

Board of Directors

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Organizing for Dollars

Tammy Paquin

With the success of EBay and the increasing cost of running a household, everyone should see dollar signs when they look at things in their home! Unorganized homes cost money! When was the last time you REALLY got your home cleaned out and organized?

How does that unorganized home cost you money? When you can't find something, you tend to buy a new one. If you can't find tax paperwork when the IRS calls you for an audit THAT will cost you money! When you lose bills in piles of paperwork and get hit with that late charge THAT just cost you money! Running around trying to find things you KNOW you have but can't find costs you time and energy and that usually costs money. Knowing where your homeowner's insurance policy is when that hurricane is bearing down on you is a critical thing!

Being organized allows you to know what you do NOT need and if that's the case get rid of it. If you have things you want to get rid of consider donating them to charitable organizations (remember to get a receipt for the donations if you can itemize). Recently, I donated old glasses to an organization that collects them for the needy. I donated stuffed animals to the state police (no receipt here but it was a good cause!) for children in accidents or children pulled out of abusive homes. I sent several nice suits to a local organization that helps dress women for interviews (frequently these women are on state aid and coming out of education programs and can't afford nice interview clothes). When you REALLY start to look around you, there are plenty of great programs

and people who are desperate for those things that you do NOT need!

Now, you might prefer to get cash for those extras you have. EBay is huge these days! Although I've never done this and can't offer any advice or help, a quick inquiry in a search engine will pull up lots of free help.

Another get-cash option is holding a tag-sale. You can do this with several other families in a well seen location or maybe haul what you have to a flea market. I, personally, take my stuff to our local flea market because there is serious traffic there and I can do very well.

Floridian Homeowners' Association Annual Meeting

January 24, 2013
6:30 pm

The annual meeting of the Floridian Homeowners' Association will be held at the Bellview Baptist Church (4740 Saufley Field Road). Please put this date on your 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.

How do you get organized? Trust me, don't do it all in one day. Stay focused on ONE thing at a time. Don't start the garage at 4 o'clock in the afternoon. Pick jobs that fit the time frame. If you have an hour, maybe clean out a few drawers, a kitchen counter that collects paperwork, or a few cookbooks you KNOW you haven't used in five years! Keep boxes for the stuff you find. Mark one for the garbage, one for donations and one for "not sure" stuff. Feed boxes well! Make sure to file paperwork accordingly and keep important paperwork together and in properly marked envelopes or file organizer. Put the "not sure" box aside for 6 months. If you haven't used it or needed it in that time frame, consider moving it to the garbage box or donation box.

Do you have kids who don't want to part with any unused toys? Consider getting them into the clean out by showing them how their unused toys could make a child in a

homeless shelter or an abused woman's shelter, very happy. I know our church sends small toys to Haiti through Haiti Project (read, all those Happy Meal toys!). Less in the landfills and a smile on a child's face, somewhere! Show them how their donated toys can raise money for the Salvation Army or other relief organizations that were there when Katrina hit. You might end up cleaning out a lot of stuff by showing them that it really is better to give than receive.

Bottom line, look around your home and decide what you need, what you want and then what you should get rid of. Make the most of what you get rid of either by donating it or selling it. Then look around and give yourself a pat on your back for cleaning out and organizing your life and your home and count the cash (from your sale or tax refund) and those good feelings you get by giving to some great causes.

<http://www.ladypens.com>

Ten Reasons to Volunteer for the Association

1. Protect your self-interests. Protect your property values and maintain the quality of life in your community.
2. Correct a problem. Has your car been towed, or do you think maybe maintenance has been neglected?
3. Be sociable. Meet your neighbors, make friends, and exchange opinions.
4. Give back. Repay a little of what's been done for you.
5. Advance your career. Build your personal resume by including your community volunteer service.
6. Have some fun. Association work isn't drudgery. It's fun accomplishing good things with your neighbors.
7. Get educated. Learn how it's done—we'll train you.
8. Express yourself. Help with creative projects like community beautification.
9. Earn recognition. If you would like a little attention or validation, your contributions will be recognized and celebrated.
10. Try some altruism. Improve society by helping others.

Know the Rules

Have you checked out the HOA's bylaws lately? If not, now's a great time to brush up on the do's and don'ts of the community.

For those of you who were unaware, bylaws play a crucial role in keeping the association running smoothly. Bylaws are legally binding rules and regulations that each homeowner agrees to when he or she purchases a unit within the association. If owners rent out their homes, it's the owner's

responsibility to inform the new residents of the bylaws as well. Bylaws include stipulations on assessments, building design and additions, and the governance of the association. All residents need to understand these bylaws so they don't unintentionally violate them; owners can be fined by the association and—in extreme cases—sued for violating bylaws. Owners are empowered when they understand the bylaws and the procedures for changing or amending them when

they are no longer applicable or relevant to the community.

While they may seem arbitrary, the bylaws are legally enforceable. They also help ensure the association as a whole can thrive and that members are treated fairly and equally. So don't be left in the dark—check out the association's bylaws today!

If you don't have a copy of the bylaws, please call the manager or visit our website:

www.floridianhoa.com



This Is Your Newsletter!

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

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

Benjamin Franklin Time Line

Benjamin Franklin, a printer by trade, a scientist by fame, an inventor and a man who helped shape America.

1706: Born on January 17, 1706, in Boston.

1718: At 12, he works as apprentice in his brother's print shop.

1722: Writes his first article for his brother's newspaper, signs it Mistress Silence Dogwood.

1728: Opens his own printing shop in Philadelphia.

1730: Marries Deborah Read. He starts fire "insurance" programs.

1733: Writes and publishes Poor Richard's Almanac.

1744: Invents the Franklin stove, which works better than fireplaces to heat homes.

1746: Begins extensive electrical experiments. Invents the lightning rod to protect homes from catching fire.

1753: Becomes postmaster for all 13 colonies. Invents first odometer to measure distance between routes.

1776: Helps write the Declaration of Independence.

1784: Invents bifocals to help him both read and see distances clearly without changing glasses.

1787: Helps write the U.S. Constitution.

1790: Ben Franklin dies at 84. Over 20,000 people attend his funeral.

Big Tips for Small Fixes

Do-it-yourself projects can be immensely rewarding, but even a small repair can turn into a more frustrating and time-consuming job when you encounter unexpected problems. Here are some easy tips for tackling common home hardware problems that will leave you with a sense of accomplishment rather than a sense of frustration:

Loose Screws: If a screw is so loose that it's barely gripping, remove it, wrap its threads with a few strands of steel wool, and screw

it back into its old hole.

If a screw has been ripped out of its hole entirely and the hole is too big for the threads to gain hold, slide a wooden match into the hole and then replace the screw.

Tight Screws: Twisting screws into a bar of soap first makes them easier to insert. A few drops of white vinegar will help remove stubborn screws from a metal surface.

Better Grips: Improve your grip by wrapping a thick rubber band around the plastic handle of

a screwdriver. This makes tightening and loosening screws less strenuous.

Hammer Help: When hammering a small nail, brad or tack, slip the fastener between the teeth of a pocket comb to protect your fingers from the hammer's blow. Don't have a comb handy? You can also use a bobby pin, a paper clip or tweezers to hold the nail.

When hammering a nail in a tight spot or hard-to-reach corner, a bit of modeling clay or chewing gum will hold the nail in place for

the first couple of blows.

Rusted Nuts and Bolts: Removing a rusted nut or bolt can be an especially frustrating task. Pour hydrogen peroxide, lemon juice or cola over the rusted fastener and

wait half an hour. The mild acid will dissolve the rust enough for the nut or bolt to turn freely.

Rusted Tools: Working with rusted tools makes any job more difficult. Clean off the rust by

rubbing a paste of six parts salt and two parts lemon juice on the rusted areas with a dry cloth, then rinse and dry thoroughly.

Tips for Successful Renting

Approximately four in 10 homes in suburban America are occupied by renters. If your unit is one of those homes—or about to become one—here are a few tips that will help you, your renters, and the association.

Talk to the Manager

The association manager can give you important information about what the association requires of owners and renters and tips about the rental process that will be very helpful, especially if you're leasing for the first time. The manager has sample leases you can use and copies of the association rules to give to your tenants.

Check the Documents

Make sure you comply with the association's governing documents—the bylaws and CC&Rs. They may contain special requirements for nonresident owners who lease their units.

Educate Prospective Tenants

Be sure to inform prospective renters about the special considerations of living in a community association before they sign a lease. The association will be happy to give you a copy of the rules to pass along.

Use a Lease Addendum

No doubt you'll have your renters sign a lease. Please attach an addendum to your lease that covers the specifics of the community association and require renters to adhere to association rules. This is very important because it gives

you and the association a means of enforcement. A good lease or lease addendum should support the community by:

- Requiring the tenant to obey the bylaws, rules, and regulations of the association. (Attach copies!)
- Requiring the tenant to pay fines for association rule violations.
- Requiring the tenant to vacate if community association regulations are repeatedly violated.

Keep the Association Informed

Once the lease is signed, give a copy to the association manager or a board member. The more information you provide about your renters, the more successful they will be in our community. Please provide the following information to the association:

- Renter's name (and children or roommates) and phone number.
- Renter's email address, employer, or other pertinent details.
- Renter's vehicle description and license plate numbers. This will allow us to provide parking information.
- The number and type of pets, if any.
- Your forwarding address and phone numbers.

Encourage Tenants to Participate in the Association

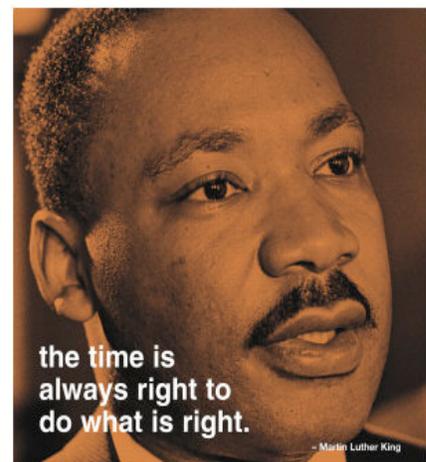
Be an advocate for your tenants with the association. Make sure they have access to the recreational

and parking areas and that they have the keys and passes they need. Please give them the name and phone number of our association manager.

Even though tenants have no vote on association matters, they are an important part of our community. Make them feel welcome, provide information that will familiarize them with the association, and encourage them to participate in community activities whenever possible. Today's renters may be tomorrow's owners—or even board members. The more we all do to promote a sense of belonging for renters, the more positive and successful the leasing experience will be for everyone.

www.communityassociationmanagement.com/communications/association-newsletters/

Martin Luther King Day



January 21, 2013

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Inside This Issue

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Protecting Property Values Is What Our Association Is All About!

One of the biggest advantages of living in a common-interest development is the ability of the Association to *preserve, protect and enhance* property values.

But, just how does the Board of Directors guide the Association to perform those duties?

Often, we think of the Association as a collection of rules and regulations limiting personal freedoms and individuality. But, it is those same rules and regulations that protect, preserve and enhance the investment each of us has in our home.

If you dust off your copy of the CC&Rs (Covenants, Condi-

tions & Restrictions) and reread them, you will see that the Board of Directors have a pretty precise blueprint on how to protect your investment.

First and foremost, our Association is not just made up of the Board and a few interested owners. It was established as a corporation in which **all** owners are members. What that means is that, as an owner, you have committed yourself to become business partners with every other owner in the community. But, in order to achieve the primary goal of the Association (to preserve, protect and enhance property values) certain Covenants, conditions and Restrictions had to be established in order to achieve that goal. In those CC&Rs, the Board is given the authority to establish *Rules & Regulations* that compliment the Association's purpose. When we follow the CC&Rs and the Rules & Regulations, we are doing *part* of our duty as members

of the Association.

Architectural controls and guidelines and procedures for gaining architectural approval was established in order to promote aesthetic conformity and eliminate architectural changes that threaten the investment other members have in the Association. By following the architectural guidelines and obtaining approval from the Association *before* any exterior architectural

changes are made, we are doing *part* of our duty as members of the Association.

Our Board of Directors is given the charge of overseeing the operations of the Association and

to see to it that the CC&Rs and Rules & Regulations are followed by the Association's members. The Board is made up of owners, other members just like you. They volunteer their time and energy to serve the Association because they care about the investment they have in it. Committees are formed, as needed, to assist the Board with their charge. These committees are made up of volunteer owners, just like you. When you volunteer to serve on the Board of Directors, or you volunteer to serve on a committee, you are doing *part* of your duty as a member of the Association.

Yearly assessments are necessary to protect and maintain our community assets and to help provide professional management to assist our community. When owners fail to pay their assessment on time, the Association is unable to meet all of its financial obligations. The result: The degree of property value

Board of Directors' Meeting

February 5 — 6:00 pm

Bellview Baptist Church
4740 Saufley Field Road

protection the Association provides is reduced. In other words, even one owner who does not pay their assessment on time can adversely effect how Association business is conducted. When you pay your assessment *on time*, you are doing *part* of your duty as a member of

the Association.

Finally, the Board of Directors meet on a regular (quarterly) basis in order to make decisions, keep up-to-date on Association business and to hear from other owners in order to make proactive business decisions. As owners,

keeping abreast of association matters and contributing during Open Forum is only *good business*. When you choose to attend the Board meetings, you are doing *part* of your duty as a member of the Association.

<http://myhoa.webs.com/apps/links/>

Keeping Our Community Looking Good

We need all of our resident's help in keeping our community looking its' best. Please do your part and remember to:

- Pick up after your pet and dispose of waste properly.
- Pick up litter you notice in the community and dispose of it.
- Make sure household trash is bagged, secured and disposed of in a timely and appropriate manner.

Thank you for taking pride in the appearance of our community. Your cooperation is appreciated!



Prepare Now for Job Loss

With millions of Americans unemployed, some for an extended period of time, those who currently have a job would be well-served by remembering the Scouting motto: Be Prepared. If you haven't been a victim of a layoff, it is highly likely that someone you know has. Let this grim reality serve as an incentive to get your financial ducks in a row in case you're the next one to find a pink slip in the mailbox.

The National Foundation for Credit Counseling (NFCC) recommends that consumers take the following steps to solidify their financial footing before a job loss becomes a reality in their life:

Don't be caught off-guard. Listen to the buzz around the water cooler. You don't want to be the last to know about a pending layoff.

Make yourself indispensable. Come in early and stay late. Volunteer for special projects. Get face-time with your boss. Doing these things is not a guarantee that you

will survive a layoff, but they are a step in the right direction.

Update your resume. If you've been at your current job for a while, you may need professional help updating your resume. Today resumes are often reviewed by computers and scanned for key words, so you'll want to be certain to reflect your skills in the way that benefits you most.

Become familiar with the job loss assistance your workplace offers. Many companies provide placement assistance, job retraining and severance packages. Make sure you are aware of all benefits offered, thus placing yourself first in line if the bad news comes.

Familiarize yourself with government benefits. Your HR representative at work should be a good resource. Stay up-to-date on benefits changes for which you may be eligible.

Address any current medical issues and research medical

insurance options. If you've been delaying having that tooth filled or your annual checkup, be sure to take advantage of insurance coverage while you still have it. The loss of medical insurance can be devastating. If you're married, you may qualify for coverage through your spouse's insurance, but knowing this in advance will make the transition easier. Also inquire about COBRA. This is a costly option, but is better than going without health insurance.

Track your spending. The only way you can know where your hard-earned money is going is to write down every cent you spend. Do this for at least 30 days. The goal is to discover any leaks and plug them so that you can begin socking money away for the time when you may not have it.

Build adequate savings. Americans should ask themselves how they paid for their last emergency. If it was with a credit card, that's a

red flag. Begin putting at least 10 percent of each paycheck into a savings account. If you receive any windfall money, pretend it never happened and deposit it into your savings account.

Create a budget. Budget is not a four-letter word. If it helps, call it a spending plan. The point is to be in charge of your money, not the other way around. After you've tracked your spending, you'll be able to assign dollar amounts to each spending category. This can assist you in using your money to your best advantage.

Involve your family. Make all financial decisions family decisions, and your likelihood of success will increase dramatically. Talk about everything from the bills to the budget. The home is a great place to teach your children about financial issues, including the inevitable problems. Remembering when Mom and Dad worked through the

hard times will be helpful when it's their turn.

Get your credit report. Review it for accuracy and address any errors. Why? Many employers now pull credit reports as a part of the interviewing process. You don't want errors on your credit report or old unpaid bills to stand between you and that new job. Consumers are allowed one free credit report from each of the three bureaus every 12 months from www.annualcreditreport.com.

Pay down debt. Find the money to dedicate to debt reduction by learning to live below your means. If you've created a lifestyle that is not realistic for your income, it's going to involve some serious adjustments. Consider taking on a second job and dedicate that paycheck to debt reduction. As burdensome as that may sound, becoming debt free has tremendous perks: it frees you from worry

and allows you to build your savings account, begin investing and meet your financial goals. If you were to lose your job, your ability to service your debt obligations would obviously be compromised. Pay down debt while you still have the income to do so.

Get help. Take action at the first hint that you may be the next one in the unemployment line. Delaying only makes it harder to find a solution. There are many reputable credit counseling agencies with trained and certified counselors waiting to help you. Be prepared by sitting down with a counselor and getting your finances in order before trouble strikes. To be automatically connected to the NFCC Member Agency closest to you, dial (800) 388-2227, or go online to www.DebtAdvice.org. For assistance in Spanish, call (800) 682-9832.

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Without Lights Your House Invites Bad Company

When coming home at night, it's sometimes useful to put yourself in the mind of a burglar. Given a block of houses, which one would you target? You would probably choose the darkest, quietest house where you could work unseen. That's especially true if there are newspapers on the lawn and handbills wedged in the door frame. Add unlocked gates to the backyard and it's a burglar's dream—your nightmare.

You may have an alarm system sign, even a barking dog. But if you don't use the power of light, you may be inviting trouble. Lights on from dusk to dawn—inside, outside, by the front door, garage door, wherever there is access to your house—can help you avoid bad company.

Groundhog Day
Feb 2

Valentine's Day
Feb 14

Presidents' Day
Feb 19

Avoiding Mail Box Theft

Mail box theft is an ongoing problem in this day and age of sophisticated scanners and printers. Thieves are getting better and better at altering checks and changing credit card information for their own uses. You can help prevent

much of this activity by taking the following steps:

- Do not leave outgoing mail in your unlocked mailbox. It is safest to deposit mail inside your local post office. If you use a collection box, make sure to use one that is

not full, and deposit mail shortly before the next scheduled pickup time. Do not let your mail sit in a collection box overnight, especially on weekends.

- Promptly pick up your incoming mail once it has been delivered

to your mailbox.

- Arrange for your mail to be delivered to a Post Office box for a small fee.
- Have regular income checks deposited electronically into your bank account with “Direct Deposit” service. It is usually free of charge.
- Be observant of activities on your street, including those near your letter carrier, his/her vehicle, residential mailboxes, and collection boxes.
- Immediately report any suspicious persons or activity by calling 911 while suspects are still present! Remember, do not jeopardize your safety, but BE A GOOD WITNESS!
- The Postal Service pays

rewards up to \$10,000 for information and services leading up to the arrest and conviction of mail thieves. Report suspects or crime information to Postal Inspectors, 24 hours a day at 626-405-1200.

- Promptly report non-receipt of credit cards, checks and other valuable mail to the senders.
- Immediately notify the post office and mailers if you change your address. If you are going on vacation, notify the post office, or have a trusted friend or neighbor pick up your mail promptly after delivery.
- If your mail is stolen, you can take the following steps to avoid fraudulent use of your checking

account by:

1. Write in full the payee, memo, and amount portions, filling up each line completely.
 2. Use thick, dark ink to write your checks. Roller-ball, felt tip and fountain pens are best; ball point and permanent ink pens are most easily altered.
 3. Purchase checks through institutions that use tamper-resistant paper and ink.
- Join Neighborhood Watch. Remember, if you are not part of the solution, you are part of the problem.

Thank you for your efforts at crime prevention!

<http://myhoa.webs.com/apps/links/>

How to Make School Morning and Lunch Preps Less Stressful

Stephanie Martin

It’s that time of year again—**Back To School!** Besides what seems like endless shopping for school supplies, there’s the never-ending school lunches to prepare x 3 (well x 4 counting my husband, LOL). It takes a lot to make sure that everyone gets a well-balanced meal plus something they like. My children take lunch every day instead of buying lunch. This way, I know that they have something that they like **and** they’ll eat it instead of throwing it away. And most of the meals that I send with them cost me considerably less than school lunches anyway.

So, how do I get everyone’s lunches packed and out the door with them every day? I keep a bunch of plastic containers of different sizes on hand to use as portion control. They also pull double duty because I can use them to prep some things ahead of time. I can portion out fruits and veggies

into these containers at the first of the week, and then they are placed in a designated area in the fridge so that I can just “grab-n-go” in the mornings. I also reuse containers as much as possible. If they are taking sandwiches, the containers will be wiped out and reused instead of washing it each and every day. If they took grapes one day and I still have some to divide out, then that container will be refilled and placed back in the fridge at the bottom of the stack. Now, if the containers are all sticky and yucky, yes, they will be washed before being used again.

Even though they normally take cloth napkins, I also keep paper napkins on hand, as well as plastic utensils for the days with soups, pasta, etc. where utensil(s) is necessary. But, my children (and husband) know to bring them back home to be rewashed. But, mom doesn’t have to worry if they get thrown away, misplaced, or broken

because it’s not my silverware, and they don’t have to wait in line to grab utensils in the cafeteria.

This year, I bought them stainless steel thermoses to use instead of the generic plastic ones **and** I don’t have to worry about grabbing juice pouches either. It’ll save a lot of money all around.

Another thing that I do for my family, especially during the school year, is to prep a bunch of items and place them in the freezer for a quick breakfast/lunch/snack. These items are usually muffins, sweet quick breads, cupcakes (for desserts in lunches), waffles, pancakes, breakfast burritos, burritos, crepes, etc.

These are just some of the things that I do during the school year to make my mornings go much quicker and easier.

<http://www.ladypens.com/how-to-make-school-morning-lunch-preps-less-stressful/>

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Architectural Review Committee Members

In February the Floridian Homeowners Association Board of Directors approved the formation of an Architectural Review Committee (ARC) to review requests for any architectural improvement or adjustments to homeowner's property.

an aesthetically appealing collection of well maintained homes, promotion of quality living, and increased home values.

It is the responsibility of each Homeowner to know what is allowed in the Floridian Subdivision. The DCCRE is your guide to what can and cannot be done in the subdivision. All modifications to the exterior of the homeowners property must be approved by the Architectural Review Committee.

DCCRE: Article II—Use of Lots; Architectural Review and Construction Requirements

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

This right is general and is not limited to the specific items listed in this paragraph or in Paragraph 2.5.

Architectural Review Committee Members

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If you are planning on making changes to the outside of your home please submit an Architectural Review request form and submit it to one of the ARC members. The form is available on-line as a PDF (portable document format) file and can be downloaded to your computer and filled out at your convenience.

Satellites, landscaping, pools or patio remodeling, etc. should be submitted to the ARC. Please refer to the Declarations of Covenants, Conditions, Restrictions, and Easements (DCCRE) to determine what needs to be approved before you begin changes to your homes. The effect of this is to maintain

Construction effected by or on behalf of Declarants will not be subject to approval by the Architectural Review Committee. Notwithstanding anything to the contrary, the Principal Builders will not be subject to approval by the Architectural Review Committee, but will be required to otherwise comply with Paragraph 2.5 and all other provisions of this Declaration unless expressly exempted.

Application: The plans to be submitted for approval shall include (i) the construction plans and specifications, including all proposed clearing and landscaping; (ii) elevations of all proposed

improvements; (iii) a lot survey showing current improvements; and (iv) such other items as the Architectural Review Committee requires.

No construction on any Lot shall be commenced and no Lot shall be modified except in accordance with the submitted plans. Any modification to the approved plans must also be reviewed and approved by the Architectural Review Committee.

Basis for Decision: The Architectural Review Committee, in making its decisions, may consider purely aesthetic matters that in the sole opinion of the Architectural

Review Committee will affect the desirability or suitability of the construction. The Architectural Review Committee will not be limited to the specific restrictions and requirements of this Article in making its decision.

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

Homeowner Rights & Responsibilities

As a homeowner in our association, you have certain rights—and responsibilities.

You have the right to...

- ▶ A responsive and competent community association.
- ▶ Honest, fair, and respectful treatment by community leaders and managers.
- ▶ Attend meetings, serve on committees, and run for election.
- ▶ Access appropriate association records.
- ▶ Prudent financial management of fees and other assessments.
- ▶ Live in a community where the property is maintained according to established standards.
- ▶ Fair treatment regarding

financial and other association obligations, including the opportunity to discuss payment plans and options before the association takes any legal action, and the right to appeal decisions.

- ▶ Receive all rules and regulations governing the community association—if not prior to purchase and settlement, then upon joining the community.

You also have the responsibility to...

- ▶ Maintain your property according to established standards.
- ▶ Treat association leaders with honesty and respect.
- ▶ Read and comply with rules and regulations of the community

and ensure that your tenants and guest do too.

- ▶ Vote in community elections and on other issues.
- ▶ Pay association assessments and charges on time.
- ▶ Contact association leaders or managers, if necessary, to discuss financial obligations and alternative payment arrangements.
- ▶ Request reconsideration of material decisions that personally affect you.
- ▶ Provide your current contact information to the association so you receive all information from the community.

Community associations are not immune in this recession. Sadly, some homes have been abandoned. The homes were foreclosed and the owners moved away. When banks take over these properties, they usually don't realize they need

A Helping Hand

to pay the regular assessment. With the depth of the foreclosure crisis and their own financial problems, banks are struggling to keep up.

It's hard not to complain about a nearby property looking down-trodden. We all want to come home

to a community we can be proud of. If the house next door is abandoned or not maintained, offer to help. Be sure to check with the association first if you want to clean up an abandoned property. The property may belong to the bank,

Board of Directors' Meeting

March 11 — 6:00 pm

Bellview Baptist Church
4740 Saufley Field Road

the association or the financially-strapped owner. If no one is given notice that volunteers are coming to maintain a property, trespassing charges can be filed—not exactly a nice return on generosity.

If given approval to access a property, there are simple things volunteers can do to improve the look. When the trash is cleaned up, the yard is watered and mowed and

the newspapers, door hangers and phone books are picked up off the porch, the home is less inviting to thieves and looks better.

Having unity in the community has never been more important than in times like these. Thankfully, as neighbors, we have one another. Don't get angry, get helpful.

The Only Way to Hire a Contractor—Never Get Three Free Estimates

Dale Adams

Everywhere you go everybody always gives you the same advice on how to choose a contractor. They simply say get three estimates, and call the Better Business Bureau. There is a much better way to hire a contractor to ensure you get what you want; a quality job at a fair price. Don't get three estimates.

Basically most people including contractors are fair and honest. They want to perform a service for you and get paid so they can provide for their family just as you need to provide for yours. Why everybody assumes and implies that contractors in general are swindlers simply isn't fair or correct.

You may hear on the news that a homeowner lost a substantial amount of money from a corrupt contractor. What you don't hear about is the other thousands of contractors providing good quality work on a daily basis.

The advice of getting three estimates for every job is bad advice. What most people will do when they get three estimates is to naturally choose the lowest bid. A few are enlightened and will choose the average bid, versus the highest or the lowest. But either way, having

three contractors come do a free estimate for you leads to bad service for everybody.

A contractor's time is very valuable just as yours is. Now when you get an estimate and inform this contractor that you are going to get three bids, you are implying that his ethics may be lacking, which isn't very nice. You have also put a lot of pressure on him because he needs the work to feed his family and keep his employees working. Naturally he is going to give you the lowest bid he can to ensure he gets the job. In turn the other two contractors that follow him are going to need the job also. So depending on how desperate they are for work will depend how low they will bid to get this job. This constant form of playing cutthroat with their competitors leads them to underbid jobs just so they have work.

After they lose money on a job they are even more desperate to get the next job. What this does is leads contractors into financial problems and it leads to bad service, not being able to do the job correctly and a lot of stress for them. This can cause even a man with the sturdiest ethics to lose his footing. He

will want to perform a quality job as agreed but when he doesn't have any money to pay his employees or to buy materials he simply can't do it.

If everybody always has three free estimates performed then it takes the contractors away from supervising their employees on your job site. You made a contract with him, and he is whom you will want to communicate with during the job. If he is off giving free estimates and not able to watch his employees, the quality of the job may suffer. In addition if an employee gets hurt, a water pipe breaks, or they run out of supplies the job will stop right there. All in all, insisting on three estimates does everybody a disservice and leads to unhappy people, including you.

Somehow people get the idea that contractors make a lot of money. I was a contractor and I know that is not correct. It is a very competitive business and it isn't hard to lose a substantial amount of money very quickly.

The best way to hire a contractor is via word of mouth. If you need some work done and you see a contractor sign in a yard, stop and

talk to him. Look at his project, the safety measures, his employees, the quality of his tools and the quality of his work. Talk to the owner and see if he is pleased with the work. Call the Better Business Bureau and ask about this contractor. The BBB can be circumvented because they register contractors by their phone number. With cell phones, unethical contractors can change their business name, get a new cell phone number and place a new ad in the newspaper. So check to see if their phone number is a home phone number or a cell phone. It is always better to locate a contractor in the phone book, if you don't go by word of mouth.

Once you have located a contractor that you deem does the quality work you want done, ask for an estimate. Tell him you would like the estimate to be itemized with the materials and labor separate.

A good rule of thumb for estimates is that the labor will be double the amount of materials. A smaller job will be more for labor.

When he brings a contract ask him to also bring his insurance binder that certifies he has current liability insurance. If he requires a down payment inform him that you would prefer to make the first payment after a fair amount of work has been done. If he has a

problem with that and indicates any sign of financial trouble you may want to rethink your choice. Before you sign the contract get a verbal or written agreement from him that he will be on site during the job.

If you take these steps your experience with a contractor will be pleasant. Do your part and recommend the good contractor to your friends. Never get three free estimates. This same advice to protect you against consumer fraud is the cause of the problem

<http://www.ideacopy.com/the-only-way-to-a90956.html#>

Silly Mistakes on Your Tax Returns

Tax time is fast approaching. Many of you prepare your own tax returns, so we wanted to remind you of a few common mistakes and offer ways to avoid them.

Let's get the bad news out of the way first: You cannot deduct your association assessment. Although they're used like taxes, assessments aren't taxes. They're payment for products and services delivered to all residents the association—utilities and trash removal, for example.

IRS instructions for preparing tax returns are quite useful and thorough. They can be a big help for do-it-yourselfers. However, it's the little things—silly mistakes—that most often creep into your documents and cause problems. Here are just a few tips to keep in mind:

- Prepare your tax return as early possible. Waiting until the last minute increases your chances of making mistakes. Give yourself time to gather documents or research details. Better yet, collect

these documents throughout the year in a special file so you have them ready at tax time.

- Use the correct tax rates. Tax tables can be dense and difficult to read; use extra care.

- Fill in every line. If a line item on a form doesn't apply to you, put a zero or a strike through where the amounts would be. That indicates you determined it doesn't apply to you.

- Make sure all your documents are complete. Attach forms, schedules, supporting statements and explanations. If you need more space, attach separate sheets that are the same size and format as the printed forms. Transfer the totals onto the printed forms. Put your name, social security number and date on all extra pages.

- Rounding is OK. Round off all amounts on your tax return. Round up to the next dollar all amounts that are 50 cents or more. Round down all amounts that are between one and 49 cents.

- Pay on time. File on time. The quickest way to get the IRS' attention is to pay your taxes late or file your return late.

- Reply promptly to all IRS inquiries. Ignoring the IRS invites trouble—you could be audited or have your assets seized.

- Ask another person to review your tax return to check your math and ensure that all fields are accounted for. Math errors are the most frequent mistake on individual tax returns.

- Sign the return. If you pay someone to prepare your taxes, that person must sign your tax return. But, you must sign and date your own tax return no matter who prepares it.

- Keep copies of your tax return and all supporting documents. You'll need them next year, and you should keep them for another five to seven years after that before destroying them.

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aquietwind_irene@cox.net

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Editor: Denise Mowery
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Getting Your Yard Ready for Spring

Dennis Malibashka

First Steps for Spring Landscapes

It might feel like winter will last forever, but spring is always right around the corner. Getting your yard ready for a new spring landscape design is more important than you might think. There are a number of steps to complete before and during a remodeling that will ultimately save you time and money.

Here you'll find both those steps and some wonderful landscape ideas for spring.

Start those seeds! If you're using planters as part of your design, you may need to start your seedlings indoors. Some flowers will take root during the weeks right before spring.

Prepare those beds! Smaller gardens can be taken care of alone, but for larger landscapes you'll want to hire a professional service. Mismanagement of flower beds can lead to smaller, unhealthy-looking blooms.

Check your stonework! Make sure that your pavers and patios have held up through the winter.

Landscape Ideas for Spring

These easy steps can help you prepare your existing spring landscapes—but what about those of you who are starting fresh? Planning a new yard can be cumbersome, so it's best to let the professionals handle the "hard" parts. Licensed contractors are experts when it comes to landscaping design ideas. Services for your home may include:

Planning ahead. The first step to a good design is planning it beforehand. A professional landscaping service always comes up with the design **before** implementing it, which saves time and money. Plus, they know which tools and machines are necessary for your space,

which allows them to avoid costly, time-consuming replanting.

Accenting your home. Landscape ideas for spring, summer or fall should **always** accent the home. Too often, owners overwhelm their homes by planting trees or shrubs that are too big—or too distracting—for the size and shapes of their homes. Professional landscape designers use their vast knowledge base to create spaces that accentuate your home and your yard—not overpower them.

Foundation planting. A beautiful landscape starts with a focal point: something which sets off the entire design. Hiring a professional contractor to design your spring landscape safeguards against "sloppy" work. Foundation planting makes your home more welcoming to visitors, and can provide a point of reference for future changes.

Planting local trees and flowers. Licensed professionals make it their business to know which plants and flowers are native to your community. They can ensure that the flora in your spring landscape looks natural, and can flourish in your particular soil.

Adding stonework. Natural stone not only looks beautiful—it can add to the value of your home. When you're searching for landscape ideas for spring, consider incorporating hardscapes into the overall design. They add a layer of depth to your yard, and the color patterns can add vibrancy to a more subdued design. Stones walls, pavers and walkways always add a touch of class.

Color schemes. When it comes to landscape design ideas, professional services know best how to use color to its fullest potential. Because so many

flowers blossom in spring, homeowners often inadvertently make their homes eyesores. A licensed design company can add subtle “pops” of color to existing yards, and can create appealing color palettes for new spring landscapes. Balance is crucial when it comes to design, so hiring a professional ensures having a vibrant yard that doesn’t make you dizzy.

<http://www.articlebiz.com/article/1051548426-1-getting-your-yard-ready-for-spring/>

Homeowners Association Under New Management

Effective April 1, **Centre Group Properties, Inc.** will assume management of the Homeowners Association. They will be responsible for the collection of yearly homeowners’ dues, obtaining insurance for the common areas, paying the monthly bills, etc.

Tina Longwell is the point of contact and can be reached at:

4400 Bayou Boulevard, Suite 35

Pensacola, FL 32503

484-2684 / www.CentreGroupProperties.com

Tina@CentreGroupProperties.com

A Pain in the Drain?

Spring is on its way, but before you can enjoy those May flowers, you need to make sure you’re prepared for the April showers. Start by protecting your homes and buildings against drainage failure.

Roofing. At least twice a year, have a qualified service provider remove all leaves and debris from your roofs and gutters. Make sure the water drains properly not only at flat roof drains and scupper drains, but also on sloped roofs, around flashings, and all areas where water is channeled during heavy rains.

Windows and doors. Remember to vacuum your window and sliding-door tracks periodically. Leaking often occurs at the bottom corner joints of windows and sliding doors when debris gets lodged in the track of a sliding frame or when the built-in weep holes are too small.

Decking. Keep your deck free of leaves and other debris. Patio-deck drains are typically small, meaning it’s easy for a single large leaf to block the drain.

Power Down, Save Money

Looking to cut back due to a tight budget or ready to go green? Here are 10 quick and easy tips to accomplish both:

1. Unplug appliances and electronics. TVs, computers and kitchen appliances, as well as cell phone and laptop chargers, all use energy when they are plugged in—even if they are turned off.

2. Use power strips. “Smart” power strips automatically turn off when electronics are off or when one main unit (like your personal computer) is powered down.

3. Turn off lights. When you’re not in the room or not in the house, there’s no need for all the lights to be on.

4. Clean and replace furnace or air conditioner filters. Dirty filters block air flow, increase energy bills and shorten equipment life.

5. In the warmer months, keep the shades and blinds down on south-, east- and west-facing windows. In the colder months, open them up and let the sun in.

6. Activate “sleep” features on your computer and office equip-

ment. When they go unused for a long period of time, they power down.

7. Lower the thermostat. Wear a sweater around the house and put an extra blanket on the bed at night.

8. Use fans instead of air conditioning when possible or combine their use to turn down the air temperature a bit.

9. Close vents and doors to unused rooms.

10. Wash your laundry with cold water. It’s just as effective.

Check with the Alliance to Save Energy at www.ase.org for more energy—and money-saving tips or to subscribe to their free online newsletter.

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

Pitch in and let's keep the neighborhood clean. If you see trash in the common areas or in the street pick it up.



Thieves in the Waste Basket

Most—but not all—identity theft now occurs electronically. But your identity can still be easily scored by thieves who make use of what you toss in your waste basket, too.

Trash facilities and recycling centers can be gold mines of personal information for enterprising dumpster divers. That is, unless you shred documents that contain identifying information—charge receipts, credit applications, insurance forms, physician statements, canceled checks and bank statements and even expired charge cards.

Beware also of those bothersome credit offers you get in the mail and toss unopened into

the trash—particularly the pre-approved variety. Clever scammers complete these blank applications, obtain a credit card in your name, charge it to the limit and close the account before you receive the first billing statement. To protect yourself, all you have to do is tear the unopened envelop in half once or twice before tossing it in the waste basket.

Better yet, you can eliminate these pre-screened credit offers from your mailbox by calling 1-888-5-OPT-OUT (1-888-567-8688) to opt out. You'll be asked to provide your Social Security number so the consumer reporting companies can match you with your file.

Also, deposit your outgoing mail containing personally identifying information in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox. If you're planning to be away from home and can't pick up your mail, contact the U.S. Postal Service at 1-800-275-8777 or online at www.usps.gov to request a vacation hold. The Postal Service will hold your mail at your local post office until you can pick it up or are home to receive it.

The Federal Trade Commission has more information on identity theft and prevention tips at www.ftc.gov/bcp/edu/microsites/idtheft/.

Garage Door Repairs: Fix Nagging Problems Yourself

Jessica Thomson

The garage that you have installed for the safety of your cars is expected to last you for a long time, and it usually does. But factors like wear and tear, corrosion can affect its longevity and especially cause nagging problem to the door. It can be quite annoying as you might come home one evening and are not able to open the door because of some fault with it or the other. It's time you took things in your hand and did Garage Door

Repairs yourself.

It might seem daunting to you when you start off but it's actually quite easy to do these repairs on your own. You will feel satisfied at the end of it having done it yourself and saved yourself a lot of money that one normally pays to professionals for Garage Door Repairs.

Usually the fault with your garage door could be with the door itself or the opener. Once you have identified the problem the second

most important task is finding genuine Garage Door Parts that you need. Online suppliers are a good source of buying the best quality, branded spare parts for your garage.

With them in hand you are equipped to fix all kinds of doors; from ones that operate on spring tension and open up in one swing motion or those that roll up gradually to ones that slide over metal tracks. Whatever your problem

might be it can be fixed.

Simple steps involved in Garage Door Repairs are:

- ◆ The metal tracks and mounting brackets in the garage need to be checked first. If they appear loose, tighten them right away.
- ◆ Keep the garage door closed and work from the inside to rule out and address any issues you might find. If there are any dents

or crimps in the tracks flatten them out.

- ◆ Only if the tracks are beyond repair should you replace them.
- ◆ You can check if the tracks are aligned with the help of a level. It's important that they remained aligned the way they should be for better performance of the door
- ◆ If they are not aligned tap them

down till they get aligned; check with the level again

- ◆ Lubricate the tracks if need be
- ◆ Spring can be the problem with swing open doors, replace if necessary

These repairs are easy and rewarding

http://www.articlecity.com/articles/home_improvement/article_7238.shtml

Lethal Lawns: Preventing Mushroom Poisoning

As mushrooms begin to pop up across lawns in the spring and fall, mushroom poisonings reach their highest levels. There are no easily recognizable differences between poisonous and nonpoisonous mushrooms, and as Americans become more adventurous in their mushroom collection and consumption, poisonings are likely to increase. Most mushrooms that cause human poisoning cannot be made nontoxic by cooking,

canning, freezing or any other means of processing.

Dangerous species are found in habitats ranging from urban lawns to deep woods. Poisonous mushrooms have no antidote and can cause severe illness or death. Only a qualified mushroom expert should identify the mushrooms growing in your community, and you must take appropriate precautions to prevent children and pets from eating or licking them.

Mushroom spores are everywhere all the time. While there is no simple way to get rid of mushrooms in your yard, there are things you can do to minimize fungal growth.

Dig up mushrooms as soon as they appear, and throw them in the trash. If you pick them before they mature, they will be unable to send out spores. Never put them on a compost pile; it is an ideal environment for their growth. To avoid spreading their spores, don't kick, stomp or mow mushrooms.

Mushrooms need water and organic matter to grow, so water grass and plants only when necessary and keep your lawn cut and free of debris. Rake up leaves and grass clippings, and scoop up animal droppings.

Avoid over-fertilizing your lawn, as fertilizer encourages the growth of mushrooms.

Use lawn fungicides. While these won't eliminate the problem, they may help control it if other measures are not successful.

If a pet or child eats a mushroom from your lawn, seek immediate medical care. Also pick as many of the mushrooms as you can, and take them with you to be identified.

Curb Appeal Counts

Cleaning out and sprucing up your yard are good low-cost alternatives to major home improvement. Whether you hire a professional or have the skills and tools to do it yourself, here are some tips to improve your lawn and landscape:

- ▶ Weeding, edging, planting beds and mulching go a long way toward improving a yard's look.
- ▶ Planting colorful annuals in beds or pots around the house and patio, in hanging plant holders or in flower boxes makes a house look cared for and cozy.
- ▶ To solve problems or add interest, plant new trees and shrubs to create focus areas, or to camouflage foundations and old fencing, or block unsightly views.
- ▶ Have your trees and shrubs professionally pruned, fix brown spots in the lawn and remove and replace diseased plants.

Homeowners who want help with their yard should seek an evaluation by a professional lawn or landscape firm. A professional can assess the health of the lawn, plants, trees and shrubs and offer recommendations for improvements.

Board of Directors

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- Letter to Members of Floridian HOA
- Floridian Homeowners and Parents
- Board of Directors' Meeting
- 2013 Hurricane Season
- Advice for the Parents of Latchkey Kids
- What the Architectural Committee Does for You

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

What Are CC&Rs Anyway???

When our community was developed, the developer filed with the state a series of documents designed to uphold the integrity of our community and spell out the duties of our association, and the responsibilities of each of us, the owners. Those documents, often referred to as the governing documents, are made up of the Articles of Incorporation, the Bylaws, and the CC&Rs (Conditions, Covenants & Restrictions).

The Articles of Incorporation are a one-page document that must be filed with the Secretary of State. It simply states that a non-profit corporation is being formed (our community association).

The Bylaws dictate the powers and duties of the Board of Directors (when meetings occur, how the Board is elected, etc.)

The CC&Rs dictate the powers and duties of the corporation and regulate both the physical characteristics of our development and the lifestyles of our residents.

Of all of the governing documents, the CC&Rs are often the least understood but inarguably the most important.

In order to close escrow on your home, you signed a series of papers, one of which stated that you had read the CC&Rs and agree to abide by them. When escrow closed, you entered in to a contractual agreement with the other owners in our community to conform to the dictates of those CC&Rs. This is where some owners get confused. The confusion, however, is easily cleared up once the CC&Rs are read, or re-read as the case may be. After all, how many of you actually read and understood the CC&Rs before closing escrow? Those

that did are to be applauded. The rest of us have had to take a crash-course on the CC&Rs through trial and error. Often we have found out that we are in non-compliance to the CC&Rs or Rules & Regulations through correspondence received by our management company. So, we dust off that old copy of the CC&Rs (it took me half a day to remember where it was) and, sure enough, there it is in black and white, the exact restriction that we completely forgot about. Being responsible owners we correct the situation and, armed with a new-found knowledge of our CC&Rs, we continue with our lives, undisturbed (that is, until we “forget” something else and have to go through the process once again).

Often we focus on the “pain in the neck” aspect of our CC&Rs, but by doing so we miss the real beauty of their purpose. The CC&Rs provide a structural framework to help residents of different backgrounds, ideals, and perceptions to live together in harmony and by doing so, the community and our property values benefit.

If we had no architectural controls (as spelled out in the CC&Rs) or no ability to correct violations of the Rules & Regulations (also spelled out in the CC&Rs), then there would be no harmony and ultimately our community and our property values would suffer. In other words, the CC&Rs are good business...they help ensure that our property values are maintained and our investments protected.

Example: What would the impact on your property values be if your neighbor decided to repair automobiles in his parking area as a part-time job and decided to advertise with a big sign he

nailed to the roof of his building? Furthermore, in order to attract attention to the sign, he painted his building bright red. This example may be a little over the top, but it applies equally to the neighbor who doesn't maintain his/her living area. The bottom line is that your property values would suffer. No one would want to buy your home and have to live next to such "chaos." Since market values are affected by

the law of supply and demand, if the demand (or attractiveness) of your community is poor, then the supply (or cost) is reduced. When the demand is high (the community is aesthetically attractive) then the supply (or property values) are increased. The CC&Rs promote conformity, which encourages harmony, which has a positive impact on the value of our community.

So, the next time you get a note

from the management company explaining why you are in non-compliance with the CC&Rs, take a moment to remember what the spirit of the CC&Rs embrace (protection of your investment) and be thankful that our Board of Directors are taking their job seriously and are working to protect, preserve and enhance our property values.

http://myhoa.com/newsletter_articles

FLORIDIAN HOMEOWNERS ASSOCIATION

c/o Centre Group Properties, Inc.
4400 Bayou Blvd., #35
Pensacola, FL 32503

Phone: 850-484-2684 Fax: 850-474-3551

www.CentreGroupProperties.com

TO: Members of Floridian HOA

FROM: Tina Longwell

DATE: April 16, 2013

SUBJECT: Association Management

Centre Group Properties, Inc. has been contracted as the Association Management team for Floridian HOA effective immediately.

Our office is located in Cordova Square, we are open Mon – Thur. 8:00 – 5:00 and Fri. from 8:00 – 4:30. We can be reached afterhours via our 24 hour answering service.

You will find enclosed an application for Architectural Review for exterior modifications to your property and a copy of the Covenants Conditions and Restrictions for your Association.

Our objective is to protect and maintain the integrity of the Association and its member's property values. The Board of Directors have instructed us to begin collections and addressing compliance issues

Owner may not be aware of changes in the Florida Statutes which allow for an Association to attach the rental proceeds of delinquent members. The Association also has the ability to place liens for delinquent accounts and foreclose on those liens. Collections are currently underway.

Beginning April 22nd, site inspections will be enacted to insure properties are being maintained as prescribe in the Covenants, Conditions & Restrictions. Failure for residents to adhere to the CCR's can cause fines being placed for non compliance. Fines cannot exceed \$1,000.00 per occurrence per year. Please take time this weekend to review your documents to confirm your property is in compliance.

Please take a moment to log into our website www.CentreGroupProperties.com and follow the link "Owner Information" and complete this questionnaire. This information will allow us to better serve you and your community. Please be assured this information is NOT SHARED with any other entity.

We look forward to working with Floridian HOA and its members.

Managed by: Centre Group Properties, Inc. | 4400 Bayou Blvd suite 35 | Pensacola, FL 32503 | 850-484-2684
www.CentreGroupProperties.com

Floridian Homeowners and Parents

The Floridian Board of Directors would like to ask the parents of school age children that ride the school bus in the morning to please to be mindful of the safety of the children while waiting to ride the bus. We also ask that you consider the appearance of the front entrance as this is a reflection on our community.

The Board has received numerous complaints concerning the children that are waiting for the bus especially those catching the bus around 8:30 a.m. in the morning.

The following complaints that have been received are:

- **The children defiantly stand in the middle of the street and cars must go around.** This not only presents a hazard for children as well as the drivers since they must also be mindful of the traffic. As you know traffic is very heavy on **Blue Angel Parkway** and much more so during the morning and evening commute.
- **The Message Board at the front entrance has been tampered with several times, changing the lettering to read derogatory statements.** We do not believe any Homeowner would want our neighborhood represented in that manner. It was noted that the changes to the sign only occur during the week at bus stop times, and not the weekends.
- **Trash debris—bottles, candy, chip wrappers are being left on the center island where the palm trees are.**
- **The sprinkler box and sign lights have been broken from children climbing on them to sit on top of the Floridian Sign.** Each time this happens, you the homeowner has to pay for the repairs with the money collected through association dues and could ultimately lead to a special assessment to make the repairs.

It is the goal of the Association Board and ARC Committee to keep our neighborhood safe for the families that live here and keep our community a place we are proud to call home.

Thank you for your time, attention, and cooperation to this matter.

Board of Directors' Meeting

May 23 — 6:00 pm

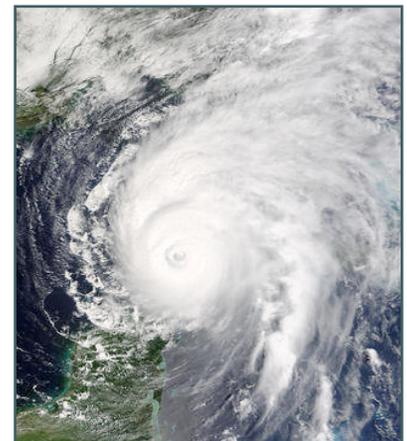
Bellview Baptist Church — 4740 Saufley Field Road

2013 Hurricane Season

The 2013 hurricane season starts June 1 and goes through November 30. This season has been predicted to be more active than normal, with 18 named storms, nine hurricanes, and four major hurricanes. This prediction comes from meteorologists with Colorado State University.

If you were here during Hurricane Ivan then you know that being prepared is the best advice anyone can give. Now is the time to start that process. We don't normally have hurricanes early in the season, but you can't always count on that. If there is an early storm and you aren't prepared for it, the consequences could be devastating.

For further information go to Escambia County's preparedness website at: <http://www.bereadyescambia.com/>.



Advice for the Parents of Latchkey Kids

With a new school year underway, many parents and caregivers fret about latchkey children who spend time on their own before or after school. According to some estimates, more than three million kids under 12 are home alone at least part of the day. That's inevitable given the number of single-parent households and families in which both parents work.

We all want our kids to be safe and secure, so we did a little research. Here are some basic tips to help make sure your kids know how to handle being home alone:

Have your kids check in with you or a responsible adult as soon as they come home. They can call your office phone or your cell phone. If you are unavailable, they should leave a message.

Set up guidelines for answering the telephone. Let calls go to the answering machine, if available, unless caller ID indicates that a family member or friend is calling.

Establish clear rules for keeping doors locked and answering the door. In most cases, young children should not open the door unless it's a family member or a well-known and trusted neighbor or friend.

If Internet access is allowed, establish standards and clear restrictions, such as setting up parental guidelines for websites and chats. Also remind children that talking to strangers is just as bad an idea online as it is in public.

Make sure your child knows how and when to call 911—an important reminder for all of us. If you see anything suspicious or

threatening in our community, call the police immediately.

You can get various perspectives on this topic by typing "latchkey kids" into a search engine such as Google, Bing, or Yahoo.

Finally, don't worry that your children will suffer emotional or psychological damage by fending for themselves a few hours a week. According to one news story, a report cited by the American Psychological Association found that the success of latchkey kids depends more on what kids are doing with their time after school, rather than the fact that you're not with them 24-7.

<http://www.communityassociation-management.com/useful-articles-and-information.html>

What the Architectural Committee Does for You

Are you getting ready to make an addition to your house or build a new shed or fence in your back yard? Before you break out the miter saw, make sure to get your plans approved by our association's architectural committee.

While it may seem arbitrary from an individual homeowner's standpoint, the architectural committee looks out for the entire community. Aside from stopping residents from painting pink polka dots on their houses, the committee's job is to make sure that the size and style of the project, the type of building materials being used and the overall look of the new structure adhere to the association's design requirements. Not only does this keep the community looking cohesive, it also helps to keep property values up by

preventing individual structures from standing out. Of course, it's also important to note that unapproved structures might legally have to be removed at the owner's expense, so save yourself money and headaches by getting approval before building.

So when you're ready to start your new project, or if the design of your project changes midway through building it, send your plans to the architectural committee first so that we can make sure they're in compliance with the association's design standards. If we do find any issues, we'll let you know what they are and try to help you come up with other options. We appreciate all the hard work residents have done to make their homes and this community beautiful—help us keep this association

looking great by keeping us in the loop of all your building projects.

[Architectural Review Request Form](#)

Architectural Review Committee Members

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Inside This Issue

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- Centre Group Properties
- 2013 Hurricane Season
- Make a Plan
- Board of Directors' Meeting
- Hurricane Information
- Family Emergency Plan

Editor: Denise Mowery
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Prevent Theft from Vehicles

In the past couple of months the neighborhood has had six or seven burglaries of cars that were left unlocked in the driveways: two on Sarasota, two on Port St. Joe, and about five on Tampa and Cocoa. A car on Sarasota was stolen. It was recovered unharmed the next day. The thieves got away but not before they left Wal-Mart receipts in the car where they purchased pre-paid cell phones. The surveillance video at Wal-Mart should have the thieves recorded, so it will be just a matter of time before they are caught.

The police indicated that gang members are putting flyers into the newspaper portion of the mailboxes and knocking on doors proclaiming to be lawn service or some other service. Then they come back to check the times when the papers are picked up, or noting times that people don't answer doors, or if a dog barks at the door, etc., and making note of it to scope out the homes. A dead giveaway on a fake flyer is that there will probably be no address and no telephone number. If you see any solicitors of any kind report them to our property manager, so that a letter can be sent stating there is no soliciting in the neighborhood.

Officer David Craig with the Escambia County Sheriff's office will be helping us start a Neighborhood Watch Group. More details will be provided later.

The Board of Directors are also looking into getting better lighting for the neighborhood with Gulf Power and the County. Information on the lighting issue will be updated as progress is made.

Theft from Vehicles

Many items that get stolen from vehicles often occur because the vehicles were left unlocked over night, or valuables were easily visible to people passing by. Lock your doors whenever possible and remove personal items or packages from plain site, including:

- ◆ GPS or GPS mounting hardware
- ◆ Radar Detectors and cords
- ◆ Loose change, purses or wallets
- ◆ Clothing such as jackets
- ◆ Car keys
- ◆ Laptop computers, iPads
- ◆ Stereo equipment—CD players, amps, speakers, subwoofers
- ◆ Registration papers
- ◆ Garage door openers
- ◆ Cell phones, portable DVD players, DVDs, and iPods
- ◆ Work tools, tires, and wheels
- ◆ Other electronic devices

Thieves will often break windows or punch locks to gain entry, but will also enter unlocked vehicles that contain valuables in plain view.

Prevention Tips

Remember to turn porch lights on. Also, take garage door openers out of the cars so easy access to the home is not available. This prevents most of the petty theft and crime.

Do not leave valuables in your car. Take all valuables with you or place them in your trunk—if possible, before reaching your destination. If you do, make sure they are kept out of plain sight—hide them under a blanket, or better yet, lock them in your trunk. Do not transfer them at the parking place in open view of other people. Lock your car and close your windows; park in a well-lit parking lot. It only takes a few seconds for a thief to smash your

window and grab whatever is visible.

Do not leave your garage door opener on the dashboard or front seat. Put it in your glove box, hide it, or take it with you.

Mark radios, CBs, tape decks, telephones, batteries, wheel covers, and tires with an operation identification number. If the stolen item is found later, the number can be traced back to you.

Remember: briefcases, sunglasses, clothing, keys, gym bags, and small change are all tempting to a thief.

Leave only the ignition key with the parking attendant in a commercial parking lot.

Keep your driver's license and vehicle registration with you. If left with the car, the documents

can be used by a thief to impersonate you when transferring the car's ownership.

Car keys left at home (or at your business) should always be hidden. This will help prevent the theft of your vehicle if you are burglarized.

Install a locking gas tank cap to help prevent gasoline theft and limit a thief's driving range to one tank.

Park the front wheel turned sharply to the right or left, making it difficult for the professional thief to tow your car away backwards.

With front wheel drive cars: When you park pull on the emergency brake and place your vehicle in Park. If you have a stick shift,

Floridian Homeowners Association (Floridian Community Group)

Tina Longwell

c/o Centre Group Properties, Inc.

4400 Bayou Blvd., #35

Pensacola, FL 32503

Phone: 850-484-2684 Fax: 850-474-3551

www.CentreGroupProperties.com

pull on the emergency brake and shift into forward or reverse gear. All four wheels will be locked, making it difficult for a thief to tow your car.

Report any suspicious activity that you see in the neighborhood or in parking lots.

Remember, you can help in the prevention of theft from your vehicle.

The Atlantic hurricane season is the period in a year when hurricanes usually form in the Atlantic Ocean. Tropical cyclones in the North Atlantic are called hurricanes, tropical storms, or tropical depressions. In addition, there have been several storms over the years that have not been fully tropical which are categorized as subtropical depressions and subtropical storms.

Worldwide, tropical cyclone activity peaks in late summer, when the difference between temperatures aloft and sea surface temperatures is the greatest. However, each particular basin has its own seasonal patterns. On a worldwide scale, May is the least active month, while September is the most active. In the Northern Atlantic Ocean, a distinct hurricane season occurs from June 1 to November 30, sharply peaking from late August

2013 Hurricane Season

through September; the season's climatological peak of activity occurs around September 10 each season.

Tropical disturbances that reach tropical storm intensity are named from a pre-determined list. On

2013 Hurricane Names

Andrea	Humberto	Olga
Barry	Ingrid	Pablo
Chantal	Jerry	Rebekah
Dorian	Karen	Sebastien
Erin	Lorenzo	Tanya
Fernand	Melissa	Van
Gabrielle	Nestor	Wendy

average, 10.1 named storms occur each season, with an average of 5.9 becoming hurricanes and 2.5 becoming major hurricanes (Category 3 or greater). The most active season was 2005, during which 28 tropical cyclones formed, of which a record 15 became hurricanes.

The least active season was the 1914, with only one known tropical cyclone developing during that year. The Atlantic hurricane season is a time when most tropical cyclones are expected to develop across the northern Atlantic Ocean. It is currently defined as the time frame from June 1 through November 30, though in the past the season was defined as a shorter time frame. During the season, regular tropical weather outlooks are issued by the National Hurricane Center, and coordination between the Hydrometeorological Prediction Center and National Hurricane Center occurs for systems which have not formed yet, but could develop during the next three to seven days.

During the hurricane season, the National Hurricane Center routinely issues their Tropical Weather Outlook product, which identifies

areas of concern within the tropics which could develop into tropical cyclones. If systems occur outside the defined hurricane season, special Tropical Weather Outlooks will be issued. Routine coordination occurs at 1700 UTC each day

between the Weather Prediction Center and National Hurricane Center to identify systems for the pressure maps three to seven days into the future within the tropics, and points for existing tropical cyclones six to seven days into the

future. Possible tropical cyclones are depicted with a closed isobar, while systems with less certainty to develop are depicted as “spot lows” with no isobar surrounding them.

https://en.wikipedia.org/wiki/Atlantic_hurricane_season

Your family may not be together when a disaster strikes so it is important to plan in advance: how you will get to a safe place; how you will contact one another; how you will get back together; and what you will do in different situations. Read more about [Family Communication](#) during an emergency.

Ready.gov has made it simple for you to make a family emergency plan. [Download the Family Emergency Plan \(FEP\) \(PDF - 750 Kb\)](#) and fill out the sections before printing it or emailing it to your family and friends. [The file is also located at the end of this newsletter.]

You should also inquire about emergency plans at places where your family spends time: work, daycare and school, faith organizations, sports events and commuting. If no plans exist, consider volunteering to help create one. Talk to community leaders, your colleagues, neighbors and members of faith or civic organizations about how you can work together in the

Make a Plan

event of an emergency. You will be better prepared to safely reunite your family and loved ones during an emergency if you think ahead and communicate with others in advance. Read more about [school and workplace plans](#).

Plan for Locations

While there are warnings for many types of potential disasters, many emergencies and disasters occur without any warning. Since you can't predict where you will be for disasters, it is important to have plans and supplies for the locations you and your household go to regularly. Planning ahead will ensure that you and your household will know what to do and have the supplies you need to be safe wherever you are.

Individuals and households should consider the locations they frequent; find out what plans are available for these locations, and customize their personal and household plans based on what household members would do if an emergency occurred while they were at that location. Examples of locations to consider and plan for include:

- Home
- Workplace
- Vehicles
- Regular methods of transportation such as trains, urban commuter transit
- School

- Places of Worship
- Sports arenas and playing fields
- Entertainment locations such as theatres
- Shopping areas such as malls and retail centers
- Tourist and travel locations such as hotels

Developing plans for different locations will require getting key information about the organization or building managers' plans for the locations. In some cases if plans are not available, this may involve working with the building manager or other members of the organization to develop or expand plans. Information that should be considered includes:

- How you and other occupants will get local alert or warnings while you are there
- Building location alarm or alert systems
- Building occupant evacuation plans including alternate exits
- Building or organization plans for sheltering occupants in an emergency
- Key Supplies you/household members and others would need for temporary sheltering

Planning should also consider how the type of structure or the environments around the structure or location may impact alerts and warnings, shelter and evacuation, and the need for supplies.

**Board of Directors'
Meeting**
June 27 — 6:00 pm
Bellview Baptist Church
4740 Saufley Field Road

Examples of considerations for the type of structure or the environment around the location include:

- Single story vs. multi-story or high rise buildings have different types of alarm systems, shelter and evacuation considerations.
- Urban and rural locations may have different local assumptions and plans for evacuation if large areas are impacted.
- Buildings like schools, sports arenas, and malls may have different plans for evacuation and shelter depending on the specific building structure and likely safe methods for evacuation or safe locations for shelter for different types of emergencies e.g. tornadoes
- Outdoor locations like sports fields or golf courses need specific plans for rapid short-term shelter e.g. for thunderstorms and lightning or tornadoes
- Geography may be critical for some hazards, e.g. if the area is low and vulnerable to flash flooding
- Mobile homes, modular structures and other buildings not attached to permanent foundations require planning for evacuation and alternate shelter locations

School and Workplace

Like individuals and families, schools, daycare providers, workplaces, neighborhoods and apartment buildings should all have site-specific emergency plans.

Ask about plans at the places where your family spends the most time: work, school, and other places you frequent. If none exist, consider volunteering to help develop one. You will be better prepared to safely reunite your family

and loved ones during an emergency if you think ahead, and communicate with others in advance.

Questions for Schools and Daycares

If you are a parent, or guardian of an elderly or disabled adult, make sure schools and daycare providers have emergency response plans.

Visit [Ready Kids](#) for more information.

- Ask how they will communicate with families during a crisis.
- Ask if they store adequate food, water and other basic supplies.
- Find out if they are prepared to “shelter-in-place” if need be, and where they plan to go if they must get away.

For more information on developing emergency preparedness plans for schools, please visit the U.S. Department of Education.

Questions for Workplaces

If you are an employer, make sure your workplace has a building evacuation plan that is regularly practiced.

Visit [Ready Business](#) for more information.

Take a critical look at your heating, ventilation and air conditioning system to determine if it is secure or if it could feasibly be upgraded to better filter potential contaminants, and be sure you know how to turn it off if you need to.

Think about what to do if your employees can't go home.

Make sure you have appropriate supplies on hand.

Neighborhoods, Condominiums and Apartments

- Talk to your neighbors about how you can work together

during an emergency.

- Find out if anyone has specialized equipment like a power generator, or expertise such as medical knowledge, that might help in a crisis.
- Decide who will check on elderly or disabled neighbors.
- Make back-up plans for children in case you can't get home in an emergency.
- Sharing plans and communicating in advance is a good strategy.

In a Moving Vehicle

- If there is an explosion or other factor that makes it difficult to control the vehicle, pull over, stop the car and set the parking brake.
- If the emergency could impact the physical stability of the roadway, avoid overpasses, bridges, power lines, signs, and other hazards.
- If a power line falls on your car you are at risk of electrical shock, stay inside until a trained person removes the wire.
- Listen to the radio for information and instructions as they become available.

<http://www.ready.gov/make-a-plan>

Hurricane Information

Previous issues of the *Floridian Newsletter* has additional information about hurricanes. Check these articles out and get your family prepared for this year's hurricane season.

June 2011

June 2012



Prepare. Plan. Stay Informed.

Family Emergency Plan



FEMA



Make sure your family has a plan in case of an emergency. Before an emergency happens, sit down together and decide how you will get in contact with each other, where you will go and what you will do in an emergency. Keep a copy of this plan in your emergency supply kit or another safe place where you can access it in the event of a disaster.

Neighborhood Meeting Place: _____

Phone: _____

Out-of-Neighborhood Meeting Place: _____

Phone: _____

Out-of-Town Meeting Place: _____

Phone: _____

Fill out the following information for each family member and keep it up to date.

Name: _____

Social Security Number: _____

Date of Birth: _____

Important Medical Information: _____

Name: _____

Social Security Number: _____

Date of Birth: _____

Important Medical Information: _____

Name: _____

Social Security Number: _____

Date of Birth: _____

Important Medical Information: _____

Name: _____

Social Security Number: _____

Date of Birth: _____

Important Medical Information: _____

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Name: _____

Social Security Number: _____

Date of Birth: _____

Important Medical Information: _____

Write down where your family spends the most time: work, school and other places you frequent. Schools, daycare providers, workplaces and apartment buildings should all have site-specific emergency plans that you and your family need to know about.

Work Location One

Address: _____

Phone: _____

Evacuation Location: _____

School Location One

Address: _____

Phone: _____

Evacuation Location: _____

Work Location Two

Address: _____

Phone: _____

Evacuation Location: _____

School Location Two

Address: _____

Phone: _____

Evacuation Location: _____

Work Location Three

Address: _____

Phone: _____

Evacuation Location: _____

School Location Three

Address: _____

Phone: _____

Evacuation Location: _____

Other place you frequent

Address: _____

Phone: _____

Evacuation Location: _____

Other place you frequent

Address: _____

Phone: _____

Evacuation Location: _____

Name	Telephone Number	Policy Number

Dial 911 for Emergencies



FEMA

Ready®

Family Emergency Plan

Prepare. Plan. Stay Informed.



Make sure your family has a plan in case of an emergency. Fill out these cards and give one to each member of your family to make sure they know who to call and where to meet in case of an emergency.

ADDITIONAL IMPORTANT PHONE NUMBERS & INFORMATION:

Family Emergency Plan 

EMERGENCY CONTACT NAME: _____
TELEPHONE: _____

OUT-OF-TOWN CONTACT NAME: _____
TELEPHONE: _____

NEIGHBORHOOD MEETING PLACE: _____
TELEPHONE: _____

OTHER IMPORTANT INFORMATION: _____

DIAL 911 FOR EMERGENCIES

Ready® 

< FOLD HERE >

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Family Emergency Plan 

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Ready® 

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TELEPHONE: _____

OTHER IMPORTANT INFORMATION: _____

DIAL 911 FOR EMERGENCIES

Ready® 

< FOLD HERE >

ADDITIONAL IMPORTANT PHONE NUMBERS & INFORMATION:

Family Emergency Plan 

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TELEPHONE: _____

OUT-OF-TOWN CONTACT NAME: _____
TELEPHONE: _____

NEIGHBORHOOD MEETING PLACE: _____
TELEPHONE: _____

OTHER IMPORTANT INFORMATION: _____

DIAL 911 FOR EMERGENCIES

Ready® 

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Jocelyn Peters
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Janora Parker
jhparker54@gmail.com

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- What Is a Neighborhood Watch Program?
- Street Lights
- Useful Numbers
- Maintain Your Yard Safely
- Hurricane Season 2013
- Speed Limit Change
- Board of Directors' Meeting
- Floridian Homeowners Association
- Flooding: How to Protect Your Family & Finances

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

Floridian Neighborhood Watch

On June 13, a meeting was held for all residents of the Floridian subdivision interested in forming a Neighborhood Watch group. Approximately 25-30 individuals were present. Mr. David Craig from the Escambia County Sheriff's Office Community Oriented Policing (COP) Unit spoke. The COP Unit is the liaison between the officers on the streets and the citizens. The Unit assists citizens in setting up their program, training members in how to recognize suspicious or criminal activities, providing information needed to report these activities, such as getting addresses and vehicle descriptions and license plate numbers, and informing them to whom they need to report information.

Mr. Craig indicated that there were 112 watch groups in Escambia County. He spoke about crime prevention tips and how to keep criminals out of our neighborhood. He mentioned that the number one problem encountered is that people don't call when they are aware that a crime is/has taken place. Some of the other areas that Mr. Craig covered include:

- ◆ Personal safety must be considered the first priority as a watch group
- ◆ 85% of crime is related to drugs (criminals looking for drugs, items to sell to buy drugs)
- ◆ Don't open the door to anyone

unless the person(s) are known to you

- ◆ Call **Dispatch at 436-9620** (Escambia County Sheriff's Office) if you see solicitors in the neighborhood, if you hear a sound outside your house, if you see strangers in the neighborhood



- ◆ Garage doors left open with no one around (this is an invitation for items to be taken as well as access to the interior door)
- ◆ Keep the blinds/curtains open to allow you to see what is going on outside

Mr. Craig stressed that the watch group is **not** a vigilante group (i.e., George Zimmerman trial).

Members of the watch group are never to follow anyone, are never to confront anyone. The watch groups are not pro-active.

He mentioned that if you are going away you can call the Sheriff's Office and have a Watch Order placed on your house. You will be asked the dates you will be leaving and returning, if any cars will be left parked in your drive way, if anyone will be coming by your house to check on it (pick up the mail, take care of pets, etc.). By doing this, a Sheriff's Deputy will make regular patrols to check on your house. With summer upon us, take advantage of this service and enjoy your vacation, hopefully, free from worry.

At the end of the meeting officers were selected:

President — Al Parker
aparker@aplereit.com
Home: 850.637.1379

Vice President — Ed Omietanski

Secretary — Annette Omietanski

If you desire to be a member of the Floridian Neighborhood Watch group, contact Al Parker. Members will have to undergo a background check by the Sheriff's Office. If you do not pass the background check the Watch President will be notified that you are not eligible to be a member, but the reason for the disapproval will not be provided. Once you are a member you will be eligible for the Watch Academy, which is repeated throughout the

year based upon citizens' requests. The next one will be held on July 16 from 5:00 – 9:00 pm. A meal is provided. The seminar will provide information about the best practices for running a safe and effective neighborhood watch group. Safety is the priority in the training session. The basics of CEPTED; crime prevention through environmental design is covered. Finally participants learn how to report suspicious activity and crimes in progress without fear of retribution. Applications are available on the escambiaso.com website and at 1700 West Leonard Street. For more information call the COP Unit at 436-9281.

As a member of a Neighborhood Watch Program it is necessary to have the knowledge as to

what is common and uncommon in our neighborhood so that when any suspicious, criminal, or dangerous activities take place it will automatically send up a "red flag." Take time to meet people moving into your neighborhood and inform them of the program and encourage them to become involved. Also, become involved yourself!

Floridian Neighborhood Watch July Meeting

July 11 at 6:00 pm
Irene Horton's home
6456 Sarasota Street

The Floridian Neighborhood Watch meetings will be held on the second Thursdays of each month and will last approximately 45 minutes to 1 hour.

What is a Neighborhood Watch Program?

Neighborhood Watch is a program designed to increase neighborhood livability by reducing crime and the fear of crime by active citizen participation.

By organizing a Neighborhood Watch you will:

- ▶ Become familiar with your neighbors and activities on the block.
- ▶ Be able to recognize and report suspicious activity.

- ▶ Learn ways to make your home and yourself a "hard target."
- ▶ Become part of a block map and telephone tree system.
- ▶ Promote a positive open relationship between the Law Enforcement community and your neighborhood.

What Neighborhood Watch Is Not

- ▶ A vigilante force working outside the normal procedures of law enforcement.

- ▶ A program designed for participants to take personal risks to prevent crime.
- ▶ A 100% guarantee that crime will not occur in your neighborhood.

Benefits of Neighborhood Watch

- ▶ You reduce the risk of being a crime victim.
- ▶ You will be better prepared to respond to suspicious activity.
- ▶ Information about criminal activity in your area will be more readily available to you.
- ▶ Neighborhood Watch signs will be available to post in your neighborhood.
- ▶ By knowing your neighbors you can feel more secure about your property.
- ▶ By reducing the fear of crime it makes your neighborhood more livable.

Street Lights

Additional street lights have been installed by Gulf Power in Phase II section of the sub-division which includes Sarasota Street and Port St. Joe Street, with two more lights to be installed soon. Ten lights will be installed in Phase I which includes Cocoa Drive, Tampa Drive, Key West Road, and Orlando Court. These ten light are in the budget for Gulf Power but have not been scheduled for installation. The installation of these additional street lights mean extra security for the sub-division. The lights will increase property taxes by approximately \$4 per year and will be listed as a MSTU on your property tax statement.

Useful Numbers

Fire	911
Police	911
Ambulance	911
Escambia County Sheriff	
Dispatch	436-9620
Information	436-9630
Records	436-9501
Civil	436-9700
Warrants	436-9523
Jail	436-9800
Code Enforcement	595-1820
Pensacola City Police	435-1900
Florida Highway Patrol	484-5000
	(800) 459-6861
Gulf Coast Crime Stoppers (Tip Line)	433-7867
	(877) 433-8477
Navy Police	452-3753
Coast Guard Search & Rescue	453-8178
Pensacola Coast Guard	453-8282
ESP Gas Emergencies	474-5300
Toxic Chemical & Oil Spills	(Voice/TTY)
	(800) 424-8802
Railroad Emergencies	(800) 232-0144
Elder Helpline	(800) 963-5337
Fire Marshall	453-7803
US Marshall's Office	469-8270
Abuse Hotline	(800) 962-2873
Suicide Helpline	438-1617
Favor House	434-6600
Missing Children Information	(888) FL-MISSING
Rape Crisis Center	433-7273
Teen Line (M-F 3-9)	433-8336

Maintain Your Yard Safely

Properly maintaining your yard helps your home and our community look good. Just make sure that safety is a priority when undertaking your landscaping efforts:

- Clear sticks and debris before you mow. Random debris kicked up by a lawn mower can seriously injure you and those around you. Also, mowing debris shortens the life of your mower and dulls the blade.
- Replace the cord on your weed trimmer. Your trimming will be safer if you have strong trimmer cords. Always wear eye protection when using a trimmer.
- Maintain your lawn mower in top working condition. If you find yourself mowing the same areas again and again, it's time to inspect your lawn mower. Keep a maintenance checklist of important components like air filters, blades and oil.
- Keep plants and shrubs about five feet from foundation walls, and keep trees at least six to 20 feet away, depending on their size. Plant roots that are too close to the foundation not only cause damage to the structure, but may also attract bugs and mold into your home since they tend to hold moisture.

Hurricane Season 2013

We are in the second month of hurricane season and there have been two tropical storms so far this season. Fortunately for the Florida Panhandle area neither one affected us. That won't always be the case. If you aren't prepared for surviving a hurricane make those plans now. Don't wait until the last minute to do so. There are some things that you can do now. Go to ready.gov website to find out what to do before a hurricane comes this way. A good rule of thumb is that when the storm gets into the Gulf, no matter which way it may go, start making your plans. As has happened in the past a storm can take a turn in a different direction at the last minute. Make your plans now!

2013 Hurricane Names

Andrea	Humberto	Olga
Barry	Ingrid	Pablo
Chantal	Jerry	Rebekah
Dorian	Karen	Sebastien
Erin	Lorenzo	Tanya
Fernand	Melissa	Van
Gabrielle	Nestor	Wendy

Speed Limit Change

The speed limit for the neighborhood has changed to 25 mph. When the neighborhood was established the speed limit was 30 mph. The state of Florida has designated that the speed limit for residential areas can be between 20 – 30 mph. Please be aware that there may be children playing in the streets, walking to and from bus stops. Slow down!



Board of Directors' Meeting
July 25 — 6:00 pm
Bellview Baptist Church
4740 Saufley Field Road

Floridian
Homeowners Association
Tina Longwell
c/o Centre Group Properties, Inc.
4400 Bayou Blvd., #35
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Tina@CentreGroupProperties.com

Flooding: How to Protect Your Family & Finances

In many areas, flooding is the most common and costly natural disaster—and it can happen here.

Just one inch of water in your home or office can cost thousands of dollars in cleanup and replacement costs, including drywall, baseboards, floor coverings and furniture. You may think you're covered, but many homeowners' insurance policies do not cover flooding.

Here are several reasons to talk to an insurance agent now about flood insurance.

- There is usually a 30-day waiting period before coverage begins.
- Coverage is relatively inexpensive.
- Renters can buy flood insurance for personal belongings or business inventory.
- Basement coverage includes cleanup expense and repair or replacement of items such as

furnaces, water heaters, washers, dryers, air conditioners, freezers and pumps.

- You do not have to repay flood insurance benefits as you do with disaster-related assistance loans.

- You can receive payments for flood-related losses even if no disaster was declared.

Learn more about flood insurance at www.floodsmart.gov.

There are things you can do to prepare your home and family now for flash floods:

- Make a family emergency plan. Emergency preparedness is everyone's responsibility. Write down your plan. Decide ahead of time where you will go if you have to leave and where family members will meet up. Identify an out-of-town emergency contact.

- Get supplies for an emergency kit. Start with three days' water and three days' packaged and canned food. Add a battery-powered radio and extra batteries. Store in waterproof containers with wheels or that you can lift so you can take them with you. For details about preparing an emergency kit, visit www.ready.gov/america/beinformed/floods.html

- Stay informed about what could happen. During storm season, listen to local media for up-to-date reports on weather watches and warnings. Keep a battery-powered portable radio—with a NOAA weather band—handy in case the power goes out. Choose one.

Learn more about preparedness at www.ready.gov/america/beinformed/floods.html.

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Editor: Denise Mowery
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Floridian Neighborhood Watch July Meeting

Annette Omietanski and Denise Mowery

On July 11 the Floridian Neighborhood Watch had it's first official meeting. The President of the watch group, Al Parker, presided. There weren't as many residents present as there were at the organizational meeting held in June. However, there were a few new members present. Lt. Anderson from the Escambia County Sheriff's Office Community Oriented Policing (ESCO COP) Unit was present. For the first few meetings of the group someone from the COP Unit will be present to answer any questions that come up. Lt. Anderson mentioned that wherever a neighborhood watch group exists crime has gone down. Some of the items discussed were:

- Watch group officers provided their e-mail addresses and phone numbers.
 - Our neighborhood watch board:**
 - Al Parker, President**
 E-mail: aparker@applereit.com
 Home: 850-637-1379
 - Ed Omietanski, Vice-President**
 E-mail: Edward.omietanski@cox.net
 Cell: 757-513-0026
 - Annette Omietanski, Secretary**
 E-mail: annette_omietanski@yahoo.com
 Cell: 757-513-0025
- Since we started advertising the neighborhood watch on the front entrance sign there has been a lack of criminal activity in the subdivision.
- The financial report had a balance of \$30 at the beginning of the meeting. By the end of the meeting a new balance of \$80 was reported. These funds are for the installation of neighborhood watch signs. The first sign is provided free from the COP Unit. An additional sign has been

given to the watch group. The Board decided to contact Mr. Emmeret to have the signs installed, as well as recommendations for the placement of the signs.

- Neighborhood Watch Academy applications. Several members had received their notification of acceptance to the training session that was held on July 16. See the end of this article for details of this training session.
- Lt. Anderson reminded the group that the neighborhood watch is not a patrol. We are to be aware of what is going on in the neighborhood and to report any suspicious activity to the Sheriff's Dispatch at 436-9620. He also stated that when walking in the neighborhood we should carry our cell phones and have the Dispatch number programed into the phone. If we witness anything suspicious we will be able to call immediately without any danger to ourselves.
- When calling the Escambia County Sheriff's Office Dispatch (436-9620) to report suspicious activity make sure to mention that you are a member of the Floridian Neighborhood Watch. Also, when asked if you want a call-back say "yes" and provide your name. This will help expedite the call.
- Information regarding the watch group will be provided in this newsletter, on the website, and on the sign at the front entrance to the subdivision.
- The ESCO website has a link for crime statistics and crime maps (details listed on the next page). This information can also be found on the

Floridian Homeowners Association website on the Neighborhood Watch page (www.floridianhoa.com/watch.html).

Further information about the watch group can be found on our website. Check it out and if you have any questions call one of the officers.

Neighborhood Watch Academy

Several members of the neighborhood watch group attended a training session at the Sheriff's Office, on July 16. Sheriff David Morgan spoke to the group. The purpose of the neighborhood watch was discussed. Mr. David Craig, who spoke at the organizational watch meeting held in June, conducted the training and went over a few important rules.

- Don't answer the door to

anyone you don't know.

- If you call the police in the state of Florida they have to respond.
- Know how to call the police to have them respond to the call in a timely manner.
- Describe yourself as a member of the neighborhood watch.
- Describe the activity, vehicle, weapons, and persons you saw.
- Tell them to send a deputy.

At the close of the meeting there was a reminder that unless the neighborhood works as a **team** then the neighborhood watch will not be effective.

A couple of helpful websites were given at this training:

www.nextdoor.com/neighbor

This website helps neighbors get to know each other as well as some helpful hints when needed.

www.USAonwatch.org

This is a national neighborhood watch site that gives an abundance of information on training, meeting, and finding resources.

Floridian Neighborhood Watch Meeting

August 8 at 6:00 pm

Ed & Annette Omientanski
6574 Tampa Drive

The Floridian Neighborhood Watch meetings will be held on the second Thursdays of each month and will last approximately 45 minutes to 1 hour.

Put this date on your calendar for August. Let's all get involved in keeping our neighborhood safe.

Escambia County Sheriff's Office Website

Information such as crime prevention, crime statistics, crime maps, neighborhood watch, home and personal safety, and several other topics can be found on the Escambia County Sheriff's Office website at:

<http://www.escambiaso.com/>

To locate these topics as well as others click on the "Crime Prevention" link at the top of the "Home" page and a drop-down menu will appear. Click on the link for the information that you want.

Crime Stats and Maps are available online at:

[Crime Stats](#) and [Maps](#)

You can also register your address to get notified by e-mail of crimes near you.

<http://www.crimereports.com/#>

Keep Your Home Safe While on Vacation

With the last days of summer drawing to a close, many of you will escape the daily grind and head out on a well-deserved vacation. But before you hit the road, take a few precautions so your home isn't enticing to thieves or susceptible to fire and other disasters. Not only is having your home vandalized or burnt to the ground a highly unpleasant way to return from a trip, but it also puts the

rest of the association at risk, as these problems have the potential to spread quickly throughout the neighborhood. So, before you take off, consider implementing these safety tips to keep your home and our community secure.

Call on Friends for Help

If you're going to be away a week or more, ask a trusted friend to check on your house every day or two—or better yet,

house-sit—while you're gone. Not only will they make sure nothing happens to your home, but

Board of Directors' Meeting

August 22 — 6:00 pm

Bellview Baptist Church
4740 Saufley Field Road

you might also ask them to bring in your mail and newspapers, water plants or even feed Fluffy. Of course, it's a good idea to let your neighbors know a friend is monitoring your property so they don't call the police to thwart a perceived "break-in."

Set Your Lights on a Timer

Leaving your house unlit for days on end is a sure sign to burglars that it's empty, but so is keeping the lights on 24-7. A good way to handle the lights on/off conundrum is to set them on a timer that's scheduled to simulate your regular routine. Of course, if the lights seem a bit too simulated, that can be another telltale sign, so it's a good idea to set the timers in individual rooms on staggered schedules to make the light coming from

your home seem more natural.

Stop Your Mail and Newspaper

Nothing screams "nobody's home!" like a pile of newspapers strewn about your doorstep or an overflowing mailbox. So, if you can't get a friend or neighbor to collect them for you, it's best to have your mail and paper stopped if you're going to be out of town for a while.

Don't Leave the Spare House Key Lying Around

That fake rock where you keep the extra house key isn't as discrete as you think. Whether you keep a spare under your welcome mat, above the door frame or in a hide-a-key contraption, chances are it will take the nefarious types five minutes flat to find it and gain easy entry to your house. So take it with

you, let a friend hold onto it or put it in a safe place inside your house, even if you're worried about losing your other keys. Because when it comes down to it, calling a locksmith is less traumatic than calling the police.

Make a Last-Minute Checklist

Are all the windows and doors locked? Stove and oven turned off? How about all the faucets? Are the electronics unplugged and valuables secured? Take five minutes before you leave to ensure your house is vacation-ready. Another run-through of the house may seem unnecessary if you did it earlier in the day, but knowing you've left your house as safe as possible will help you kick back and have a great vacation.

Before the Bell Rings: Back to School Safety

As boys and girls throughout the community sharpen their pencils and get ready to head back to class, it's important to ensure they have a safe school year. Here are some tips on how your family can be proactive and avoid potentially harmful situations:

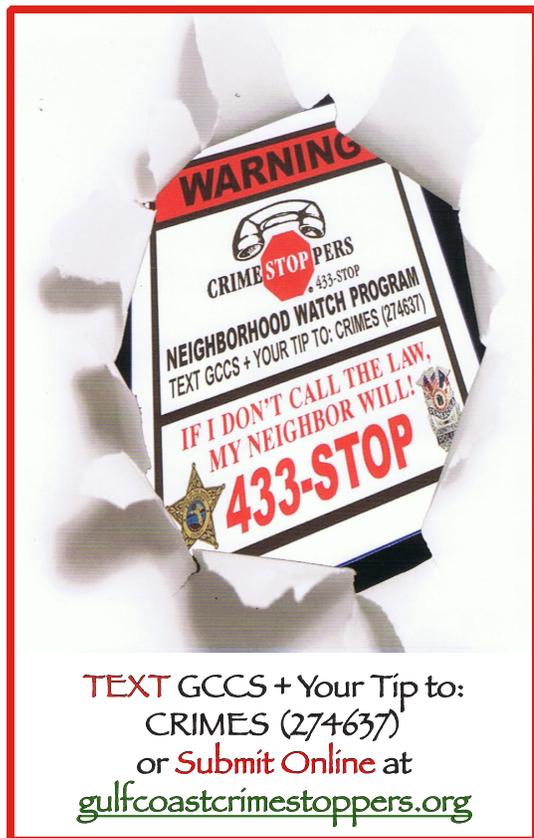
- 🔔 Make sure your school has your child's updated emergency contact information. Write down any specific instructions that should be followed in case of an emergency, and have the school keep them in your child's file.
- 🔔 Talk to your child's teachers before classes start and alert them to any medical issues your child has. Also, explain to the teacher what he or she should do if the medical issues arise—such as an allergic reaction, asthma attack or

seizure—and provide school personnel with emergency medication such as EpiPens (Epinephrine Auto-Injectors) and inhalers.

- 🔔 Help your children memorize important phone numbers so that they know how to get in touch with you and other trusted adults. Also, make sure those numbers are programmed into their cell phones, or provide them with a list of phone numbers that they can keep in their backpacks or wallets at all times.
- 🔔 Let your children know exactly who they can go home with after school if their regular ride can't pick them up, and make sure they know not to accept rides from people who aren't on the list.
- 🔔 If your children will be

walking to school, walk the route with them several times before classes start to make sure they understand traffic laws and can walk the route on their own. Also, find a friend or sibling they can walk with, and make sure they always use the buddy system.

- 🔔 Show your children which houses in the neighborhood they can go to in case no one is at home after school. Talk to the HOA Board to see if there are any official safe houses in the community that your child can go to.
- 🔔 Report reckless drivers to the HOA Board and the police to help make sure the neighborhood remains safe, particularly during times when kids are going to and returning from school.



Why Scoop the Poop?

Besides being a nuisance, uncollected dog waste is a serious problem. Next time you're tempted to leave your dog's droppings on the lawn, please remember these facts:

1. The Environmental Protection Agency is becoming aggressive about enforcing the Clean Water Act. Our association could be fined if dog waste goes uncollected.
2. Uncollected dog waste may lead to a special assessment. If fined by the EPA, the association could face a potential special assessment that would be levied against all members—not just dog owners.
3. The appearance and quality of the common areas are known to affect home sales—not just whether and for how much they sell, but how quickly.
4. The more residents complain about dog waste, the more time the manager must spend on enforcement rather than serving the association.
5. Uncollected dog waste spreads disease and attracts rodents who feed on pet waste.

Reaching Others When Disasters Strike

The first thing many of us do during or immediately following a natural disaster is to call family and friends. Unfortunately, in the minutes and hours after a disaster, overloaded cell phone networks can make it difficult—if not impossible—to reach others. While there is no guarantee, the following tips can increase your chances of getting through when it matters most. Even if you have a traditional landline, keep a corded phone in your home. It will work even if you lose power.

- ▶ Keep a list of emergency phone numbers in your cell phone and near your home phone.
- ▶ Prepare a family contact sheet with at least one out-of-town person who can serve as your family's emergency contact. Often it's easier to make long distance rather than local calls

during an emergency.

- ▶ Have charged batteries and car phone chargers for back-up power.
- ▶ Subscribe to text alert services from local or state governments and schools to receive emergency alerts.
- ▶ Use text messaging, e-mail or social networks such as Facebook, Twitter, and LinkedIn instead of making calls on your cell phone. Texts and e-mails are less likely to experience network congestion. You can use social media to let family and friends know you're okay.
- ▶ Keep phone calls brief to avoid tying up voice networks.
- ▶ Conserve your cell phone battery by reducing screen

brightness and closing apps you are not using.

- ▶ Limit streaming videos, downloading music or playing video games on cell phones after a disaster to help emergency calls get through to 911.

Call 911 only if you have a life-threatening emergency.

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Floridian Neighborhood Watch August Meeting

On August 8, the Floridian Neighborhood Watch met at the home of Ed and Annette Omietanski. Only five residents were present along with Lt. Anderson from the Escambia County Sheriff's Office Community Oriented Policing (ESCO COP) Unit. Ed, who is the vice president of the watch group, conducted the meeting. Several of the regular attendees were not present due to attending the Citizens Law Enforcement Academy. (More about this later.)

Topics Discussed

- The neighborhood watch signs will be installed soon. [The signs were installed on August 24.] One sign



will be located at the entrance to the sub-division on the incoming side of the entrance.

The other sign will be located on the right side of Sarasota Drive, near the intersection of Cocoa Drive and Sarasota.

- Crime Maps, located on the Escambia County Sheriff's website, can be used to determine if there are any sexual predators in the neighborhood.
- The Neighborhood Watch Program—National Sheriff's Association website, usaonwatch.org, has information regarding neighborhood watches. Under the "Resource Center" navigation tab there are links to various resources such as 'Newsletters,' 'Business Watch,' 'Publication Library,' among others. The "Training" tab has links to 'Academy Watch,' which offers self-paced training on various

topics dealing with a neighborhood watch. Additional information can be found throughout the website.

- If you suspect someone in the neighborhood is selling drugs contact David Craig from the Escambia County Sheriff's Office Community Oriented Policing (COP) Unit at (850) 436-9281 or gccraig@escambiaso.com. One indication of possible drug trafficking is an increase of short-term traffic.
- The website nextdoor.com was mentioned as a means of bringing the neighborhood together. The website provides a means for residents to:
 - Build a stronger neighborhood
 - Connect with your neighbors to stay informed and share useful local information.
 - Keep the neighborhood safe
 - Look out for each other and send updates to keep the neighborhood safe.
 - Share goods
 - Find a great babysitter or trustworthy dentist. Borrow a ladder or sell that old bookcase.
- Special speakers can be scheduled to make a presentation to the neighborhood watch. The Escambia County Sheriff's Office offers personal safety and crime prevention presentations to members of the community. Topics presented include Personal Safety, Home Safety, Gang Prevention,

Floridian Neighborhood Watch Meeting

September 12 at 6:00 pm

Lutheran Church of the Resurrection
 6305 North Blue Angel Parkway

Cyber Safety, and much more.

- The 30th Annual “America’s Night Out against Crime” Celebration was held August 6, 2013. The National Night Out is designed to heighten crime and drug prevention awareness, generate support for local anticrime efforts, strengthen neighborhood spirit and police community partnerships, and send a message to criminals letting them know that our neighborhoods are organized and fighting back. National Night Out is a great way for family, friends, and neighbors to stand together to promote healthy life styles and safer neighborhoods.
- A permanent location for the neighborhood watch meetings is needed. As soon as that location has been determined it will be posted on the Neighborhood Watch web page.
- The neighborhood watch meeting will be the second Thursday of each month. The meetings last 45 minutes to an hour. Lt. Anderson mentioned that the meetings should not last longer than one hour. Any more than that and people start to loose interest.

Citizens Law Enforcement Academy

The Citizens Law Enforcement Academy is held twice a year (Spring and Fall) and allows citizens to learn more about the Escambia County Sheriff’s Office through classroom and interactive hands-on demonstrations. Classes are held one night per week. Citizens attending the CLEA learn about subjects such as S.W.A.T., K-9, Narcotics, Airborne Law Enforcement, Crime Scene Investigation, Detention, and much, much, more! For information about the Citizens Law Enforcement Academy contact David Craig, Coordinator of the Community Oriented Policing Unit at 436-9281.

Sign up now for the Spring 2014 class.

Money Collected at Neighborhood Watch Meetings

Any money collected at the Neighborhood Watch meetings will be given to the Lutheran Church to pay for the meetings to be held there. The cost is \$25.00 for each meeting held.

The money that had been donated for the signs will be used to pay for the neighborhood watch meeting location.



Floridian Homeowners Association

Melissa Buchanan

Community Association Manager

Centre Group Properties, Inc.

4400 Bayou Blvd., #35, Pensacola, FL 32503

Phone: 850.484.2684 — Fax: 850.474.3551

www.CentreGroupProperties.com

Melissa@CentreGroupProperties.com

Thank You!

The cost of the two neighborhood watch signs that were recently installed were anonymously donated by a couple of residents in the neighborhood. We wish to offer a heartfelt thank you to them for this donation.

Insure Your Insurance

Linda D. Swink

When a tornado, flood strikes, not only do you suffer the trauma of the event, you then have to rebuild your life, which many times means replacing your possessions. That’s why taking steps

before tragedy occurs is so important. If you’re adequately prepared, you can lessen the stress of an already chaotic situation. One way to do that is to take a home inventory of all you own. Regardless of

where you live, the size of your home or whether you rent or own, you want to be able to prove the value of your possessions in case you ever need to make an insurance claim. A home inventory can

help.

The process can be time-consuming regardless of the method you choose, but once the inventory is complete, you only need to update it, which you should do at least annually. You'll also need to find a safe place to store the information.

Taking Stock

Methods for compiling a home inventory include making a simple list, taking photos—digital or film—or creating a digital or video recording. The Insurance Information Institute (III) also offers free home inventory software that can help.

Each method has its advantages and disadvantages, and, while the task may sound daunting, the more information you have about what you own, the better off you'll be if tragedy strikes.

A Categorized Written List

To get started, go through your home, room by room, and write down every item, as well as that item's approximate purchase date. If you can't remember, make an educated guess. If the item was a gift, check catalogs or retail outlets for a comparable value. Don't overlook small, seemingly unimportant or low-cost items as they can add up.

Break down your list by room—kitchen, living room, basement, garage—or by category—furniture, small electrical, toys, rugs, etc. Include a miscellaneous heading to help classify odd items that don't seem to fit anywhere else.

Detailed Is Better

Measure items for a more exact and detailed description. Then list items by size and quantity. For example, "two 28-inch white ceramic lamps with cloth shades" or "four 24x24-inch burgundy

velvet pillows with corner tassels."

For paintings and artwork, list the frame and mat separately—"30x50-inch oil painting with a three-inch, 33x53-inch linen mat and 33x53-inch oak frame." When listing electrical items, also note the brand, model and serial number.

In the kitchen, count each dish, glass, baking pan, serving spoon and saucepan. To save time, group small, similar items together under one price. For example: "plastic ware...\$150," "assorted dish towels, pot holders and aprons...\$55," "mismatched dishes, glasses and cups...\$45."

For more expensive items, such as furs, leather coats, evening gowns and collectibles, keep separate listings. Books can be grouped as one item, but individually list first or rare editions with title, author, publisher and publication date. Make your lists as complete and detailed as possible.

Once you're finished inside, head outside for a look through the garage, patio and any other outdoor buildings.

A Photo Record

Supplement your list with film or digital photographs, or make those your main inventory method. The old saying about a picture being worth 1,000 words still holds true, especially for one-of-a-kind items like, for instance, your great-grandmother's antique, hand-carved desk with brass drawer pulls.

Another advantage of photographs is that they can be easily organized, updated and edited as you add or discard household items. The disadvantage for negatives and prints is storage space, but a digital camera can help alleviate

that problem. You can upload photos to your computer and add descriptive information about each item.

Keep in mind, though, that if tragedy strikes, your computer will likely be affected so have additional storage sources such as flash drives, external hard drives, CDs or DVDs in other locations.

Make a Video

Digital or video recordings are another home inventory option. Document your belongings by panning each room, zooming in on small items and verbally describing their size, cost, model, serial number and date purchased. Ask family members to help so you can film and they can read the information.

One advantage to video is that the recording process is quick. A disadvantage can be clarity. Close-ups can be shaky or out of focus. Also, an item easily found on a written list will be more difficult to find on video, even with a "place counter." Videos also are difficult to update. Without editing equipment, eliminating or adding items can be a hassle so inventories can become outdated quickly.

Protect Yourself

Once your initial inventory is complete, update it when you add new items or dispose of old ones. This can be done monthly or annually as necessary. While compiling a home inventory may be tedious, it can help ease your mind.

Without some sort of record, trying to remember everything inside your home especially after a disaster is difficult, if not impossible. Taking time now to create that record can save you hassles down the road.

Geico, Spring 2009, pp. 16-18.

Build a Kit

A disaster supplies kit is simply a collection of basic items your household may need in the event of an emergency.

Try to assemble your kit well in advance of an emergency. You may have to evacuate at a moment's notice and take essentials with you. You will probably not have time to search for the supplies you need or shop for them.

You may need to survive on your own after an emergency. This means having your own food, water, and other supplies in sufficient quantity to last for at least

72 hours. Local officials and relief workers will be on the scene after a disaster but they cannot reach everyone immediately. You could get help in hours or it might take days.

Additionally, basic services such as electricity, gas, water, sewage treatment, and telephones may be cut off for days or even a week, or longer. Your supplies kit should contain items

to help you manage during these outages.

<http://www.ready.gov/build-a-kit>

A **Disaster Shopping List** is provided at the end of this newsletter.

Board of Directors' Meeting
September 26
at 6:00 pm
Lutheran Church of the Resurrection
6305 North Blue Angel Parkway

Peak Hurricane Season Is Upon Us!

The peak of the hurricane season 2013, began August 15 and continues through October, and according to representatives from the National Oceanic and Atmospheric Administration, is "on track to be above normal."

The updated outlook on 2013 hurricanes revealed by NOAA calls for a 70 percent chance of an above-normal season. Across the Atlantic Basin for the entire season—June 1 to Nov. 30—NOAA's updated seasonal outlook (which includes the activity to date of tropical storms Andrea, Barry, Chantal, and Dorian) projects a 70 percent chance for each of the following ranges:

- ▶ 3 to 19 named storms (top winds of 39 mph or higher), including
- ▶ 6 to 9 hurricanes (top winds of 74 mph or higher), of which
- ▶ 3 to 5 could be major hurricanes (Category 3, 4 or 5; winds of at least 111 mph)

The ranges this year are above the 30-year seasonal averages of 12

named storms, six hurricanes, and three major hurricanes.

NOAA's seasonal hurricane outlook is not a hurricane landfall forecast; it does not predict how many storms will hit land or where a storm will strike. Forecasts for individual storms and their impacts will be provided throughout the season by NOAA's National Hurricane Center.

2013 Hurricane Names

Andrea	Humberto	Olga
Barry	Ingrid	Pablo
Chantal	Jerry	Rebekah
Dorian	Karen	Sebastien
Erin	Lorenzo	Tanya
Fernand	Melissa	Van
Gabrielle	Nestor	Wendy

New for this hurricane season are improvements to forecast models, data gathering, and the National Hurricane Center communication procedure for post-tropical cyclones. NOAA plans to bring online a new supercomputer

that will run an upgraded Hurricane Weather Research and Forecasting (HWRF) model that provides significantly enhanced depiction of storm structure and improved storm intensity forecast guidance.

Also this year, Doppler radar data will be transmitted in real time from NOAA's Hurricane Hunter aircraft. This will help forecasters better analyze rapidly evolving storm conditions, and these data could further improve the HWRF model forecasts by 10 to 15 percent.

The National Weather Service has also made changes to allow for hurricane warnings to remain in effect, or to be newly issued, for storms like Sandy that have become post-tropical. This flexibility allows forecasters to provide a continuous flow of forecast and warning information for evolving or continuing threats.

Source: http://www.noaanews.noaa.gov/stories2013/20130523_hurricane-outlook_atlantic.html



Disaster Supplies and Shopping List

If you plan to stay at home during a hurricane, you should have the following items on hand. It is a good idea to get these items at the beginning of hurricane season because as a storm approaches, stores become very busy and stock is depleted quickly. Use the 11-week shopping list to help you gather your supplies.

WEEK 1 - FOOD (per person)

- 3 gallons water
- Sandwich bread
- 3 boxes quick energy snacks
- 2 cans ready-to-eat soup
- 1 box each crackers
- 1 box cereal
- 3 cans fruit
- 3 cans vegetables
- 3 cans tuna/meat
- Manual can opener
- 1 jar each jelly
- 1 jar peanut butter
- Six-pack juice or sport drink
- Six-pack sport drink
- Instant coffee/tea/powered drinks
- Charcoal or propane gas for grill
- Matches
- 1 box granola bar

WEEK 2 - PROTECTING PROPERTY

- 2 boxes large plastic zip bags
- Plastic wrap
- 2 rolls aluminum foil
- Plastic containers with lids
- Heavy-duty garbage bags
- Waterproof portable plastic container with lid
- Plastic sheeting (drop cloths)

WEEK 3 - HEALTH & HYGIENE

- bottle of shampoo
- box baby wipes/hand gel
- tube of toothpaste
- antiseptic
- deodorant/antiperspirant
- tweezers
- assorted adhesive bandages
- gauze and tape
- first aid book
- antibiotic cream
- insect bite cream
- aloe/sunburn relief cream
- ace bandages
- mosquito repellent
- sunscreen

WEEK 4 - CLEANING & SUPPLIES

- 2 packages eating utensils, paper cups, paper plates, napkins
- box counter wipes with bleach
- 2 rolls paper towels
- 4 rolls bathroom tissue
- liquid antibacterial dish soap
- 2 pairs rubber gloves
- broom, mop and bucket
- unscented liquid bleach
- old towels and rags
- household liquid cleaner
- spray disinfectant cleaner
- bug spray
- fly swatter

WEEK 5 - MEDICAL NEEDS

- anti-diarrhea medicine
- pain relievers
- extra prescription medications
- thermometer

WEEK 6 - COMMON TOOLS

- battery operated radio
- flashlights and batteries
- assorted safety pins
- scissors
- screwdriver (Flat and Phillip's)
- pliers and vise grips
- hammer
- heavy work gloves
- camping or utility knife
- box disposable dust masks
- plastic safety goggles

WEEK 7 - HEAVY TOOLS

- plywood and fasteners to cover windows or some other suitable window protection
- tarps or canvas for temporary roof repair
- hand saw and/or chain saw
- extra fuel
- assorted nails
- wood screws
- hatchet
- crowbar

WEEK 8 - SPECIAL ITEMS

- foods for special diets
- extra hearing aid batteries
- items for denture care
- spare eyeglasses or contact lens supplies
- gallon of water per pet
- leash and pet carrier
- pet food and pet medications
- baby food and formula
- diapers and wipes

WEEK 9 - SMART SUPPLIES

- Battery powered camping lantern and extra batteries
- glow sticks for night lights
- portable camp stove or grill
- video or camera

WEEK 10 - HELPFUL SUPPLIES

- board games and puzzles
- books
- corded telephone (not cordless)
- extra batteries for everything
- local and state road maps
- approved gas containers

WEEK 11 - EVERYDAY SAFETY

- ABC certified fire extinguisher
- smoke detector with battery
- carbon monoxide detector
- heavy duty extension cords for generator use



Board of Directors

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September Neighborhood Watch Meeting

The monthly Neighborhood Watch meeting was held on September 12. The meetings are now being held at the Lutheran Church on Blue Angel Parkway. This will provide a more convenient and permanent location for the meetings.

Attendance was lower than the previous meetings. Only eight homeowners were present plus Lt. Anderson from the Escambia County Sheriff's Office Community Oriented Policing (ESCO COP) Unit.

Al Parker, President, conducted the meeting. He informed those present that he was resigning as president due to work commitments. Ed Omientanski, the current Vice President, was elected as President. Ed Clark was elected Vice President.

Donations that have been made to the Watch group will be used to pay the \$25 for the use of the space for the monthly meetings. There is a balance of \$120.

As was mentioned in last month's newsletter, the cost of the two neighborhood watch signs (\$86.50) was paid for by an anonymous donation. We again want to say "Thank You" to those who made this donation.

There were a couple of incidents in the neighborhood during the past month. In one incident, the resident called the Sheriff's Dispatch number to report a disturbance. By informing the Dispatch operator that they were

a member of the Floridian Neighborhood Watch and then also providing a call-back contact number, the officer who responded did so more quickly. In reporting problems be willing to provide that information for quicker action.

If you notice a domestic disturbance call Dispatch to report it. This may prevent further violence from occurring.

During and after a disaster the neighborhood watch groups can be utilized to notify the Emergency Command Center of any problems within the county. One of the problems encountered during Hurricane Ivan was that the cell towers had lost power. Now the towers are required to have backup generators. HAM operators have been and will continue to be a great assist during disasters. Al Parker is a HAM operator and is in the process of getting qualified to work with the Emergency Command Center during emergencies. Digital communications equipment is now in use for emergency responders. This is also a result of the aftermath of Hurricane Ivan.

The Citizens Law Enforcement Academy (CLEA) is conducted twice a year. This is a 10-week class, held on Thursday, 5-9 pm. The next class will be held in the spring of 2014. If you are interested in attending, contact David Craig, Coordinator of the Community Oriented Policing Unit, at 436-9281. Additional information can be found at: <http://www.escambiaso.com/index.php/community/citizens-law-enforcement/>. There is an online application at: <http://www.escambiaso.com/escambiaso/wp-content/media/doc/cleaapplication.pdf>.

For future meetings guest speakers will be scheduled, if at all possible. The Escambia County Sheriff's Office offers

**Floridian Neighborhood
Watch Meeting
October 10 at 6:00 pm
Lutheran Church of the Resurrection
6305 North Blue Angel Parkway**

personal safety and crime prevention presentations to members of the community. Topics presented include Personal Safety, Home Safety, Gang Prevention, Cyber Safety, and much more. They also can present topics geared toward children, such as the mounted police unit, K-9 unit, and others. By scheduling these speakers for the meetings it is hoped that more residents will attend.

Very few people go online to the website and read the information there as well as the monthly

newsletter. We all need to encourage our neighbors to attend the monthly meetings.

For the young citizens, the Escambia County Sheriff's Office offers the Law Enforcement Explorers program and Junior Explorers program. The program is offered to youths ages 11-21 who may be interested in pursuing a Law Enforcement career later in life or those that are interested in the law.

Make plans to attend the October meeting!

**Neighborhood Watch
Meeting
October 10
Guest Speaker
"Fraud Prevention"
Identity Theft
Mail & Internet Fraud
Phone Scams
Etc.**

Open Garage Doors Are an Invitation to Steal!

Leaving your garage door open is an invitation for the professional criminal, or for the first-timer, to take a bike, a lawnmower, or other things that can easily be sold. Even if you are going to be gone only a minute, close and lock the door. It doesn't take a thief

more than a minute to ride off on that bike. Criminals know you have other things on your mind and count on you not being on the lookout for them. The majority of thefts reported from garages occurred where the door was left open or was unlocked. Don't forget, that an open or unlocked garage door also can lead thieves right into your home.

Door Opener Security Issues

Attached garages with wireless door openers provide a thief easy access to your home. When parking your car always carry your garage door opener in your purse or briefcase. If your car is stolen and the opener is left, it is easy for a burglar to determine your home address from your car registration. Burglars used garage door openers left in parked unlocked cars to open garage doors and enter the home through adjoining doors. The burglars open

the garage, pulls in his vehicle, closes the door and works in complete privacy.

How Burglars Can Open Your Garage Door...

Two methods are available to the technically equipped thief. Your home has been under surveillance and determined a candidate for robbery. The thief, using a radio receiver—like a scanner, records the transmission from your hand held transmitter when you leave in the morning or return home in the afternoon. He now has the keys to your home!

An even easier approach is to purchase a generic replacement

Theft in Floridian Sub-Division

Within the past several weeks there has been a couple of incidents of theft in the neighborhood. In the first incident a pressure washer was stolen from a garage where the door was left open. Three days later that same resident's car was rummaged through while parked in the garage with the door open.

According to Melissa Buchanan, Community Association Manager, from Centre Group Properties, Inc., for the sub-division, there have been numerous reports of similar activity from other subdivisions along Blue Angle Parkway. This appears to be a target area right now.

Contact Escambia
County Sheriff's

Dispatch
to report any
property thefts.

436-9620

hand held garage door opener. These units are marketed for less than \$20.00 and can be purchased at your favorite shopping mart.

These units have a small switch **Dip Switch** that programs your opener's secret code into the remote unit. In a matter of a few minutes, a hacker

with a remote unit can transmit **Every Code** combination possible!
<http://www.lemoore.com/lpd/tip/tip1-97.htm>



"Reproduced from NFPA's Fire Prevention Week website, www.firepreventionweek.org. ©2013 NFPA."

Many families gather in the kitchen to spend time together, but it can be one of the most hazardous rooms in the house if you don't practice safe cooking behaviors. Cooking equipment, most often a range or stovetop, is the leading cause of reported home fires and home fire injuries in the United States. Cooking equipment is also the leading cause of unreported fires and associated injuries.

Safe Cooking Behaviors

It's a recipe for serious injury or even death to wear loose clothing (especially hanging sleeves), walk away from a cooking pot on the stove, or leave items that can catch fire, such as potholders or paper towels, around the stove. Whether you are cooking the family holiday dinner or a snack for the children, practicing safe cooking behaviors will help keep you and your family safe.

Choose the Right Equipment and Use It Properly

- Always use cooking equipment tested and approved by a recognized testing facility.
- Follow manufacturers' instructions and code requirements

Cooking Fire Safety

when installing and operating cooking equipment.

- Plug microwave ovens and other cooking appliances directly into a wall outlet. Never use an extension cord for a cooking appliance—it can overload the circuit and cause a fire.

Watch What You Heat

- The leading cause of fires in the kitchen is unattended cooking.
- Stay in the kitchen when you are frying, grilling, or broiling food. If you leave the kitchen for even a short period of time, turn off the stove.
- If you are simmering, baking, roasting, or boiling food, check it regularly, remain in the home while food is cooking, and use a timer to remind you that you're cooking.
- Stay alert! To prevent cooking fires, you have to be alert. You won't be if you are sleepy, have been drinking alcohol, or have taken medicine that makes you drowsy.

Keep Things That Can Catch Fire and Heat Sources Apart

- Keep anything that can catch fire—potholders, oven mitts,

wooden utensils, paper or plastic bags, food packaging, towels, or curtains—away from your stovetop.

- Keep the stovetop, burners, and oven clean.
- Keep pets off cooking surfaces and nearby countertops to prevent them from knocking things onto the burner.
- Wear short, close-fitting or tightly rolled sleeves when cooking. Loose clothing can dangle onto stove burners and catch fire if it comes into contact with a gas flame or electric burner.

Use Equipment for Intended Purposes Only

Cook only with equipment designed and intended for cooking, and heat your home only with equipment designed and intended for heating. There is additional danger of fire, injury, or death if equipment is used for a purpose for which it was not intended.

Protect Children from Scalds and Burns

- Young children are at high risk of being burned by hot food and liquids. Keep children away from cooking areas by enforcing

a “kid-free zone” of 3 feet (1 meter) around the stove.

- Keep young children at least 3 feet (1 meter) away from any place where hot food or drink is being prepared or carried. Keep hot foods and liquids away from table and counter edges.
- When young children are present, use the stove’s back burners whenever possible.
- Never hold a child while cooking, drinking, or carrying hot foods or liquids.
- Teach children that hot things burn.
- When children are old enough, teach them to cook safely. Supervise them closely.

Prevent Scalds and Burns

- To prevent spills due to overturn of appliances containing hot food or liquids, use the back burner when possible and/or turn pot handles away from the stove’s edge. All appliance cords need to be kept coiled and away from counter edges.
- Use oven mitts or potholders when moving hot food from ovens, microwave ovens, or stovetops. Never use wet oven mitts or potholders as they can cause scald burns.
- Replace old or worn oven mitts.
- Treat a burn right away, putting it in cool water. Cool the burn for 3 to 5 minutes. If the burn is bigger than your fist or if you have any questions about how to treat it, seek medical attention right away.

Install and Use

Microwave Ovens Safely

- Place or install the microwave oven at a safe height, within easy reach of all users. The face of the person using the microwave oven should always be higher

than the front of the microwave oven door. This is to prevent hot food or liquid from spilling onto a user’s face or body from above and to prevent the microwave oven itself from falling onto a user.

- Never use aluminum foil or metal objects in a microwave oven. They can cause a fire and damage the oven.
- Heat food only in containers or dishes that are safe for microwave use.
- Open heated food containers slowly away from the face to avoid steam burns. Hot steam escaping from the container or food can cause burns.
- Foods heat unevenly in microwave ovens. Stir and test before eating.

How and When to Fight Cooking Fires

- When in doubt, just get out. When you leave, close the door behind you to help contain the fire. Call 9-1-1 or the local emergency number after you leave.
- If you do try to fight the fire, be sure others are already getting out and you have a clear path to the exit.
- Always keep an oven mitt and a lid nearby when you are cooking. If a small grease fire starts in a pan, smother the flames by carefully sliding the lid over the pan (make sure you are wearing the oven mitt). Turn off the burner. Do not move the pan. To keep the fire from restarting, leave the lid on until the pan is completely cool.
- In case of an oven fire, turn off the heat and keep the door closed to prevent flames from burning you or your clothing.
- If you have a fire in your

microwave oven, turn it off immediately and keep the door closed. Never open the door until the fire is completely out. Unplug the appliance if you can safely reach the outlet.

- After a fire, both ovens and microwaves should be checked and/or serviced before being used again.

Nuisance Smoke Alarms

- Smoke alarms should be installed away from the kitchen to prevent false alarms. Generally, they should be at least 10 feet from a cooking appliance.
- A smoke alarm installed within 10 to 20 feet of a cooking appliance must be a photoelectric type or have a hush feature, which temporarily reduces the sensitivity of the alarm.
- If a smoke alarm sounds during normal cooking, press the hush button if the smoke alarm has one. Open the door or window or fan the area with a towel to get the air moving. Do not disable the smoke alarm or take out the batteries.
- Treat every smoke alarm activation as a likely fire and react quickly and safely to the alarm.

http://www.usfa.fema.gov/citizens/home_fire_prev/cooking.shtm

**Board of Directors’
Meeting**
October 24 at 6:00 pm
Lutheran Church of the
Resurrection
6305 North Blue Angel
Parkway

Board of Directors

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Vice-President

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Inside This Issue

- October Neighborhood Watch Meeting
- Floridian Neighborhood Watch Meeting
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Editor: Denise Mowery
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October Neighborhood Watch Meeting

The monthly Neighborhood Watch meeting was held on October 10. A guest speaker from the Escambia County Sheriff's Office Fraud Department, Investigator David Ingram, spoke on fraud and identity theft. He is an economic crimes investigator.

The presentation dealt with a wide variety of topics—from credit reports; telephone, Internet, e-mail, and mail scams; to name a few. This was the first part of a two-part presentation. The second part will be scheduled soon.

The following information is from the Escambia County Sheriff's Office *Identity Theft* brochure.

Your Rights

Under Federal Laws/Rules. You Have the Right To:

Request a free copy of your credit report once a year from each of the three credit reporting agencies. If you dispute credit report information, credit bureaus must resolve your dispute within 30 days and send you written notice of the results of the investigation, including a copy of the credit report, if it has changed.

- "Opt Out" of credit card companies' and banks' marketing programs, including "convenience checks" sent on your credit card account by calling the companies' customer service numbers.
- "Opt Out" of credit card solicitations: 1-888-567-8688, www.optoutpre-screen.com
- Report unauthorized checking transactions within 30 days of receiving your bank statement within \$50 liability protection.
- Report unauthorized credit card transactions within 60 days of receiving your statement within \$50

liability protection.

- Report electronic funds transfer / online banking problems within two days with \$50 liability protection; report within 60 days for \$500 liability cap.

Who Investigates Identity Theft?

If you are a victim of identity theft you should contact your local police department or sheriff's office first to file a report. Under Florida's identity theft law, the report may be filed in the location in which the offense occurred, or, the county in which you live. It is important to get a copy of the police report. Very often, the bank, company, or others need proof of the crime in order to erase the debts created by the identity thief. If you can't get a copy of the report, at least get the report number.

What Are Some Tips Regarding How to File a Police Report?

Provide documentation. Furnish as much documentation as you can to prove your case. Debt collections letters, credit reports, your notarized ID theft affidavit, and other evidence of fraudulent activity can help the police file a complete report.

Be a motivating force. Ask law enforcement to search the FTC's Consumer Sentinel Theft database for other complaints in your community. You

Floridian Neighborhood
 Watch Meeting
 November 14 at 6:00 pm
 Lutheran Church of the
 Resurrection
 6305 North Blue Angel Parkway

may not be the first or only victim of this identity thief. If there is a pattern of cases, local authorities may give your case more consideration. That's why it's also important for you to file a complaint with the FTC at www.ftc.gov.

Identity Theft

Warning Signs:

- Your purse or wallet is stolen
- Your bank account is overdrawn or there is unusual activity on your credit card.
- Mail you are expecting doesn't arrive, especially related to financial matters; bills you paid are still showing due.
- You apply for a credit card or loan and are denied.

Preventive Steps:

Carry a close-fitting or hidden pouch instead of a purse or carry a wallet in your front pocket.

Add the following statement to each of your credit reports: "Before any new credit is issued call—give your phone number."

Reduce the items you carry in public such as extra credit cards, social security card, and check-books; remove your social security number from your driver's license, if possible. Consider carrying a photocopy of your Medicare card with all but the last four digits blackened out.

Shred, tear into small pieces, or cut up all mail and documents that contain social security, bank and credit card numbers.

Place mail with bills to be paid at the Post Office. Ask that new boxes of checks be held at your bank or credit union rather than mailed to you.

If you no longer apply for new credit place a security freeze on your credit report.

What is Identity Theft?

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes.

How can you minimize your risk of becoming an identify theft victim?

Don't give your social security number unnecessarily. Before providing personal identification, know how it will be used and if it will be shared.

Use a cross-cut shredder to dispose of documents with personal information.

Also, use a specialized gel pen when writing out checks.

Place outgoing mail in collection boxes or the U.S. Post Office.

Know your billing cycles and

contact creditors when bills fail to show up. Review bank and credit card statements carefully.

Password protect your financial accounts.

Don't give out personal information on the phone, through the mail or over the Internet unless you initiated the contact.

Use firewall software to protect computer information. Keep virus and spyware software programs updated.

Reduce the number of pre-approved credit card offers you receive: 1-888-5OPT OUT (they will ask for your social security number).

Order your free annual credit reports on-line at www.annual-creditreport.com or by calling 1-877-322-8228. [You can also

Important Resources

Escambia County Sheriff's Office

If you need assistance with any of the fraud prevention steps in this handbook or need assistance in reporting a crime, contact:

Investigator David Ingram
(850) 436-9701

doingram@escambiaso.com

National DO NOT CALL Registry

To reduce phone calls, sign up for DO NOT CALL. Exceptions include charities, politicians, and companies with whom you have an established relationship. The call is free and there is no charge.

State DO NOT CALL Registry

There is a first time fee of \$10 and an annual fee of \$5.
1-800-HELP FLA (1-800-435-7352)

Credit Card Offer "Opt Out" Line

Stop credit card offers and unwanted credit cards from credit reporting agencies' marketing lists. The call is free and there is no charge for this service. It's safe to give your Social Security Number. 1-888-567-8688 or www.optoutprescreen.com

Business and Charity Reliability Reports

To receive a reliability report on a business or charity, before buying or giving, contact the Better Business Bureau.

obtain additional free annual credit reports per year from Experian, Equifax, and Transunion.]

You may also “freeze” your credit report. For information go to www.idtheftcenter.org/map.htm.

What Should I Do If I Become An Identity Theft Victim?

Place a “Fraud Alert” on your credit reports and review the reports carefully.

Placing a fraud alert entitles you to free copies of your credit reports. Obtain and review a copy of your credit report to determine any unknown fraud that has occurred. Look for inquires from

companies you haven’t contacted, accounts you didn’t open and debts on your accounts that you can’t explain.

The three nationwide credit reporting agencies have toll-free numbers for placing an initial 90-day fraud alert. **Please note that these are automated systems.**

Experian

1-888-397-3742

Equifax

1-800-525-6285

Transunion

1-800-680-7289

Close Affected Accounts. Call and write all the creditors who have

opened fraudulent accounts. Tell them this is a case of ID theft. They must provide upon request copies of all application and transaction information on the account. (PC 530.8)

File a Police Report. File a report with your local law enforcement to help you with creditors who may want proof of the crime.

Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations. Go to: ftc.gov/idtheft or call 1-877-ID-THEFT (877-438-4338).

Hang Up On Telemarketers

Keep this script near your telephone. If you are contacted by a telemarketer or someone soliciting contributions, read from the script and then HANG UP! Remember, YOU are in control of your phone!

I do not do business over the telephone.

(I do not donate to charities over the telephone).

Please put me on your “DO NOT CALL” list.

Don’t allow the caller to interrupt you or engage you in further talk. Read the script and HANG UP — this is NOT BEING RUDE. It is protecting you from unwanted and perhaps fraudulent intrusions.

If someone calls you back after you hang up, are harassing or rude, interrupt them and say:

“We don’t have a good connection — call me back on my other line.”

Give them the Escambia County Sheriff’s Office Fraud Line Number:

(850) 436-9701



**Daylight Saving Time Ends
November 3**



**Veterans Day
November 11**

Board of Directors'
Meeting
 November 21 at 6:00 pm
 Lutheran Church of the
 Resurrection
 6305 North Blue Angel
 Parkway

Thanksgiving
Day
November 28



What Is Your Identity Theft Probability Score?

- | | |
|---|---|
| <p>1. I pay bills with check and place them in my mailbox or in a corner postal box.
10 points _____</p> <p>2. I do not use direct deposit or electronic transfer for paychecks, refund or insurance claim checks.
5 points _____</p> <p>3. New boxes of checks are mailed to my home.
10 points _____</p> <p>4. I have not “opted out” of my credit card marketing programs and receive “convenience” checks in the mail.
10 points _____</p> <p>5. I carry a purse or wear a wallet in my back pocket.
10 points _____</p> <p>6. I use checks for shopping and carry my checkbook with me in public.
5 points _____</p> <p>7. I have not copied the contents of my wallet.
5 points _____</p> <p>8. I have at least one item in my wallet that contains my SSN.
10 points _____</p> <p>9. I throw away my annual social security earnings statement with-out reviewing it.
10 points _____</p> <p>10. I keep my purse, briefcase, checkbook, registration, insurance card, or other identifying information in my car.
10 points _____</p> <p>11. I do not keep financial and personal documents in locked files in my home or office.
10 points _____</p> <p>12. I do not shred bank/credit information before trashing.
10 points _____</p> | <p>13. I use a shredder, but not a cross-cut shredder.
5 points _____</p> <p>14. I have not “opted out” of credit reporting agencies’ credit card solicitations. (1-888-567-8688 or www.optout.prescreen.com).
5 points _____</p> <p>15. I have not ordered copies of my credit report in over a year.
10 points _____</p> <p>16. I have not notified the credit reporting agencies of the death of a relative or friend.
10 points _____</p> <p>17. I have responded to e-mails or telephone calls from my internet provider, bank, or companies like eBay or PayPal requesting account verification (“phishing”).
10 points _____</p> <p>18. I use e-commerce, but do not use a secure browser, or I have high-speed internet service but no firewall protection.
10 points _____</p> <p>My ITP Score _____</p> |
|---|---|

Scoring

60 points—You are at high risk of being an ID theft victim.

30 - 60 points—Your odds of being victimized are about average. Higher if you have good credit. Use the attached check list to identity additional changes that will reduce your risk.

0 - 30 points—Congratulations, your risk of being a victim of identity theft is relatively low. Keep up the good work, but check the attached list for anything you may have overlooked.

Board of Directors

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Tips for Protecting Your Identity During the Holidays

Identity theft is a problem any time of the year. But, while consumers are focused on giving during the holidays, crooks are focused on taking. If there's one thing consumers don't need, it is dealing with identity theft during the holidays. The National Foundation for Credit Counseling (NFCC) offers the following tips to help consumers protect themselves during the busy holiday season:

- Be aware of your surroundings. Sidewalks and malls will be crowded and shoppers will be distracted—the perfect combination for a pick-pocket. If someone bumps into you, don't assume it was an accident. Women should clutch purses closely at their side or in front of them with the wallet hidden at the bottom. Men should stow wallets in an inside coat pocket.

- Don't carry large sums of cash. Charge your purchases or use a debit card. Just remember that credit cards offer some protections that debit cards don't. When you use a credit card, you

can dispute a purchase before paying for it. With a debit card, the money is removed from your account at the time of the purchase. A thief can wipe out your checking or savings account before you ever realize the theft has taken place

- Guard your PIN number at the ATM. Be aware of anyone lurking around the ATM, and if someone is standing too close, simply ask him or her to step back. Thieves can also install devices that read your information at the ATM without you knowing it. If you notice anything unusual about the ATM, use a different one, and report what you've seen to the bank.

- Don't let your credit card out of your sight. Unscrupulous clerks or waiters can copy your card information or swipe your card into a second card reader and later make a new credit card for themselves. Worse yet, they can sell your information to an organized crime ring.

- Lighten your wallet. Remove anything from your wallet that you don't

absolutely need to have with you. That way, if someone is successful in stealing it, they won't get as much. Never carry your Social Security card with you, but check other cards that might use your SS# as an identifier. If you're not going to be using your checkbook, leave it at home.

- Make copies of your credit cards. Copy both sides of all your cards. If you lose your wallet, you'll have easy access to all of your account numbers and phone numbers, allowing you to alert your bank immediately.

- Keep up with all receipts. Not only will you need them to make returns easily, but crooks are very interested in stealing the information they contain. Never stuff the receipts into your car visor or leave them exposed in any way.

- Open your credit card statements as soon as they arrive. Check the bill for any unauthorized purchases. Even better, keep a watchful eye on your accounts by going online and reviewing your

accounts each week. If you notice anything out of the ordinary, report it immediately to your bank. Doing so will likely remove any payment responsibility you might have for fraudulent purchases.

- Secure all personal information even while at home. Unfortunately, many times an ID thief is someone we know. During the holidays, you may have guests in your home. Remove temptation by putting personal information out of sight.

- Consider signing up for a credit monitoring service. Such services alert you via email anytime there is an inquiry or other activity to your credit report. In other words, if someone tries to open an account in your name, you'll know about it. Such services are offered by all of the major credit reporting bureaus, and could be money well-spent.

- Order your credit report. Consumers are allowed one free credit report every 12 months from each of the three bureaus. Order a report

now from one bureau, and order another one in January from a different bureau. This will give you a good snapshot of activity and will alert you to anything unusual.

In spite of all your efforts, if you are victimized by ID theft, contact an NFCC Member Agency for help. Their certified counselors can walk you through the steps to recovery. To find the agency closest to you, dial (800) 388-2227, or go online www.DebtAdvice.org. To locate a Spanish speaking counselor, call (800) 682-9832.

For more information and tips about identity theft visit NFCC at www.ProtectYourIDNow.org.

Contact Escambia
County Sheriff's
Dispatch
to report any
suspicious activity

436-9620

Techno Trash

The proliferation of iPhones, iPads, smartphones and other personal communication devices in the last few years has made communications easier and more convenient. It also has created millions of tons of toxic electronic trash.

Cadmium, chromium, lead and mercury are among the toxic and potentially cancer-causing substances used to construct smartphones and other personal electronics, according to a 2011 article in *The Washington Post*. When phones and other devices are discarded, these substances leach into the ground and water, poisoning

plant, animal—and sometimes human—life.

In the U.S. alone, Americans disposed of 126 million mobile phones in 2007, reports *The Post*, and in the last five years, “the developing world has tripled its disposal of electronic junk.” While almost all parts of smartphones are recyclable, Martin Nielsen, chief executive of Waste Systems, says that the U.S. recycling rate for personal electronic devices is low—only 18 percent. In a report released by Electronics Takeback Coalition, the recycling rate for cell phones alone is even lower—a mere 10 percent.

With all the damage that improperly discarded electronic devices can cause, it's important for everyone to know how to correctly dispose of them. Stores such as Best Buy, Radio Shack and Apple will recycle your unwanted electronics, regardless of where the device was purchased. You can also learn more about electronic recycling programs for individuals and businesses at the U.S. Environmental Protection Agency's website, www.epa.gov/oaintrnt/practices/electronics.htm.

Floridian Neighborhood Watch

There will **not** be a meeting in
December.

See you in January 2014.

Floridian Homeowners Association

Melissa Buchanan

Community Association Manager

Centre Group Properties, Inc.

4400 Bayou Blvd., #35, Pensacola, FL 32503

Phone: 850.484.2684 — Fax: 850.474.3551

www.CentreGroupProperties.com

Melissa@CentreGroupProperties.com

Saving for the Holidays

In these tough economic times, many of us are trying to stretch our dollars and keep our debt as low as possible. The following tips from the National Foundation for Credit Counseling (NFCC), offer easy ways to save:

- Empty the change in your pocket into a jar each night. Pocket change can add up to between \$30 and \$50 a month.
- Cut \$5 a day out of your incidental spending. Mindless spending and impulse shopping take a bigger chunk out of your spending than you might care to admit.
- Resolve to carve \$10 a month from each of five discretionary spending categories. For example:
Food: plan meals in advance and

never grocery shop on the run.

Eating out: order water to drink when dining at a restaurant.

Utilities: lower the thermostat at home.

Shopping: stay out of malls, and shop only when an item is needed.

Medical: sign up for one of the discount plans on prescriptions currently being offered by many national drug chains.

- Kick your bad habits. Buying a pack of cigarettes and a lottery ticket each day can add up quickly.
- Eliminate bank fees. Bank with an institution that has ATMs near where you live and work, eliminating any fees assessed by using a machine outside of your network. Don't pay for your checking account when many

banks offer free checking with few strings attached. Never overdraw your account.

- Get an insurance check-up. You don't want to be over-insured or underinsured, but if you can handle raising your deductible, it will save you money each month.
- Don't have too much of a good thing. Examine your cell phone package. Are the minutes right for your calling patterns? Look at your cable plan. Are you paying for channels you never watch? Switching to a plan that is right for you yields big savings.
- Stop charging and pay with cash. Studies show that people who pay for their purchases with cash typically save about 20 percent. Therefore, if you put \$1,000 onto a charge card each month, you stand to save big bucks.
For professional help finding hidden money in your budget, call a National Foundation for Credit Counseling member agency. To locate the counselor closest to you, dial (800) 388-2227, or go online to www.DebtAdvice.org. To find a Spanish-speaking counselor, call (800) 682-9832

Floridian Homeowners' Association Annual Meeting

The Annual Meeting will be held in January 2014. The date will be posted on the website and in the January newsletter.

The meeting is held for the election to the Board for those directors whose term will be expiring and for other business requiring approval of the Members.

Voting at an Annual Meeting requires the presence of Members (in person or by proxy) representing 30% of votes.

Tips for Keeping Water Clean

Keeping water clean begins with each of us—where we live, work and play, and with the simple daily actions we take. Here are a few ways you can make a difference to reduce pollution:

- Plant trees, shrubs and ground covers, especially around surface water. Vegetation acts as a natural filter for runoff entering ponds, lakes or streams. Plants can also prevent shoreline erosion and keep soil from washing away.
- Maintain a healthy lawn. A dense, healthy lawn can be an excellent filter for pollutants.

Before you apply fertilizers, test your soil so you apply only what you need. Use the right fertilizer, at the right time and in the proper amount.

- Clean up after pets. Dispose of pet waste in the garbage.
- Compost grass clippings, leaves and garden waste. When these materials are washed into streams and lakes, they decay, which in turn consumes oxygen fish and other aquatic animals need to survive.
- Practice integrated pest management (IPM) around your home and garden. IPM

reduces pest problems through a variety of cultural, mechanical, biological and chemical methods. Try to eliminate chemical use or keep pesticide use to a minimum by using them only when other methods are not successful.

- Maintain your vehicles in good condition to prevent leaks such as oil or antifreeze. Spilled motor oil, gasoline and lubricants can contaminate wells and streams.

Visit www.auduboninternational.org for more conservation tips.

Air leaks are one of the biggest saboteurs of your energy bill. They cause your heating and air conditioning units to work overtime. But, you can increase the efficient use of energy by tracking down and eliminating sources of air leaks in your home.

How to Check for Indoor Air Leaks

Close your unit as tightly as possible—shutting doors, windows, flues, anything that vents to the outside. (Leave inside doors open.) Turn on the exhaust fans in the kitchen and bathrooms. This pulls

Tracking Down Air Leaks

air out of the house or unit and draws outside air in through the leaks. A common way to identify air movements is to hold a lighted incense stick near a suspect area. The smallest movement of air will cause the smoke to move. Another method is to simply hold your damp hand near potential leak sites. Air movement will feel cool.

Where to Check for Air Leaks

Any place one surface joins another (even if it appears closed) is a potential place for air to move in or out of your home—for example, where floor and walls come together, such as around baseboards or carpet edges.

Small spaces don't allow much air leakage individually, but collectively they can eat up a significant amount of energy. Check all spaces where any type of opening exists such as electrical outlets and switch plates, fireplace dampers, around pipes, attic hatches, mounted air conditioners, and mail slots.

Also, be sure to check caulked edges. Don't assume they're still air tight. Caulk dries over time and shrinks. Another application might be needed.

Doors and windows are in a category of their own. If they rattle or if you can see daylight around them, they leak. Fortunately, they're easy to fix with caulking or weather stripping.

Making the Fix

Weather stripping is the simplest and least expensive means to eliminate air leaks around doors. Foam insulation is a variation on caulking that is available as an aerosol spray. It's well suited for filling large gaps like the holes where pipes or wires enter your home. (Use with caution, however; it expands significantly and can be unsightly if overdone.) For just about everything else, standard caulking is all you need. Once the job is done, test again to make sure you stopped the leak completely.

Board of Directors' Meeting

December 19 at 6:00 pm
Lutheran Church of the Resurrection
6305 North Blue Angel Parkway