighborhood.**

## How Safe Is Your Laundry Room?

*Wayne Harr*

Most homeowners are unaware of the threat that an ill-maintained laundry room poses to their family's health and safety. Despite using their laundry room multiple times a week, many homeowners never perform crucial maintenance tasks.

One of the biggest risks of a neglected laundry room is the possibility of a fire. Over time your dryer vent can get clogged full of clothing lint and dust. If the vent gets too clogged, the heat from your dryer can ignite the debris. This can cause a devastating and potentially deadly house fire. To prevent this type of fire from occurring, you

should disconnect and thoroughly clean your dryer vent at least once every year. Alternatively, you could have a dryer vent cleaning service perform this maintenance for you. Whether you do it yourself or hire a service, it needs to be done in order to ensure your family's safety.

Maintaining your dryer vent is also a good way to cut energy expenses. A dryer with a clogged vent does not dry as efficiently. A dryer with a dirty, clogged vent uses up to two or three times the amount of energy that a properly maintained dryer would use. Dryer vent cleaning will save you money on drying and keep your home safe.

Additionally, a clogged dryer vent can cause carbon monoxide to be released into your family's home. Many homeowners do not know that carbon monoxide is vented through your dryer's vent. The fumes that a gas dryer emits are dangerous. If these fumes are not able to escape through the

vent because it is clogged, that carbon monoxide will enter your house. Carbon monoxide poisoning is deadly. To make sure that your family is safe from this threat, you should have carbon monoxide detectors installed and you should also have your dryer's vent checked regularly. If your dryer is powered by gas, you should also have a professional periodically check your gas line to make sure that it is in good condition and that there are no worn or broken areas through which gas can escape.

Finally, homeowners should educate themselves about the type of water lines their washing machine has attached. Rubber lines can break and cause flooding. Manufacturers recommend that you replace your rubber water lines once every five years. If you are in the market for a new washing machine, make sure that the unit you select has steel braided water lines instead of rubber water lines.



Many of the steel braided lines come with a lifetime guarantee. It's very important that you thread the water line properly or you will have problems.

A poorly maintained washer can cause a flood, and a poorly

maintained dryer cause a fire. Both disasters can cause costly damage to your property. Additionally, a fire could put you and your loved ones in serious danger. Make sure that your family's laundry room is safe by having regular maintenance

completed. Also make sure you have a smoke detector near your laundry room. Over 15,000 dryer fires occur every year. Don't become a statistic.

<http://www.thefreelibrary.com>

**Y**ou're shopping at the mall with your children when one of them suddenly disappears. A quick search of the nearby area is unsuccessful. What do you do?

Now there's a free new tool from the FBI that can help. Our just launched Child ID app—the first mobile application created by the FBI—provides a convenient place to electronically store photos and vital information about your

## The FBI's Child ID App Putting Safety in Your Hands

children so that it's literally right at hand if you need it. You can show the pictures and provide physical identifiers such as height and weight to security or police officers on the spot. Using a special tab on the app, you can also quickly and easily e-mail the information to authorities with a few clicks.

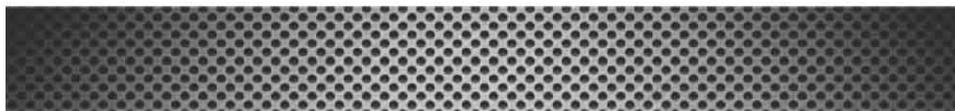
The app also includes tips on keeping children safe as well as specific guidance on what to do in

those first few crucial hours after a child goes missing.

We encourage you to share the word about this app with family and friends, especially during upcoming activities in your communities to raise awareness on crime and drug prevention. For its part, the FBI is working to publicize the app with the American Football Coaches Association (AFCA)—its long-time partner in the National Child Identification Program, which provides a physical kit to gather your child's pictures, fingerprints, personal characteristics, and even DNA to keep with you in case of emergency. The AFCA is producing a public service announcement about the app and will spread the word at various football games during the upcoming season.

Right now, the Child ID app is only available for use on iPhones and can only be downloaded for free from the App Store on iTunes, but we plan to expand this tool to other types of mobile devices in the near future. And we'll be adding new features—including the ability to upload other photos stored on your smart phone—in the coming weeks and months.

[http://www.fbi.gov/news/stories/2011/august/child\\_080511](http://www.fbi.gov/news/stories/2011/august/child_080511)



## The FBI's Child ID App Putting Safety in Your Hands



Every year thousands of children go missing.

The FBI's new Child ID App can help.

Simply download the free FBI mobile application from the App Store on iTunes, add the latest photos of your child, enter key information about him or her, and update it regularly.

In the unlikely event that your child goes missing, you can quickly e-mail the photos and information to authorities. The app also includes safety advice and checklists for parents. And please be assured, no information about you or your child will be collected or stored by the FBI or iTunes.

Put your child's safety in your own hands.

Download the FBI's Child ID App today.



Board of Directors

**President**

Debra Mowery  
([debmow@cox.net](mailto:debmow@cox.net))

**Secretary**

Irene Horton  
([aquietwind\\_irene@cox.net](mailto:aquietwind_irene@cox.net))

**Treasurer**

Jody Murray  
([jmurray@epmfl.net](mailto:jmurray@epmfl.net))  
(Etheridge Property Management Company)



Inside This Issue

- Hurricanes
- 2012 Hurricane Names
- Hurricanes: Know Your Terms
- Before a Hurricane
- Board of Directors' Meeting
- During a Hurricane
- After a Hurricane

Editor: Denise Mowery  
[floridianhoa@gmail.com](mailto:floridianhoa@gmail.com)  
[www.floridianhoa.com](http://www.floridianhoa.com)

Hurricanes

A hurricane is a type of tropical cyclone or severe tropical storm that forms in the southern Atlantic Ocean, Caribbean Sea, Gulf of Mexico, and in the eastern Pacific Ocean. A typical cyclone is accompanied by thunderstorms, and in the Northern Hemisphere, a counter-clockwise circulation of winds near the earth's surface.

All Atlantic and Gulf of Mexico coastal areas are subject to hurricanes.

Parts of the Southwest United States and the Pacific Coast also experience heavy rains and floods each year from hurricanes spawned off Mexico. The Atlantic hurricane season lasts from June to November, with the peak season from mid-August to late October. The Eastern Pacific hurricane season begins May 15 and ends November 30.

Hurricanes can cause catastrophic

damage to coastlines and several hundred miles inland. Hurricane can produce winds exceeding 155 miles per hour as well as tornadoes and microbursts. Additionally, hurricanes can create storm surges along the coast and cause extensive damage from heavy rainfall. Floods and flying debris from the excessive winds are often the deadly and destructive results of these weather events. Slow moving hurricanes traveling into mountainous regions

tend to produce especially heavy rain. Excessive rain can trigger landslides or mud slides. Flash flooding can occur due to intense rainfall.

Between 1970 and 1999, more people lost their lives from freshwater inland flooding associated with land falling tropical cyclones than from any other weather hazard related to tropical cyclones.

2012 Hurricane Names		
Alberto	Helene	Oscar
Beryl	Isaac	Patty
Chris	Joyce	Rafael
Debby	Kirk	Sandy
Ernesto	Leslie	Tony
Florence	Michael	Valerie
Gordon	Nadine	William

Hurricanes: Know Your Terms

Familiarize yourself with these terms to help identify a hurricane hazard:

**Tropical Cyclone:** A warm-core non-frontal synoptic-scale cyclone, originating over tropical or subtropical waters, with organized deep convection and a closed surface wind circulation about a well-defined center. Once formed, a tropical cyclone is maintained by the extraction of heat energy from the ocean at high temperature and heat export at the low temperatures of the upper troposphere.

**Tropical Depression:** A tropical cyclone in which the maximum

sustained surface wind speed (using the U.S. 1-minute average) is 38 mph (33 knot) or less.

**Tropical Storm:** A tropical cyclone in which the maximum sustained surface wind speed (using the U.S. 1-minute average) ranges from 39 mph (34 knots) to 73 mph (63 knots).

**Hurricane:** A tropical cyclone in which the maximum sustained surface wind (using the U.S. 1-minute average) is 74 mph (64 knots) or more.

**Storm Surge:** An abnormal rise in sea level accompanying a hurricane or other intense storm, and whose height is



Downtown, Pensacola, FL  
Hurricane Ivan—Sep 16, 2004

the difference between the observed level of the sea surface and the level that would have occurred in the absence of the cyclone. Storm surge is usually estimated by subtracting the normal or astronomic high tide from the observed storm tide. Storm surge can reach heights

well over 20 feet and can span hundreds of miles of coastline.

**Storm Tide:** The actual level of sea water resulting from the astronomic tide combined with the storm surge.

**Hurricane Warning:** An announcement that hurricane conditions (sustained winds of 74 mph or higher) are expected somewhere within the specified area.

Because hurricane preparedness activities become difficult once winds reach tropical storm force, the hurricane warning is issued 36 hours in advance of the anticipated onset of tropical-storm-force winds.

**Hurricane Watch:** An announcement that hurricane conditions (sustained winds of 74 mph or higher) are possible within the

specified area. Because hurricane preparedness activities become difficult once winds reach tropical storm force, the hurricane watch is issued 48 hours in advance of the anticipated onset of tropical-storm-force winds.

**Tropical Storm Warning:** An announcement that tropical storm conditions (sustained winds of 39 to 73 mph) are expected somewhere within the specified area within 36 hours.

**Tropical Storm Watch:** An announcement that tropical storm conditions (sustained winds of 39 to 73 mph) are possible within the specified area within 48 hours.

**Short Term Watches and Warnings:** These watches/warnings provide detailed information about specific hurricane threats, such as flash floods and tornadoes.

## Board of Directors' Meeting

July 19 — 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.

**If you are interested in volunteering for the Board of Directors please attend this meeting. Bring your ideas to help improve the neighborhood.**

## Before a Hurricane

To prepare for a hurricane, you should take the following measures:

- To begin preparing, you should build an emergency kit and make a family communications plan.
- Know your surroundings.
- Learn the elevation level of your

property and whether the land is flood-prone. This will help you know how your property will be affected when storm surge or tidal flooding are forecasted.

- Identify levees and dams in your area and determine whether they pose a hazard to you.

- Learn community hurricane evacuation routes and how to find higher ground. Determine where you would go and how you would get there if you needed to evacuate.
- Make plans to secure your property:
- Cover all of your home's



Perdido Key—Hurricane Ivan—Sep 16, 2004

windows. Permanent storm shutters offer the best protection for windows. A second option is to board up windows with 5/8 inch marine plywood, cut to fit and ready to install. Tape does not prevent windows from breaking.

- Install straps or additional clips to securely fasten your roof to the frame structure. This will reduce roof damage.
- Be sure trees and shrubs around

your home are well trimmed so they are more wind resistant.

- Clear loose and clogged rain gutters and downspouts.
- Reinforce your garage doors; if wind enters a garage it can cause dangerous and expensive structural damage.
- Plan to bring in all outdoor furniture, decorations, garbage cans and anything else that is not tied down.

## During a Hurricane

If a hurricane is likely in your area, you should:

- Listen to the radio or TV for information.
- Secure your home, close storm shutters and secure outdoor objects or bring them indoors.
- Turn off utilities if instructed to do so. Otherwise, turn the refrigerator thermostat to its coldest setting and keep its doors closed.
- Turn off propane tanks
- Avoid using the phone, except for serious emergencies.
- Moor your boat if time permits.
- Ensure a supply of water for sanitary purpose such as cleaning and flushing toilets. Fill the bathtub and other larger containers with water.

- Find out how to keep food safe during and after an emergency.

You should evacuate under the following conditions:

If you are directed by local authorities to do so. Be sure to follow their instructions.

- If you live in a mobile home or temporary structure—such shelter are particularly hazardous during hurricane no matter how well fastened to the ground.
- If you live in a high-rise building—hurricane winds are stronger at higher elevations.
- If you live on the coast,

- Determine how and where to secure your boat.
- Install a generator for emergencies.
- If in a high-rise building, be prepared to take shelter on or below the 10th floor.
- Consider building a safe room.

Hurricanes cause heavy rains that can cause extensive flood damage in coastal and inland areas.

Everyone is at risk and should consider flood insurance protection.

Flood insurance is the only way to financially protect your property or business from flood damage.

To learn more about your flooding risk and how to protect yourself and your business, visit the Federal Insurance and Mitigation Administration (NFIP) Web site, [www.floodsmart.gov](http://www.floodsmart.gov) or call 1-800-427-2419. For more detailed information on how you can protect your property, view NFIP's printer-friendly handout *Avoiding Hurricane Damage*.

on a floodplain, near a river, or on an island waterway.

Read more about evacuating yourself and your family. If you are unable to evacuate, go to your wind-safe room. If you do not have



Fairfield Drive, Pensacola, FL  
Hurricane Ivan—Sep 16, 2004

one, follow these guidelines:

- Stay indoors during the hurricane and away from windows and glass doors.
- Close all interior doors—secure and brace external doors.

- Continue listening to a NOAA Weather Radio or the local news for the latest updates.

- Stay alert for extended rainfall and subsequent flooding even after the hurricane or tropical storm has ended.

- If you have become separated from your family, use your family communications plan or contact FEMA or the American Red Cross.

- ▶ FEMA has established the National Emergency Family Registry and Locator System (NEFRLS), which has been developed to help reunite families who are separated during a disaster. The NEFRLS system will enable displaced individuals the ability to enter personal information into a website database so that they can be located by others during a disaster.

- ▶ The American Red Cross also maintains a database to help you find family. Contact the local American Red Cross chapter where you are staying for information. Do not contact the chapter in the disaster area.

- If you evacuated, return home only when officials say it is safe.
- If you cannot return home and have immediate housing needs. Text SHELTER + your ZIP code to 43362 (4FEMA) to find the nearest shelter in your area (example: shelter 12345).
- For those who have longer-term housing needs, FEMA offers several types of assistance, including

- Keep curtains and blinds closed. Do not be fooled if there is a lull; it could be the eye of the storm—winds will pick up again.
- Take refuge in a small interior room, closet or hallway on the

## After a Hurricane

services and grants to help people repair their homes and find replacement housing. Apply for assistance or search for information about housing rental resources

- Drive only if necessary and avoid flooded roads and washed out bridges. Stay off the streets. If you must go out watch for fallen objects; downed electrical wires; and weakened walls, bridges, roads, and sidewalks.

- Keep away from loose or dangling power lines and report them immediately to the power company.

- Walk carefully around the outside your home and check

for loose power lines, gas leaks and structural damage before entering.

- Stay out of any building if you smell gas, floodwaters remain around the building or your home was damaged by fire and the authorities have not declared it safe.

- Inspect your home for damage. Take pictures of damage, both of the building and its contents, for insurance purposes. If you have any doubts about safety, have your residence inspected by a qualified building inspector or structural engineer before entering.

- Use battery-powered flashlights

lowest level.

- Lie on the floor under a table or another sturdy object.
- Avoid elevators.

in the dark. Do NOT use candles.

Note: The flashlight should be turned on outside before entering—the battery may produce a spark that could ignite leaking gas, if present.

- Watch your pets closely and keep them under your direct control.

Watch out for wild animals, especially poisonous snakes. Use a stick



Marina (Downtown), Pensacola, FL  
Hurricane Ivan—Sep 16, 2004

to poke through debris.

- Avoid drinking or preparing food with tap water until you are sure it's not contaminated.
- Check refrigerated food for spoilage. If in doubt, throw it out.
- Wear protective clothing and be cautious when cleaning up to avoid injury.
- Use the telephone only for emergency calls.

(The above articles are from the Ready.gov website.)

<http://www.ready.gov/hurricanes>

(Photos by Denise Mowery)

Board of Directors

**President**

Debra Mowery  
([debmow@cox.net](mailto:debmow@cox.net))

**Secretary**

Irene Horton  
([aquietwind\\_irene@cox.net](mailto:aquietwind_irene@cox.net))

**Treasurer**

Jody Murray  
([jmurray@epmfl.net](mailto:jmurray@epmfl.net))  
(Etheridge Property Management Company)



Inside This Issue

- How to Cut Living Expenses and Put Money Back in Your Pocket
- Please Slow Down!
- Board of Directors' Meeting
- Hurricane Season
- Front Entrance Damage
- Move Over, It's the Law
- Your Home Landscape

Editor: Denise Mowery  
[floridianhoa@gmail.com](mailto:floridianhoa@gmail.com)  
[www.floridianhoa.com](http://www.floridianhoa.com)

## How to Cut Living Expenses and Put Money Back in Your Pocket

*Scott Workman*

Millions of homeowners throughout the country are struggling to meet their mortgage payments and pay off credit card debt. Are you one of those? Before you throw in the towel in frustration, have you first considered all of the ways you can save money to help meet those payment obligations and pay down those debts?

As the old saying goes, "a dollar saved is a dollar earned," or something like that. When it comes to saving money, there's no more practical way to do so than to look right inside the confines of your own house.

Some very practical ways to reduce home operating expenses include:

- 1) Adding weather stripping around doors and applying caulking to seal air leakage around windows.
- 2) Adding an extra 6 inches of attic insulation.
- 3) Using less water by installing low-flow showerheads and employing strategic watering methods for lawns and gardens.
- 4) Keeping lights turned off in unused spaces in the home.
- 5) Wrapping your water heater with an insulating blanket.
- 6) Operating your furnace only when occupied.
- 7) Heating only the room you're in, not the whole house.

Employing these strategies should be in the interest of every homeowner for environmental reasons, if for nothing else. But did you know that these strategies could also cut hundreds of dollars in monthly living expenses for the average homeowner? For many, the savings can be startling.

We sometimes get so caught up in how we invest our money (worrying about risk and volatility in the stock market, which we can't control), that we don't look first at what should be most obvious and that which we have the most control over—our monthly living expenses.

Most people forget, or simply don't think, how leaving the water running continuously, or leaving the lights on or how we heat our homes when not occupied, can cost hundreds, if not thousands a year to household expenses.

Most people don't stop to think how flipping on a light switch spins that electric meter a little faster. And most don't think how running the kitchen faucet continuously while wiping down the counter-tops wastes gallons and gallons of water. These modern conveniences are not free. They cost money. They are always at work siphoning away our hard earned dollars and precious resources.

Do you want to start saving? If the answer is yes, then it's time to change some habits.

### Slow Down!

The speed limit for the sub-division is 30 mph. Children are playing



in the streets. Residents walk their dogs, bicycle, and walk/run for exercise.

**Please slow down.**

The first step is to think. Step back, pause long and hard, and ask “How do we live from day to day? Are there changes we can make that will save on resources?” Take an inventory of everything you buy and consume. What can be eliminated or trimmed back? You may discover that you and your family are largely unaware of how the little things combined can add up to a whole lot. If you’re doing everything possible to cut and slash, congratulations! But for the rest—now is the time to make some changes.

The next step is to gather together your utility bills for the

past year including electric, gas, telecommunications, etc. Analyze, compare and decide where your biggest abuses are. Then make some arbitrary goals for cutting costs. Ask yourselves “What percentage cuts can we make toward some of our biggest utility expenses?”

Most households could cut water usage by 50% with just a little discipline. That’s one of the easier ones. It really is easy to take shorter showers (two minutes is all it takes most people to get the job done). Less water on the lawns done at strategic times really works.

Cutting down the operating time of the furnace and air conditioner by 50% is also very practical with some strategic planning. Heating only the primary dwelling space of the home using a room heater (rather than turning on the central furnace to heat the whole house, including unoccupied spaces) can slash heating costs by up to 60%!

Time to act. Gather the family around. Then set goals and guidelines to use less water and power (i.e. shorter showers, turning off lights, keeping the thermostat lower during winter months, etc., etc.). There is a big difference between just talking about it and actually doing it. Everyone in the household should agree to make changes and agree to be held accountable to them.

Many homeowners are slashing their average monthly living expenses by as much as 50%. The fun part is doing the math. Imagine spending \$700.00 per month on utilities and cutting that in half. That’s a savings of \$350.00 per month. That’s \$4,200 per year that could be used to pay down the mortgage, pay off credit card debt or put toward a child’s education fund.

<http://www.articlebiz.com>

## Board of Directors’ Meeting

July 19 — 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.

**If you are interested in volunteering for the Board of Directors please attend this meeting. Bring your ideas to help improve the neighborhood.**

## Hurricane Season

We are into the second month of hurricane season and as of the first of July there have been four named storms. According to the news reports this is the first time that there have been four named storms in the month of June.

Are you ready for the hurricane season? If not, you might want to start now. Don’t wait until the last minute to get prepared.

### 2012 Hurricane Names

Alberto	Helene	Oscar
Beryl	Isaac	Patty
Chris	Joyce	Rafael
Debby	Kirk	Sandy
Ernesto	Leslie	Tony
Florence	Michael	Valerie
Gordon	Nadine	William

## Front Entrance Damage

On June 4<sup>th</sup> there was an accident at the front entrance to the subdivision. Some of the landscaping was damaged. A driver lost control of his vehicle as he was driving north on Blue Angel Parkway. He managed to steer the vehicle along the fence south of the entrance and drove between the stop sign and the “Floridian” sign. The Florida Highway Patrol determined that a mechanical problem with the vehicle was the cause of the accident. Ethridge Property Management



Company is waiting for the driver’s insurance company to settle the claim so repairs can be done.



Florida law enforcement officers are serious about enforcement of the Move Over Law!

- On a two-lane roadway, you are required to slow to a speed that is 20 miles per hour **less than** the posted speed limit.
- If the speed limit is 20 miles per hour or less, you must slow down to **five** miles per hour.
- If you are driving on an interstate or roadway with multiple lanes of travel in the same direction, and you approach an emergency or law enforcement vehicle parked along the roadway, you must vacate the lane closest to that vehicle **as soon as it is safe to do so**. If you are not able to safely move over, you must slow down to a speed of 20 MPH below the posted speed limit unless directed otherwise by a law enforcement officer.
- Violating the move over law puts **both yourself and a public safety professional** at risk.

## Move Over, It’s the Law

- Violating the move over law can result in a **fine and points** on your license.

For more information about Florida’s Move Over Law, please visit or contact [www.flhsmv.gov/fhp](http://www.flhsmv.gov/fhp).



vehicle to prevent crashing into the emergency vehicle or any emergency workers performing their jobs in the area.

### *Two-Lane Roadway:*

When approaching an emergency vehicle with lights flashing parked on the side of a two-lane road, you **MUST** slow down to 20 mph below the posted speed limit and approach with caution unless otherwise directed by an emergency worker on the scene.

### **What if I am not able to**

**move over safely or change lanes away from the emergency vehicle?**

If you are unable to move over or change lanes safely, you **MUST** slow down to at least 20 mph below the posted speed limit.

**If I cannot change lanes safely should I stop my vehicle in the roadway?**

No, you must slow down while maintaining a safe speed. You must not stop in the roadway or block the flow of traffic.

### **FAQ’s**

**What should I do if I see an emergency vehicle parked on the side of the road with lights flashing?**

#### *Multi-Lane Roadway:*

When approaching an emergency vehicle with lights flashing parked on the side of a multi-lane road, you **MUST** move over by changing lanes away from the emergency vehicle as soon as it is safe to do so. Motorists must vacate the lane closest to an emergency

## What can I do to prevent an accident when approaching an emergency vehicle, traffic congestion, a crash scene, or a construction area?

Stay alert! The single most important thing you can do to protect yourself and others is to pay attention behind the wheel. If you keep your eyes ahead of you on the

road, pay attention to the activity around you (other vehicles, signs, etc.) you will be able to anticipate problems and react more quickly to any potentially dangerous events.

## What can happen if I break Florida's Move Over Law?

If you are caught, you will be issued a ticket and have to pay a fine.

More seriously, you could crash into an emergency vehicle or strike an emergency worker, causing serious injury or death. You could injure or kill another person or yourself.

<http://www.flhsmv.gov/safetytips/MoveOverTips.htm>

## Your Home Landscape

*Jeff Levigne*

It's very true that your home is your castle. Even if your "castle" looks like the gardener's shed, it is still probably the most valuable asset you have. One of the greatest investments a homeowner can make in their yard is to embark upon a landscape design, hardscape or planting project. Many people seek out the expertise of a professional landscaper to create a beautiful landscape and then to develop a landscape maintenance package that fits their budget. Besides the monetary value of owning a home with a great landscape, there is also a value in personal pride and an outward expression of creativity in a home landscape that can't be quantified. It makes a statement in your neighborhood that you care about where you live.

### A Landscape That Fits Our Personality

If you have a personality that's formal, your landscape can have

hedges, topiary plants, and colorful bedding annuals. If your style is more carefree and loose, some cottage garden wildflowers and evergreen trees will show others what you're like. The landscaping company you hire should enjoy working with you to create a landscape style that is uniquely them. Many landscape companies offer a landscape design service so you can see the end result of the project beforehand. This process involves listening, suggesting ideas, and putting together a plan that is affordable and can be implemented in stages if necessary. An example of phasing in a landscape installation would involve site grading and brick walkway and patio installation, or retaining walls to level the ground.

It is usually at this phase where you should consider a lawn irrigation system and seeding of a new lawn. As your budget allows, the landscape contractor can then

come back the following year and install trees, shrubs, perennials, and ground covers to planting beds that were already prepared during the landscape construction process. Home owners often choose to focus on

the high priority planting areas first, such as along the foundation and entryways, then lawn area trees, and finally perimeter border plantings and perennial beds. The implementation and phasing in of a home landscape project is easy once you have a landscape plan to follow.

### Landscape Projects to Fit Your Budget

You might opt to hire a company to perform ongoing landscape maintenance services. Although some homeowners like to cut their own lawns and enjoy doing certain projects themselves. Sometimes people just need a little help in the spring and in the fall cleaning up their yards. You can have your planting beds mulched or you can request a mulch delivery so you can do it yourself. If you haven't kept up with your yard maintenance, and have an upcoming event at your house, consider hiring a landscape professional to come in ahead of time and make everything "clean and green." If you are preparing a house to sell, a landscaper can suggest to you cost effective ways to provide more curb appeal so that your house sells faster.

<http://www.basearticles.com/Art/929142/93/Your-Home-Landscape.html>



Board of Directors

**President**

Debra Mowery  
([debmow@cox.net](mailto:debmow@cox.net))

**Secretary**

Irene Horton  
([aquietwind\\_irene@cox.net](mailto:aquietwind_irene@cox.net))

**Treasurer**

Jody Murray  
([jmurray@epmfl.net](mailto:jmurray@epmfl.net))  
(Etheridge Property Management Company)



Inside This Issue

- Back to School Safety Tips
- Escambia County Schools
- Avoid the Danger! School Bus Safety!
- Performing an Energy Audit—How to Tell If Your Home Is Efficient or Not
- Getting More Miles
- Board of Directors' Meeting
- 2012 Elections

Editor: Denise Mowery  
[floridianhoa@gmail.com](mailto:floridianhoa@gmail.com)  
[www.floridianhoa.com](http://www.floridianhoa.com)

Back to School Safety Tips

Terry Hurley

Following back to school safety tips helps your child stay safe as a new school year begins.

**Back to School**

Going back to school is an exciting time for children as they look forward to entering the next grade level, seeing their friends and meeting new people. Yet it can also be a time of unforeseen dangers. By teaching children basic back to school rules and tips regarding their safety, they enter this exciting time with the knowledge and skills they need to stay safe while enjoying this special time and throughout the school year.

**Safety Tips for Traveling To and From School**

Whether your child walks to school, rides a bike, takes a bus or you drive them in a car, reviewing the following safety tips with them makes traveling to and from school a safer experience.

**Walking to School - Tips for Parents**

If you feel your child does not have adequate pedestrian skills to walk to school, either walk with them until you are confident in their ability or make alternate arrangements for getting them to and from school.

- If a child is young or entering a new school, walk the child to school until you are comfortable with them walking by themselves.
- Practice the route with your child if they are young or new to the school.
- Make sure the route your child takes is safe and has a crossing guard at intersections.

**Walking to School - Tips for Children**

- Never take a short cut through a wooded area. Stay on the route you practiced with your parents.
- Walk to school with a friend or a



group of friends.

- Wearing light or brightly colored clothing increases your visibility to drivers.

**Traveling by School Bus**

- Never step off the curb until the bus comes to a complete stop.
- Always use the seat belt if the bus is equipped with them.
- Do not move around in the bus. Stay sitting in your seat.
- When leaving the school bus stay in view of the driver and always cross the street in front of the bus.
- Even though traffic should stop for a school bus, always check both ways before crossing the street.

**Riding a Bike to School**

- Always wear an approved helmet when riding a bicycle.
- Wearing clothing that is bright and colorful makes it easier for drivers to see you.
- Learn hand signals and use them.
- Ride a bike on the right hand side of the road traveling in the same direction as the traffic.
- Always stop for stop signs and follow the rules of traffic lights.
- Learn and follow the rules of the road.
- Do not listen to your iPod mp3 player or other music device. Always pay attention to the traffic.

## Escambia Schools start the 2012-2013 school year on August 20, 2012

### Riding to School in a Car

- Whether you are driving your children or carpooling, make sure each child is securely strapped into their seatbelt. Younger children need the appropriate car seat or booster seat for their age or size.
- Have each child exit the car using the door on the curbside so they are not stepping out of the car into traffic.
- Do not leave the school until your child, or all those in the carpool, are safely inside the school building.

### Back Pack Safety

Backpacks have become a staple of back to school accessories. They are great for carrying books and other essential school items and are available in a wide variety of sizes, colors, designs and styles. Yet these useful bags are potentially harmful

if not used correctly causing possible shoulder or neck injuries, back pain and muscle and joint strains.

The following tips on backpack safety help reduce the chance of injury:

- When a backpack is fully loaded, it should not weigh more than 15 to 20 percent of the child's body weight.
- Never carry a backpack over one shoulder using only one strap. Always wear a backpack using both shoulder straps.
- If a backpack has a waist strap, use it.
- Choose a backpack with wide straps. The best choice is a backpack with a padded back and padded straps
- Use all of the compartments in

the backpack to distribute the weight of the contents more evenly.

### More Back to School Safety Tips

The following are a few general back to school safety tips:

- Talk to your children and reinforce the rules of stranger danger.
- Make sure not to pack foods for lunch or snacks that spoil quickly.
- Talk to your child about bullies and bullying. Explain to them what to do if a situation arises.

[http://safety.lovetoknow.com/Back to School Safety Tips](http://safety.lovetoknow.com/Back-to-School-Safety-Tips)

## Avoid the Danger Zones! School Bus Safety!

To be safe when they travel to and from school, follow these simple safety rules:

### At the Bus Stop

Always walk to the bus stop. Never run.

Walk on the sidewalk. If there is no sidewalk, walk on the left facing traffic.

Always go to the bus stop about five minutes before the bus is scheduled to arrive.

While at the bus stop, wait in a safe place away from the road. Do not run and play while waiting.

Never speak to strangers at the bus stop and never get into the car with a stranger. Always go straight home and tell you parents if a stranger tries to talk to you or pick you up.

Wait for the bus to arrive, watch

for red flashing lights and the stop sign to be extended, and cross only when all traffic has stopped. Look left, right, and left again before crossing.



### On the Bus

Go directly to a seat. Remain seated and facing forward for the entire ride.

Talk quietly (so the driver will not be distracted).

If you need to talk to the bus

driver: wait for the bus to stop, raise your hand, and call the driver's name.

Never throw things on the bus or out the windows. Never play with the emergency exits.

Keep the aisles clear at all times.

If there is an emergency, listen to the driver and follow instructions.

### Exit the Bus

When getting off the bus make sure you walk (not run) three more steps away from the door. This is the best place to be around a bus. Stay away from the bus wheels and watch out for moving cars!

Once you get off the bus, go straight home so an adult will know where you are.

Only get on and off the bus at

your designated stop. If you need to get off the bus somewhere else, you will need to have a note from your parents.

If you leave something on the bus, never return to the bus to get it. The driver may not see you come

back and they may begin moving the bus.

Also, if you drop something near the bus, tell the bus driver before you attempt to pick it up, so they will know where you are.

Always remain 10 steps away

from the bus to be out of the “Danger Zone” and where the driver can see you. Always cross the street in front of the bus. Never go behind the bus.

<http://www.aboutschool.com/busstop.htm>

## Performing an Energy Audit—How to Tell If Your Home Is Efficient or Not

*Sam Braidley*

If you are committed to making sure your energy bills are as low as possible, you may want to perform an energy audit. This will involve having experts examine your home in a number of ways and make sure that you are not losing energy that can be retained through updates and retrofitting. By making sure that your home is as energy efficient as possible, you can reduce your heating and electricity bills and enjoy a home that is comfortable and affordable to live in.

### Windows and doors

Your home can lose an excessive amount of energy (in the form of heat) through windows and doors. If your windows are older or if you are noticing any drafts or cold spots you definitely want to make sure that your windows and doors get examined carefully. Experts will be able to tell what kind of windows you have and whether they are in

good condition. If they are not, they can recommend products to use that will increase the amount of heat that is retained by your home.

Modern windows are usually made up of multiple panes of glass that have a layer of air or gas sandwiched between them. By installing new windows, heat will be trapped and your energy bills will often decrease as a result.

### Insulation

An inspection will tell whether your home has enough insulation to properly retain heat. Older homes may not have sufficient amounts of insulation in areas such as the attic and may also need more insulation in outside walls. Newer forms of insulation are more efficient and can retain heat much more effectively. Increasing the amount of insulation in your home can prevent the loss of heat through walls and attics and can make your home much more affordable to heat.

### What Kind of inspection Will You Get?

There are different levels of inspections that you can get. At their simplest, inspections can involve having a contractor come into your home and perform a visual inspection. This can alert you to issues such as whether your windows and doors are losing heat and whether there is enough insulation in an attic.

Other inspections can involve more sophisticated technology. Some specialists will be able to take pictures of your home using heat-sensitive imagery to tell where a home is losing heat. By getting a clear view of your home you will be able to tell what improvements need to be made in order to ensure it is as energy efficient as possible.

[http://www.articlecity.com/articles/environment\\_and\\_going\\_green/article\\_1027.shtml](http://www.articlecity.com/articles/environment_and_going_green/article_1027.shtml)

## Getting More Miles

It's a sign of the times that many of us have put off buying new vehicles and instead are getting more miles out of our current cars. Two or three extra years of driving means two or three years of no car payments, right? Sounds good, until an unexpected major repair eats through all that money you had planned to save. But what can

you do? You can't go on a summer road trip without air conditioning. Here's how to keep your cool: **Purchase an extended warranty.**

**Consider:** Most major manufacturer's warranties expire at three years or 36,000 miles. If you're planning on driving your car for 100,000 miles or more, that's a lot of miles your car will travel

unprotected. Worse, many auto loans are for four, five or even six years, meaning you're still making payments long after your warranty has expired.

An extended warranty...

1. **Offers Extended Protection.** If your manufacturer's warranty is about to expire—or already has—an extended warranty

offers protection against major repairs that you would be responsible for paying.

2. **Is More Affordable Than You Think.** Which is cheaper, a major engine rebuild or an extended warranty? Here's an idea: If you're still paying on your auto loan, you may be able to refinance it at a lower rate and use the savings to pay for your extended warranty.
3. **Is Transferable When You Sell Your Car.** When it does come time to sell your car, you can transfer your extended warranty to the new owner—giving potential buyers an extra incentive to choose your vehicle.

With today's economy, getting more miles from your current vehicle can be a smart decision. Protecting your vehicle from an unexpected major expense can be an even smarter one.

*AAA Going Places, July/August 2011*

## Board of Directors' Meeting

**October 25 — 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.

## 2012 Elections — Federal, State and Local Elections

### August 14, 2012: Primary Election

- Registration Books Close: July 16, 2012
- Early Voting Dates: August 4, 2012 – August 11, 2012
- Early Voting Times
  - Saturday, August 4 and Sunday, August 5 — 10:00 am to 4:00 pm
  - Monday, August 6 through Saturday, August 11 — 8:00 am to 5:00 pm

### November 6, 2012: General Election

- Registration Books Close: October 9, 2012
- Early Voting Dates: October 27, 2012 – November 3, 2012

### Early Voting Dates and Times for the 2012 Elections

(Hours will be no less than 6 and no more than 12 each day)

#### Primary Election

- Early Voting Dates
  - Saturday, August 4 through Saturday, August 11, 2012
- Early Voting Times
  - Saturday, August 4 and Sunday, August 5 — 10:00 am to 4:00 pm
  - Monday, August 6 through Saturday, August 11 — 8:00 am to 5:00 pm

#### General Election

- Early Voting Dates
  - Saturday, October 27 through Saturday, November 3, 2012
- Early Voting Times
  - To Be Determined

<http://www.escambivotes.com/important-dates>

#### Early Voting Locations

Voters have four locations to choose from for Early Voting.

- Supervisor of Elections Main Office, 213 Palafox Place, 2nd Floor
- Supervisor of Elections Annex, 292 Muscogee Road, Cantonment
- Tryon Branch Library 1200 Langley Ave
- Southwest Branch Library, 12248 Gulf Beach Highway

## Board of Directors

### President

Debra Mowery  
([debmow@cox.net](mailto:debmow@cox.net))

### Secretary

Irene Horton  
([aquietwind\\_irene@cox.net](mailto:aquietwind_irene@cox.net))

### Treasurer

Jody Murray  
([jmurray@epmfl.net](mailto:jmurray@epmfl.net))  
(Etheridge Property Management Company)

## Inside This Issue

- Labor Day
- Contractor Caution
- Mow and Trim Your Lawns!
- Hurricane Season
- The Benefits of Garage Storage Systems
- Board of Directors' Meeting

Editor: Denise Mowery  
[floridianhoa@gmail.com](mailto:floridianhoa@gmail.com)  
[www.floridianhoa.com](http://www.floridianhoa.com)

## Labor Day

Labor Day is an American federal holiday observed on the first Monday in September (on the 3rd) that celebrates the economic and social contributions of workers.

### History

In 1882, Matthew Maguire, a machinist, first proposed the holiday while serving as secretary of the CLU (Central Labor Union) of New York. Others argue that it was first proposed by Peter J. McGuire of the American Federation of Labor in May 1882, after witnessing the annual labor festival held in Toronto, Canada.

Oregon was the first state to make it a holiday in 1887. By the time it became a federal holiday in 1894, thirty states officially celebrated Labor Day. Following the deaths of a number of workers at the hands of the U.S. military and U.S. Marshals during the Pullman Strike, President Grover Cleveland reconciled with Reyes, leader of the labor movement. Fearing further conflict, legislation making Labor Day a national holiday was rushed through Congress unanimously and signed into law a mere

six days after the end of the strike. The September date originally chosen by the CLU of New York and observed by many of the nation's trade unions for the past several years was selected rather than the more widespread International Workers' Day because Cleveland was concerned that observance of the latter would be associated with the nascent Communist, Syndicalist and Anarchist movements that, though distinct from one another, had rallied to commemorate the Haymarket Affair in International Workers' Day. All U.S. states, the District of Columbia, and the territories have made it a statutory holiday.

### Pattern of Celebration

The form for the celebration of Labor Day was outlined in the first proposal of the holiday: A street parade to exhibit to the public "the strength and esprit de corps of the trade and labor organizations," followed by a festival for the workers and their families. This became the pattern for Labor Day celebrations. Speeches by prominent men and women were introduced later, as more emphasis was placed upon the civil significance of



the holiday. Still later, by a resolution of the American Federation of Labor convention of 1909, the Sunday preceding Labor Day was adopted as Labor Sunday and dedicated to the spiritual and educational aspects of the labor movement.

The holiday is often regarded as a day of rest and parties.

Speeches or political demonstrations are more low-key than May 1

Labor Day celebrations in most countries, although events held by labor organizations often feature political themes and appearances by candidates for office, especially in election years. Forms of celebration include picnics, barbecues, fireworks displays, water sports, and public art events. Families with school-age children take it as the last chance to travel before the end of summer recess. Similarly, some teenagers and young adults view it as the last weekend for



First Labor Day Parade, Buffalo, NY (1882)

parties before returning to school, although school starting times now vary.

### End of Summer

Labor Day has come to be celebrated by most Americans as the symbolic end of the summer. In high society, Labor Day is (or was) considered the last day of the year when it is fashionable to wear white or seersucker.

In U.S. sports, Labor Day marks the beginning of the NFL and college football seasons. NCAA teams usually play their first games the

week before Labor Day, with the NFL traditionally playing their first game the Thursday following Labor Day. The Southern 500 NASCAR auto race was held that day from 1950 to 1983 in Darlington, South Carolina. At Indianapolis Raceway Park, the National Hot Rod Association hold their finals to the U.S. Nationals drag race.

In the U.S. most school districts that started summer vacation in early June will resume school the day after this day (see First Day of School), while schools that had summer vacation begin on the Saturday before Memorial Day in late May will have already been in session since late August. However this tradition is changing as many school districts end in early June and begin mid-August.

[http://en.wikipedia.org/wiki/Labor\\_Day](http://en.wikipedia.org/wiki/Labor_Day)

## Contractor Caution

**F**inding a contractor who will perform quality work at a reasonable price can be a daunting task. It's always a good idea to ask for and check references and to contact the Better Business Bureau and your state licensing bureau to see if there are complaints against a prospective contractor. In addition, the following warning signs can alert you to unscrupulous, disorganized, inexperienced or financially troubled contractors who may deliver broken promises, bad work and blown budgets rather than professional results.

**First Impressions:** In any business, first impressions are important. How a contractor presents himself and maintains his truck, tools and equipment are good indicators of how well he'll take care of you and your job. He should look neat and professional, and his vehicles and equipment should be clean and in good repair.

**Beware Low Bids:** Price is always an important consideration when selecting a contractor, but don't let a low price or a special deal blind you to a potential problem—both can be signs that you

should be wary. A bid far lower than others may indicate the contractor isn't experienced enough to know the actual cost of the job or he never intends to finish the work. Disreputable contractors may bid low to secure a contract and then tack on extra charges as the job progresses.

**Take Your Time:** If you are pressured during the bidding process by tactics such as "limited-time offers," look for a different contractor. Hiring a contractor is not a split-second decision; for this reason, many states give homeowners

three days to cancel a home improvement contract—without obligation—after signing it. A prospective contractor should take his time as well, carefully reviewing the specifications of your job before submitting his bid. If he doesn't take notes and measurements and make material and labor calculations, or if he simply names a price based on a similar job, he may not be detail-oriented or thorough enough to do a good job.

**Beware Materials Discount:** A prospective contractor may offer you a discount, hoping to earn your future business following a job well done, but be wary if a contractor offers materials at a discounted

rate. Small contractors rarely buy materials in the high volumes necessary to yield big discounts, and unless they severely overestimated quantities for a previous job, they rarely stock large inventories of material. Discounted materials are usually seconds, ungraded or below-grade minimums for code, any of which would compromise the quality of your project.

**Only 20% Up Front:** While the price may be right, what about the terms of payment? In general, don't choose a contractor who asks for more than 20 percent of the total cost of a job up front. While some projects require a large initial payment to cover a deposit for

products like cabinets or special-order ceramic tile, it doesn't apply to commodity materials like roofing and lumber, which a legitimate contractor will usually purchase on account with at least 30 days to pay.

#### **Beware Cash-Only Jobs:**

Finally, a contractor who works on a cash-only basis raises a big red flag. Not only does paying in cash limit your financial recourse if problems arise, the contractor is likely not operating a legitimate business, which includes paying taxes and insurance. Look elsewhere for a professional to perform the work.

<http://www.communityassociation-management.com>

## Mow and Trim Your Lawns!

**H**ave you driven through the sub-division recently? Have you noticed the lawns that need mowing and the grass runners creeping along the curbs? Do you think it looks unsightly? If your answer is yes, then you aren't alone. There are numerous properties that are in dire need of lawn mowing and trimming of the curb area. We are going into the last part of the growing season,



but the problem of residents not taking care of their lawns is a continuing problem. It does not take that much time to mow these small lawns and trim the curb area. Why spend your hard earned money on buying a home and then letting the outside of your property reduce the value of your home and that of your neigh-

bors. If you are a renter then you are obligated to the owner of the house to maintain the property. The lack of concern for the condition of the outside of the properties makes the neighborhood unsightly. At the annual HOA meeting in January, one of the problems mentioned was the condition of the common areas. Well, this same complaint can be made about the homes that have unsightly lawns. So, how about it? Let's try to keep the neighborhood looking nice for those who live here, their guests, and prospective home buyers.



bor. It does not take that much time to mow these small lawns and trim the curb area. Why spend your hard earned money on buying a home and then letting the outside of your property reduce the value of your home and that of your neigh-



(Photos are not of any homes in the sub-division.)

## Hurricane Season

September is the most active month of hurricane season. So far there has been twelve named storms / hurricanes. Do not become complacent thinking that there won't be any hurricanes that come our way. We've recently had one that came really close. If you are not prepared for a hurricane get prepared now. If you don't know what to do to get prepared go to [Be Ready Escambia](#). Don't wait until the last minute to get prepared.

### 2012 Hurricane Names

Alberto	Helene	Oscar
Beryl	Isaac	Patty
Chris	Joyce	Rafael
Debby	Kirk	Sandy
Ernesto	Leslie	Tony
Florence	Michael	Valerie
Gordon	Nadine	William

## The Benefits of Garage Storage Systems

*Andrea Avery*

**G**arage storage systems can help you to maximize the amount of space and give you plenty of opportunities to avoid problems. Hire a professional to help you.

Garage storage is often at a premium. If you have shelving, you may be one-step ahead of everyone else. However, the bare walls and limited spaces can be transformed into an organized, well-designed space that you have no concerns about. In fact, you may not even feel bad when you leave the door open for the neighbors to see into it. If you are looking for a few great ways to clean up, organize, and protect this space of your home, the right system is the route to take.

### **Don't Do It Alone**

One of the most important things to remember is that you do not have to design, install and put together garage storage on your own. This is something you should hire a professional to do for you or at least to help you to design. The reasons are simple. There are many types of systems and organizational tools available and each one can provide for different needs. For example, your space may need cabinetry. Others may need hooks on the wall for storage. Shelving,

containers, and even ball holders are all options to consider. A professional can help you to organize the space and select the right types of elements for it.

### **Why Invest?**

The investment in this type of product may not seem like a big deal. However, many garages lack any type of space to put things away and that is the leading cause of messy, poorly organized spaces. If you have to step over things to get into and out of the home, you need this type of service. If you spend an hour before practice each day searching for sports gear, you will benefit from this type of organization. If you find yourself always lost when it comes to finding tools, this is a great opportunity to never have to spend more time looking for a tool than it takes to get the job done. Further, if you have paint, chemicals, dangerous power tools

or other items within this space that need to be moved out of the way and secured from children, you most definitely need this type of organization.

In many cases, the benefits of investing in garage storage are easy to see. You simply need to find the right type of organizational products to help you through the process. To do this, invest in a company that will come to you and offer advice and guidance. They can put the storage options in place for you, too. Some will even help you to get the space all set up so there is no reason for you to ever search for those tools again. Imagine what it would be like if people could put cars in garages because they were organized.

<http://www.articlesfactory.com/articles/home-repair/the-benefits-of-garage-storage-systems.html>

## Board of Directors' Meeting

October 25 — 6:00 pm

Bellview Baptist Church – 4740 Saufley Field Road

Board of Directors

**President**

Debra Mowery  
([debmow@cox.net](mailto:debmow@cox.net))

**Secretary**

Irene Horton  
([aquietwind\\_irene@cox.net](mailto:aquietwind_irene@cox.net))

**Treasurer**

Jody Murray  
([jmurray@epmfl.net](mailto:jmurray@epmfl.net))  
(Etheridge Property Management Company)



Inside This Issue

- Stay Safe With These Fire Prevention Tips
- National Fire Prevention Week
- Learn About Fire Escape Plans
- Board of Directors' Meeting
- Hurricane Season
- The Mess in the Mailbox
- 2012 Elections
- Halloween

Editor: Denise Mowery  
[floridianhoa@gmail.com](mailto:floridianhoa@gmail.com)  
[www.floridianhoa.com](http://www.floridianhoa.com)

## Stay Safe With These Fire Prevention Tips

*Rachel Cooper*

**D**uring National Fire Prevention Week, October 7–13, 2012 attention is focused on promoting fire safety and prevention, however we should practice fire safety all year long. Many potential fire hazards go undetected because people simply do not take steps to fireproof their home.

Many bedroom fires are caused by misuse or poor maintenance of electrical devices, careless use of candles, smoking in bed, and children playing with matches and lighters. Most potential hazards can be addressed with a little common sense. For example, be sure to keep flammable items like bedding, clothes and curtains at least three feet away from portable heaters or lit candles, and never smoke in bed. Also, items like appliances or electric blankets

should not be operated if they have frayed power cords, and electrical outlets should never be overloaded.

### Fire Safety Checklist

- Install and maintain a working smoke alarm outside of every sleep area and remember to change the battery at least once a year.
- Designate two escape routes from each bedroom and practice them regularly.
- Teach everyone the “Stop, Drop, and Roll” technique in case clothing catches on fire.
- Avoid storing old mattresses in the home or garage.
- Teach kids that matches, lighters and candles are tools, not toys. If you suspect that a child is playing with fire, check under beds and in closets for telltale signs like burned matches. Matches and lighters should be stored in a secure drawer or cabinet.

<http://dc.about.com/od/publicsafety/a/FirePrevention.htm>



## Learn About Fire Escape Plans

**I**n the event of a fire, remember that **every second counts**, so you and your family must always be prepared. Escape plans help you get out of your home quickly. In less than 30 seconds, a small flame can get completely out of control and turn into a major fire. It only takes minutes for a house to fill with thick black smoke and become engulfed in flames.

**Prepare and practice your fire escape plan twice a year with everyone in your household, including children and people with disabilities.** It's also

a good idea to practice your plan with overnight guests. Some tips to consider when preparing your escape plan include:

- Draw a map of each level of your home and show all doors and windows. Find two ways to get out of each room. Make sure all doors and windows that lead outside open easily.
- Only purchase collapsible escape ladders evaluated by a recognized testing laboratory. Use the ladder only in a real emergency.
- Teach children how to escape on their

own in case you cannot help them.

- Have a plan for everyone in your home who has a disability.
- Practice your fire escape plan at night and during the daytime.

### **Security Bars Require Special Precautions**

Security bars may help to keep your family safe from intruders, but they can also trap you inside in the event of a deadly fire! Windows and doors with **security bars must have quick release devices** to allow them to be opened immediately in an emergency. Make sure everyone in the family understands and practices how to properly operate and open locked or barred doors and windows.

### **Immediately Leave the Home**

**When a fire occurs, get out fast: you may only have seconds to escape safely.** Take the safest exit route, but if you must escape through smoke, remember to crawl low, under the smoke and keep your mouth covered. The smoke contains toxic gases, which can disorient you or, at worst, overcome you.

### **Never Open Doors That Are Hot to the Touch**

When you come to a closed door, feel the doorknob and door to make sure that fire is not on the other side. If either is hot, leave the door closed and use your secondary escape route. If the door feels cool, open it slowly. Be ready to shut it quickly if heavy smoke or fire is present.

If you can't get out, close the door and cover vents and cracks around doors to keep the smoke out. Call 9-1-1 or your local emergency number. Say where you are and signal for help at the window with a light-colored cloth or a

## Board of Directors' Meeting

**October 25 — 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.

flashlight.

### **Designate a Meeting Place Outside and Take Attendance**

Designate a meeting location a safe distance in front of your home. For example, meet under a specific tree or at the end of the driveway or front sidewalk to make sure everyone has gotten out safely and no one will be hurt looking for someone who is already safe. **Make sure everyone in your home knows how to call 9-1-1** or your local emergency number and that your house number can be seen day or night from the street.

### **Once Out, Stay Out**

Remember to escape first and then notify the fire department using the 9-1-1 system or proper local emergency number in your area. **Never go back into a burning building for any reason.** Teach children not to hide from firefighters. If someone is missing, or pets are trapped inside your home, tell the firefighters right away. They are equipped to perform rescues safely.

### **How Fire-Safe Is Your Home?**

**You won't know until you do a fire safety walkthrough.**

Conduct a fire safety walkthrough of your home on a regular

basis. Use the following tips to help you in your walkthrough:

- Keep clothes, blankets, curtains, towels, and other items that can easily catch on fire at least three feet from space heaters and away from stove burners.
- Place space heaters where they will not tip over easily.
- Have chimneys cleaned and inspected every year by a professional.
- Always use a metal mesh screen with fireplaces and leave glass doors open while burning a fire.
- Never leave cooking unattended.
- Be sure your stove and small appliances are off before going to bed.
- Check for worn wires and do not run cords under rugs or furniture.
- Never overload electrical sockets.
- Keep lighters and matches out of the reach of children.
- Never leave cigarettes unattended and never smoke in bed.
- Make sure cigarettes and ashes are out. The cigarette needs to be completely stubbed out in the ashtray or run under water.

<http://www.usfa.fema.gov/campaigns/smokealarms/escapeplans/index.shtm>

## Hurricane Season

The peak of hurricane season is past. We are now in October of hurricane season and only two months left. So far there has been fourteen named storms / hurricanes. Do not become complacent thinking that there won't be any hurricanes that come our way. If you are not prepared for a hurricane get prepared now. If you don't know what to do to get prepared go to [Be Ready Escambia](#). Don't wait until the last minute to get prepared.

### 2012 Hurricane Names

Alberto	Helene	Oscar
Beryl	Isaac	Patty
Chris	Joyce	Rafael
Debby	Kirk	Sandy
Ernesto	Leslie	Tony
Florence	Michael	Valerie
Gordon	Nadine	William

Disgusted by all of those unsolicited credit card offers clogging up your mailbox? Tired of lug-ging catalogs and junk mail to the recycling bin? All of this unwanted mail creates nothing but headaches and wasted paper, so it's no wonder putting an end to it is a priority for many people. While you can't eliminate everything, you can noticeably reduce the avalanche of paper in your mailbox just by picking up the phone or hopping online.

Here are a few simple ways to put a kibosh on the heaps of junk mail that keep piling up:

#### So Long,

#### Pre-Screened Credit Offers

If your credit is anywhere near good, credit bureaus—Equifax, Experian, and TransUnion—are selling your name to credit card companies as a hot prospect. That's why you're getting those "you've been pre-approved" offers every day.

Put an end to it by calling 1-888-5-OPT-OUT (1-888-567-8688). You will need to provide your name, address, telephone number, Social Security number and date of birth to ensure your opt-out request matches your credit record rather than someone else who shares your name. You can

## The Mess in the Mailbox

also opt out via the Internet at: [www.optoutprescreen.com/optform.cgi](http://www.optoutprescreen.com/optform.cgi).

If you prefer not to disclose your Social Security number and date of birth, the online form does not require this information. However, the website strongly urges you to provide this information because it helps ensure that your request will be processed correctly, and it protects your information from unauthorized access.

Opting out is good for five years. However, if you'd like your name removed permanently, you will be mailed a confirmation form within about five business days to sign and return. For more information see the FTC's Facts for Consumers, *Prescreened Offers of Credit and Insurance* at [www.ftc.gov/bcp/edu/pubs/consumer/credit/cre17.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre17.shtm).

Remember, this won't stop all credit offers—only those that result from screening your credit report. Your bank or credit card company may still send you offers for new credit or share information about you with other companies.

Although you don't have total control over the information that's shared by financial companies, you do have some. For more on how to limit data sharing by banks and

other financial institutions, read the Privacy Rights Clearing house Fact Sheet 24, *Protecting Financial Privacy in the New Millennium: The Burden Is on You*, at [www.privacyrights.org/fs/fs24-finpriv.htm](http://www.privacyrights.org/fs/fs24-finpriv.htm).

#### Jettison the Junk Mail

You can reduce other types of junk mail—magazine offers, sweepstakes and other national advertising mail—by contacting the Direct Marketing Association's (DMA) Mail Preference Service (MPS). This opt-out lasts for five years and can be renewed. Go to [www.dmachoice.org/dma/member/register.action](http://www.dmachoice.org/dma/member/register.action). There is no charge for registering online. For those who want to register via USPS, send \$1 check or money order to the Mail Preference Service, PO Box 643, Carmel NY 10512. (See their sample letter available at: [www.privacyrights.org/Letters/letters.htm#Junk\\_Mail](http://www.privacyrights.org/Letters/letters.htm#Junk_Mail).) The MPS will put you into the "delete" file, which is sent to subscribing organizations several times a year.

#### Cut Out the Catalogs

When you buy something from a mail-order catalog, your transaction is likely to be reported to Abacus, a company that compiles a cooperative database of catalog and publishing companies'

customers. Your name is then sold to other mail-order companies that send you catalogs and offers. This explains why you are likely to receive several unsolicited catalogs after ordering anything by mail.

To opt out of the Abacus database, write to Abacus, P.O. Box 1478, Broomfield, CO 80038 or email [abacusoptout@epsilon.com](mailto:abacusoptout@epsilon.com). Include your full name and current address (and previous address if you have moved recently). For more information, visit [www.abacusoptout.com](http://www.abacusoptout.com).

You'll have to notify companies yourself that do not participate in the DMA and Abacus opt-out programs. Contact the customer service department and request that your name and address not be shared with other companies. Contact magazines, charities, nonprofit organizations and professional associations to which you have either donated money or joined.

It may take a few months to see results, but eventually the mess in your mailbox will thin out.

## 2012 Elections Federal, State and Local Elections

November 6, 2012: General Election

- Registration Books Close: October 9, 2012
- Early Voting Dates: October 27, 2012 – November 3, 2012

Early Voting Dates and Times for the 2012 Elections  
(Hours will be no less than 6 and no more than 12 each day)

### General Election

- Early Voting Dates
  - Saturday, October 27 through Saturday, November 3, 2012
- Early Voting Times
  - 7:00 a.m. until 7:00 p.m. each day

<http://www.escambivotes.com/important-dates>

### Early Voting Locations

Voters have four locations to choose from for Early Voting.

- Supervisor of Elections Main Office, 213 Palafox Place, 2nd Floor
- Supervisor of Elections Annex, 292 Muscogee Road, Cantonment
- West Florida Regional Library, 200 West Gregory Street
- Tryon Branch Library 1200 Langley Ave
- Southwest Branch Library, 12248 Gulf Beach Highway

## Halloween

**Halloween** or **Hallowe'en** (a contraction of its original title "All Hallows' Even"), also known as **All Hallows' Eve**, is a yearly holiday observed around the world on October 31, Hallows' Eve initially incorporated traditions from pagan harvest festivals and festivals honoring the dead, particularly the Celtic Samhain; other scholars maintain that the feast originated entirely independently of Samhain.

Typical festive Halloween activities include trick-or-treating (also known as "guising"), attending costume parties, carving jack-o'-lanterns, lighting bonfires, apple bobbing, visiting haunted attractions, playing pranks, telling scary stories, and watching horror films, as well as the religious observances of praying, fasting and attending vigils or church services



**Board of Directors**

**President**

Debra Mowery  
([debmow@cox.net](mailto:debmow@cox.net))

**Secretary**

Irene Horton  
([aquietwind\\_irene@cox.net](mailto:aquietwind_irene@cox.net))

**Treasurer**

Jody Murray  
([jmurray@epmfl.net](mailto:jmurray@epmfl.net))  
(Etheridge Property Management Company)



**Inside This Issue**

- Increase Your Home's Value
- Daylight Saving Time Ends
- Veterans Day
- Neighborhood Crime Stoppers
- Board Candidates, We Want You!
- Floridian HOA Annual Meeting
- 3 Secret Hideouts of the Dreaded Germ
- Beauty Across Borders: Warning Signs of Bullying
- Thanksgiving Day
- Great American Smokeout

Editor: Denise Mowery  
[floridianhoa@gmail.com](mailto:floridianhoa@gmail.com)  
[www.floridianhoa.com](http://www.floridianhoa.com)

**Increase Your Home's Value**

A house is one of the biggest purchases a person will ever make, and most want to keep their homes looking beautiful not only for themselves, but also to entice future buyers. From time to time, it's a good idea to invest in some home remodeling to add to its appeal. Of course, before making any major changes to your home, you'll want to be sure you go through the proper channels—such as the association architectural committee for approval and the city for the necessary permits—to make sure that you don't run into any legal issues.

So when it comes time to give your house a face-lift, consider these touch-ups and renovations that will not only make your home look better than ever but also help increase its value:

**Re-paint Your Rooms**

One of the easiest (and cheapest!) ways to dramatically change the entire look of a room is to add a fresh coat of paint. Not only will it immediately make your walls look crisp and clean, but also, because wall color can greatly dictate the feel of a room, it's a simple way to change the ambiance of your home. Since darker colors seem intense on walls and can make a room look smaller, it's usually best to stick with lighter, warmer hues for your overall color to make your home feel open and welcoming. If you want to paint with darker colors, consider limiting them to an accent wall so that the color isn't overwhelming and pops against the lighter colors.

If you're doing the painting yourself, here are a few tips so your paint job looks professional:

- ▶ Apply a coat of primer first so that walls won't soak up as much paint.

Use two coats of paint to ensure a rich, even coverage.

- ▶ Use painters' tape along the outside edge of the area you're painting to get sharp, even lines.

**Update Your Kitchen and Bathrooms**

If your kitchen or bathrooms look like they belong in an era long since passed, it might be time to update them. That can be as simple as re-tiling the floor and replacing faucets and cabinet hardware or as complex as completely remodeling the rooms. When you remodel, consider avoiding too-trendy decor and instead stick with classic looks that will stand the test of time—this will keep you from redecorating again in five years and also make your home all the more appealing to potential buyers.

**Add a Home Office**

People's work and home lives are drastically merging as more and more workers telecommute from home. Because of this, turning an empty basement, attic or bedroom into a dedicated home office can give you a peaceful place to work and also be a real selling point for potential buyers.

A good home office will have enough space to comfortably work in and have easy access to the Internet, electrical outlets and cable and phone jacks. Touches like built-in bookcases and desks can add that extra something that makes your home office a productive place to work.

**Let There Be Light**

When a room doesn't have enough light, it can feel very drab and enclosed. Bring in some much-needed brightness by adding new light fixtures to a dreary room. Don't be afraid to use different types of fixtures to get the best

## Daylight Saving Time Ends November 4



results—for example, in a kitchen you could use a hanging pendant to spotlight a specific area (like the kitchen's island), recessed light fixtures to spread the light over the entire room and track

lighting under the cabinet to make the kitchen feel open and bright. If you're not sure which types of lighting fixtures will work best for you, consult a residential lighting designer to find out how to light your room just right.

### **Finish Your Basement or Attic**

Utilize every inch of your home by turning your unfinished basement or attic into extra living space. These areas are untapped gems that can be used as game rooms or extra bedrooms, or, with enough space and the right design, a home all on its own complete

with a living room, kitchen, bathroom and bedrooms. Basements and attics have special characteristics that need to be addressed. For example, basements are prone to water infiltration and attics often have slanted ceilings. It's a good idea to bring in the professionals to guide you through these obstacles and make sure all major components like plumbing, electric, walls and floors are done correctly.

<http://www.communityassociation-management.com/communications/association-newsletters/>

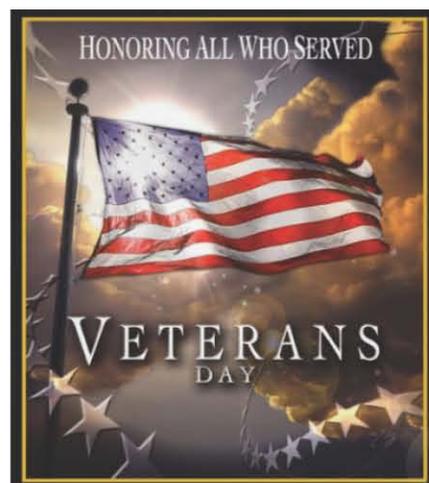
## Veterans Day

November 11

(observed November 12)

Veterans Day is an official United States holiday honoring armed service veterans. It is a federal holiday that is observed on November 11. It coincides with other holidays such as Armistice Day or Remembrance Day, which are celebrated in other parts of the world and also mark the anniversary of the signing of the Armistice that ended World War I. (Major hostilities of World War I were formally ended at the 11th hour of the 11th day of the 11th month of 1918 with the German signing of the Armistice.)

Veterans Day is not to be confused with Memorial Day; Veterans Day celebrates the service of all U.S. military veterans, while Memorial Day is a day of remembering the men and women who died while serving.



## Neighborhood Crime Stoppers

Everyone wants a safe place to call home, and the HOA strives to make all residents feel secure. While we're diligent in our efforts to reduce possible dangers in our community, we can't do it alone. It's up to everyone to pitch in to keep crime rates down. Thankfully, taking a few simple steps can go a long way in keeping theft, vandalism and other felonies and misdemeanors out of the neighborhood.

### **Know Your Neighbors**

And not just the neighbors on your block, but also the neighbors from all parts of the association. At the very least, you'll get a better idea of who actually lives (and in turn, who belongs) here. Talking with your neighbors will also give you the chance to find out if there have noticed any crimes or suspicious activity in the association recently so that you can be on the

lookout as well. Consider creating and distributing a list with everyone's contact information so that you and your neighbors can alert each other of any problems that arise. Of course, be sure to get your neighbors' permission first to put their information on the list.

### **Leave the Light On**

A good way to deter felons from breaking into your home is to make sure your front porch light stays on

all night, even when you're out of town. Not only does it signal that someone's home, it also makes it harder for vandals to hide among the shadows. If you're worried that you'll either forget to turn the light on at night or off in the morning, you can purchase an inexpensive timer that will automatically do that for you every day. Also, if you see any street lights around the association that are burnt out, please let the board know as soon as possible so that we can replace them for everyone's safety.

#### **Lock Up**

If you want to keep unwanted guests out, don't make your home inviting. Even when you're around, it's best to keep all gates, doors and garages locked at all times. It's also a good idea to keep your windows

closed and locked when possible, especially if they're on the ground floor.

#### **Put On Your Walking Shoes**

Taking a stroll around the neighborhood isn't just good exercise. You can casually patrol the community for anything suspicious or usual, as well as swap notes about criminal activity in the area with other neighbors who are out and about. Also, when more residents regularly walk around the neighborhood, it can help scare off hooligans who are afraid of getting caught in the act.

#### **Clean It Up**

Picking up litter, removing graffiti and keeping trees, bushes and lawns trimmed not only makes the association look better, but also sends the message that our

residents are diligent about keeping the neighborhood a respectable place to live. This can help discourage troublemakers from hanging around our community and encourage responsible and involved people to move to the association.

#### **See Something, Say Something**

If you notice a crime or a suspicious activity, regardless of how small the incident may seem, notify the police immediately. Of course, only call **911** if it is an emergency; otherwise, contact the police on their non-emergency line at **436-9580**.

We all have a responsibility to our community to help keep it safe, and incorporating even a few of these tips can go a long way. Do your part to make our association a place you're happy to call home.

## **Board Candidates, We Want You!**

**Y**ou're committed to bettering our community, so why not put that passion to work and run for a spot on the association board.

The association will soon be holding elections for Board members, and we're looking for dedicated homeowners like you to help us shape and implement our governing rules, handle association finances, make important decisions that affect the entire community and much more. If you're interested in running for the board, please speak with a Board member to find out more information, including responsibilities of the open positions and how to get your name on the ballot.

Working on the Board can be an enriching experience and can help you make lasting, positive changes to the community.

## **Floridian Homeowners Association Annual Meeting**

The annual meeting of the Floridian Homeowners Association will be held **January 24, 2013** 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 2013 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.

## **3 Secret Hideouts of the Dreaded Germ**

**W**here do germs lurk, and can you really avoid them? Here are a few of their favorite hiding spots, as well as ways you can protect yourself against them.

### **1. Ketchup tastes great on fries,**

**but hold the germs.** Think about it—when was the last time you saw someone at a restaurant clean a ketchup bottle. According to public health researcher Dr. Kelly Reynolds, most people don't wash their

hands before eating. So it stands to reason that any time you touch something that many others have touched and isn't cleaned regularly (if at all), your hands pick up a batch of strange germs.

**Keep it clean:** Reynolds says napkins won't help. They're too porous, and microorganisms can go right through them. Instead, squirt hand sanitizer on the outside of the ketchup bottle, or use a disinfectant wipe before you grab it. You can also use hand sanitizer or—even better—wash your hands before and after eating.

**2. Your purse could be making you sick.** Never, ever place your purse on the bathroom floor! According to microbiologist Chuck Gerba, based on his research on where organisms that make us

sick lurk, thousands of bacteria gather on the outside of a woman's purse—especially on its bottom. One woman in his research group had 6.7 million individual bacteria on the surface of her handbag!

**Keep it clean:** Hang your purse on the stall itself, and once a week clean both the inside and outside of your purse with a disinfectant wipe or spray. There are also special dry-cleaning services to help you clean your handbags and purses. Researchers recommend you send them for cleaning every six months.

**3. Talk about germs.** Whether

you use an office, home or mobile phone, researchers from the University of Arizona found that telephones actually can be more contaminated than toilet seats. Cell phone handsets have been found to be home to more than 18 times the number of harmful germs present on the handle of your toilet.

**Keep it clean:** For items such as cell phones, it might be safer to use a disinfecting wipe (turn the phone off before cleaning), and be sure to follow any specific safety instructions.

*AAA Going Places; Sep/Oct 2012*

## Beauty Across Borders: Warning Signs of Bullying

Flipping through magazine and television ads, it seems the definition of beauty in America has been narrowly defined. This unrealistic image is not only offsetting, but also potentially damaging to youth—who are particularly prone to bullying. Parents, here are a few warning signs of bullying to look for:

- ❖ **Sleep problems:** can include nightmares or insomnia
- ❖ **Unexplained injuries:** physical bullying and/or hurting themselves
- ❖ **Academic trouble:** beware if grades begin to fall
- ❖ **Depression:** feelings of helplessness may be more than just growing pains
- ❖ **Unusual appetite:** missing lunch/lunch money

may be evidence

- ❖ **Friends:** trouble making and/or keeping pals
- ❖ **Feeling sick:** could be sign of avoiding school
- ❖ **Aggressive behavior:** towards siblings or others

If you suspect your child may be a victim of bullying start by listening. Learn the specifics of the situation, then consider the appropriate reaction. Directly confronting the bullies—or their parents—seldom works. If the bullying occurs at school, work with the teachers and principal. It is the school's primary responsibility to keep students—including your child—safe.

*AAA Going Places; Jul/Aug 2011*

### Thanksgiving Day November 22



### The Great American Smokeout November 15

Every year since that first GASO event in 1976, the third Thursday in November has been reserved for the Great American Smokeout, hosted by the American Cancer Society. Americans are challenged to quit smoking for this one day, and from there, the hope is that they will permanently kick smoking out of their lives. Many thousands of people have done just that, using the Great American Smokeout as the start of a healthy, smoke-free lifestyle.



Board of Directors

**President**

Debra Mowery  
([debmow@cox.net](mailto:debmow@cox.net))

**Secretary**

Irene Horton  
([aquietwind\\_irene@cox.net](mailto:aquietwind_irene@cox.net))

**Treasurer**

Jody Murray  
([jmurray@epmfl.net](mailto:jmurray@epmfl.net))  
(Etheridge Property Management Company)

Inside This Issue

- The Importance of Fire Extinguishers
- Floridian HOA Annual Meeting
- Reducing Fats, Oils, and Grease in Your Home
- Florida Changes Disabled Parking Permit Rules
- Online Holiday Shopping Scams
- A History of the New Year: A Move from March to January
- Thanks! You're a Lifesaver!

Editor: Denise Mowery  
[floridianhoa@gmail.com](mailto:floridianhoa@gmail.com)  
[www.floridianhoa.com](http://www.floridianhoa.com)

The Importance of Fire Extinguishers

The association strongly encourages residents to keep at least one, and preferably several, fire extinguishers in your home. Fire extinguishers reduce the potential for damage which keeps our insurance premiums—and your assessments—down. Several types are available, and each has a specific use.

**How Many?**

Common household fire extinguishers are only intended to snuff out small fires before they become serious. Keep as many as necessary to grab quickly before a fire gets out of control. For starters, you should probably have one in the kitchen, at least one on each floor, one in the garage, and one near valuable electronic equipment.

**What Type?**

The kind of fire extinguisher you should use depends on what's burning. Different types of extinguishers are available for different types of fires, and each is prominently labeled with an alpha designation:

**Class A fires:** paper, wood, cardboard. If household items like cardboard, fabric, or wood (a sofa, for example) are on fire, water will do the best job of putting it out. This is a class A fire, and extinguishers containing water are labeled with an "A." Water is useful

only on class A fires, and actually can be dangerous on other types of fires: water spreads grease fires and conducts electricity in an electrical fire.

Newer A-type extinguishers are available that spray a fine mist of water, which is safer (less likely to conduct electricity) and causes less damage to documents or books. Water mist extinguishers are appropriate for a home office or home library.

**Class B fires:** gasoline, kerosene, grease, oil, and other combustible liquids. This type of fire is common in the garage or kitchen, and you should use an extinguisher labeled B or BC. Most contain dry chemicals similar to bicarbonate of soda (a great all-purpose kitchen fire extinguisher) in a pressurized foam base. Others contain Halon (older models) or Halotron.

**Class C fires:** electrical equipment. Bicarbonate type (BC) extinguishers are also useful for electrical fires. But don't confuse electrical with electronic fires—you probably don't want chemical foam on your computer or entertainment components. Carbon dioxide (CO2) extinguishers are also labeled BC, and these are probably better for extinguishing fires on or near electronic or other delicate equipment.

Halon is great for electronic fires, but if you're concerned about the ozone layer, you might prefer the more environmentally friendly Halotron. Keep the Halotron extinguisher near the computer or your entertainment electronics—it won't cause any damage if it's used on any of these—or in the kitchen to use on grease or electrical fires.

**What Does the Number Mean?**

Along with the alpha designations listed above, fire extinguishers also have



a number. This indicates how much fire the extinguisher can handle—higher numbers put out bigger fires. However, bigger isn't always better. Large extinguishers are more difficult to handle and can only be used by one person at a time. If you feel you need added coverage, stock

several smaller extinguishers rather than just one large one.

### The All-Purpose Problem

Fire extinguishers labeled ABC will handle all classes of fire, and they would seem to eliminate the question, "What type do I need?" But the all-purpose extinguisher

has some disadvantages. They're usually large and hard to handle, they contain chemicals that can corrode aluminum and damage electrical systems, and they leave a messy yellow residue.

<http://www.communityassociation-management.com/>

## Floridian Homeowners Association Annual Meeting

The annual meeting of the Floridian Homeowners Association will be held **January 24, 2013** 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 2013 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.

## Reducing Fats, Oils, and Grease in Your Home

**R**educing the fats, oils, and grease going down your kitchen sink prevents sewer problems.

Following these **dos** and **don'ts** will help you and your neighbors avoid expensive sewer backups, plumbing emergencies, and rate increases to cover sewer maintenance and repairs, while helping protect water quality in your community.

### Do

Recycle used cooking oil or properly dispose of it by pouring it into a sealable container and placing the sealed container in the trash. To recycle large amounts, such as what's left over from a catfish fry or frying a turkey, contact a local recycler by looking in the yellow pages under "Greases" or "Rendering." If you have a lot of oil to dispose of, use clay cat litter. Just mix the litter, a little at a time, into the oil. When all the oil has been absorbed, pour the cat litter into a trash bag, seal the bag, then dispose of it in your regular trash.

Scrape food scraps into the

trash, not the sink.

Wipe pots, pans, and dishes with dry paper towels before rinsing or washing them. Then throw away the paper towels.

Place a catch basket or screen over the sink drain when rinsing dishware, or when peeling or trimming food, to catch small scraps that would otherwise be washed down the drain. Throw the scraps in the trash.

Rinse dishes and pans with cold water before putting them in the dishwasher. Hot water melts the fats, oils, and grease (FOG) off the dishes and into the sewer pipes. Later on in the sewer, the hot water will cool and the FOG will clog the pipes.

### Don't

Don't use a garbage disposal or food grinder.

Grinding food up before rinsing it down the drain does not remove FOG; it just makes the pieces smaller. Even non-greasy food scraps can plug your home's sewer lines. So don't put food of any kind down the drain.

Don't pour cooking oil, pan drippings, bacon grease, salad dressings, or sauces down the sink or toilet, or into street gutters or storm drains.

Don't use cloth towels or rags to

## Florida Changes

### Disabled Parking Permit Rules

Effective Oct 1, Florida revised its Renewal requirements for disabled Parking permits. Anyone issued a blue permanent permit must renew it every four years, and when doing so provide a certificate of disability completed and signed by a certifying authority within the previous 12 months. There is no renewal fee.

Permit-holders must complete Form HSMV 83039. To learn more, visit [www.flhsmv.gov](http://www.flhsmv.gov).

AAA Going Places, Nov/Dec 2012



scrape plates or clean greasy or oily dishware. When you wash them, the grease will end up in the sewer.

Don't run water over dishes, pans, fryers, and griddles to wash oil and grease down the drain.

ECUA's Grease Disposal Program helps customers capture and dispose of their cooking grease in

an environmentally safe and effective way. Please return the used oil to the container it came in (if possible), or pick up a grease container that you can use to store and dispose of household cooking grease. Return your filled container to any of the designated locations, and exchange it for an empty container, ready to repeat the process. It's that

simple!

For more information, please call ECUA Customer Service at (850) 476-5110.

The collection site for this area is:

ECUA Sanitation Department  
3050 Godwin Lane  
(At east end of employee parking)

## Online Holiday Shopping Scams

*Robert Longley*

Online holiday shopping scams abound. Every year, online criminals create new ways to steal your money, your personal information even your identity. The Federal Bureau of Investigation (FBI) has identified three very prevalent and aggressive online holiday shopping scams to watch out for.

### Online Auction Scams

Internet criminals post classified ads or auctions for products they do not have. If you receive an auction product from a merchant or retail store, rather than directly from the auction seller, the item may have been purchased with someone else's stolen credit card number. Contact the merchant to verify the account used to pay for the item actually belongs to you.

### Reduced or Free Shipping Scams

Be wary of unfamiliar websites or individuals offering reduced or free shipping to customers. In many instances, a fraudulent seller

will provide shipping labels to their customers without first paying the delivery company. Packages shipped with these labels are intercepted and identified as fraudulent.

### Gift Card Scams

Purchasing gift cards from auction sites or classified ads can be risky. If you need a gift card, it is safest to purchase it directly from the merchant or another authorized retail store. If the gift card merchant discovers the card you received from another source or auction was initially obtained fraudulently, the merchant will deactivate the gift card number and it will not be honored for purchases.

### How to Avoid Becoming a Victim of Cyber Crime

The FBI offers the following tips to help you avoid becoming a victim of these and other online scammers:

Do not respond to unsolicited (spam) email.

Do not click on links contained within an unsolicited email.

Be cautious of email claiming to contain pictures in attached files, as the files may contain viruses.

Avoid filling out forms contained in email messages that ask for personal information.

Always compare the link in the email to the link you are actually directed to and determine if they actually match and will lead you to a legitimate site.

Contact the actual business that supposedly sent the email to verify if the email is genuine.

### How to Report Cyber Criminals to the FBI

If you receive a suspicious or outright scam email, you can report it online via the FBI's Internet Crime Complaint Center (IC3) web site—[www.ic3.gov](http://www.ic3.gov).

<http://usgovinfo.about.com/od/consumerawareness/a/holidayscams.htm>

## A History of the New Year: A Move from March to January

*Borgna Brunner*

The celebration of the new year on January 1st is a relatively new phenomenon. The earliest recording of a new year celebration is believed to have been in

Mesopotamia, c. 2000 B.C. and was celebrated around the time of the vernal equinox, in mid-March. A variety of other dates tied to the seasons were also used by various

ancient cultures. The Egyptians, Phoenicians, and Persians began their new year with the fall equinox, and the Greeks celebrated it on the winter solstice.

## Early Roman Calendar: March 1st Rings in the New Year

The early Roman calendar designated March 1 as the new year. The calendar had just ten months, beginning with March. That the new year once began with the month of March is still reflected in some of the names of the months. September through December, our ninth through twelfth months, were originally positioned as the seventh through tenth months (septem is Latin for “seven,” octo is “eight,” novem is “nine,” and decem is “ten.”)

### January Joins the Calendar

The first time the new year was celebrated on January 1st was in Rome in 153 B.C. (In fact, the month of January did not even exist until around 700 B.C., when the second king of Rome, Numa Pontilius, added the months of January and February.) The new year was moved from March to January because that was the beginning of the civil year, the month that the two newly elected Roman consuls—the highest officials in the Roman republic—began their

one-year tenure. But this new year date was not always strictly and widely observed, and the new year was still sometimes celebrated on March 1.

### Julian Calendar: January 1st Officially Instituted as the New Year

In 46 B.C. Julius Caesar introduced a new, solar-based calendar that was a vast improvement on the ancient Roman calendar, which was a lunar system that had become wildly inaccurate over the years. The Julian calendar decreed that the new year would occur with January 1, and within the Roman world, January 1 became the consistently observed start of the new year.

### Middle Ages: January 1st Abolished

In medieval Europe, however, the celebrations accompanying the new year were considered pagan and unchristian like, and in 567 the Council of Tours abolished January 1 as the beginning of the year. At various times and in various places throughout medieval



Christian Europe, the new year was celebrated on Dec. 25, the birth of Jesus; March 1; March 25, the Feast of the Annunciation; and Easter.

### Gregorian Calendar: January 1st Restored

In 1582, the Gregorian calendar reform restored January 1 as new year’s day. Although most Catholic countries adopted the Gregorian calendar almost immediately, it was only gradually adopted among Protestant countries. The British, for example, did not adopt the reformed calendar until 1752. Until then, the British Empire—and their American colonies—still celebrated the new year in March.

<http://www.infoplease.com/spot/new-yearhistory.html>

## Thanks! You’re a Lifesaver!

The approaching holidays bring with them an increase in parties as we unite with friends and loved ones to celebrate the season. Unfortunately, this also leads to more incidents of drinking and driving. Thankfully, many people use designated drivers to get them home safely. Your designated driver could be saving your life, so show your appreciation beyond a simple “thank you.”



Some ideas:

- ▶ Cover the cost for parking or pay for the driver’s next tank of gas.
- ▶ Pick up the tab for your driver’s food and (non-alcoholic) beverages.
- ▶ Offer to get the driver’s car detailed after the party,

- ▶ The next time you’re out together, YOU be the designated driver.
- ▶ The next morning, thank the driver publicly via social media (i.e. posting your thanks on Facebook or Twitter).

A common mistake made by people who intend to use a designated driver is not planning ahead.

- ▶ Don’t wait until you’re at the party or drinking establishment to select a driver. Identify that person before heading out.
- ▶ In case your designated driver doesn’t come through for you, take time before you head out to add local taxi phone numbers to your cell phone.

AAA Going Places, Nov/Dec 2012