

**Board of Directors**

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

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**On-line Dues Payment:**

**Website:** [www.centregroup-properties.com/](http://www.centregroup-properties.com/)

**Meetings:**

**Neighborhood Watch**

January 8, 6:00 p.m.

**HOA Board of Directors**

January 27, 6:00 p.m.

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- Parents Are Asked for Help in Cyber-Bullying App
- New Federal Rules for Kids' Car Seats
- Turn It On
- Homeowners' Association Annual Meeting
- Walk This Way! Taking Steps for Pedestrian Safety
- New Feature Available

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



**Parents Are Asked for Help in Cyber-Bullying App**  
Escambia County School District Asks Parents for Help  
New App Is being Used for Cyberbullying

**News Release**

**December 4, 2014**

Malcolm Thomas, Superintendent of the Escambia County School District recently became aware of middle school and high school students accessing a new and highly offensive social media application ("app") called "After School—Funny Anonymous School News For Confessions and Compliments." The app is described as "an anonymous and private message board for your school" and can be downloaded to an iPhone, iPod or through Safari (a web browser developed by Apple) and accessed via Facebook.

In some cases, graphic, and sexually

explicit videos have been posted and then followed by students displaying inappropriate comments, sometimes about students in their own or neighboring schools.

"As you can imagine, this can be distressing for students, some of whom are following this site just to ensure no one is making comments about them," explained Malcolm Thomas. "What is different about this site, and makes it even more troubling, is that posts are made anonymously, unlike other social media sites where you can trace a username back to an email account. Because of the way this site functions, there is little the district can do if a student is being targeted, because the person posting the comments cannot be identified."

Thomas wants to make it clear that although the app is called "After School—Funny Anonymous School News For Confessions and Compliments," it is in NO way affiliated, endorsed or organized through the school district."

**Floridian Sub-division on Facebook**

<https://www.facebook.com/groups/FloridianPensacola/>



“This app has caused so much difficulty, in so little time, that I want to reach out to our students, staff, district families, and the community to ask everyone to help monitor this app and to eliminate its use,” added Thomas.

The app, which was free and rated for ages 12 and over, is no longer available on Apple’s App Store, however, parents are asked to check for an icon that displays a tiger wearing yellow striped sunglasses.

The Superintendent has alerted Principals and staff members of the School District to the dangers

associated with this app. They have been asked to eliminate student usage of the app at school. The app has been blocked on all District Wi-Fi and Principals will be telling their students that use of this app on their personal devices on campus will result in disciplinary action.

“We are hoping that everyone will help us with the monitoring and elimination of this app from all student-owned devices. As your Superintendent,

Floridian Neighborhood  
Watch Meeting  
January 8 at 6:00 p.m.

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Lutheran Church  
6305 North Blue Angel Parkway

as a father and grandfather, I am asking for your help. There are too many risks associated with this app to make it worth keeping,” concluded Thomas.

## New Federal Rules for Kids’ Car Seats

In February [2014], the National Highway Traffic Safety Administration will change [changed] its regulations about using lower anchors on children’s car seats—recommending the use of a safety belt to secure a car seat instead of the lower anchors if the combined weight of a child and the seat exceeds 65 pounds.

Also under the new policy, car seats will be required to display a label that shows maximum child weight for that specific seat, under provisions of the LATCH (lower

anchors and tethers for children) system.

Nearly every vehicle built since September 2002 is required to meet LATCH standards. Today, most cars have permanent anchors built into the crack between the seat back and seat cushion, and a top anchor behind each seating position. They’re designed for easy and universally proper installation of car seats.

According to the NHTSA, the switch is a safety precaution. Because child seats can weigh as

much as 33 pounds, overloading the LATCH system is a potential danger. The administration does not recommend using both the LATCH system and a safety belt together, because researchers have not studied simultaneous use.

The rule change applies only to the lower anchors—not the top tether. The new rule does not set a weight limit for top tethers. Parents and caregivers should check with car seat and vehicle manufacturers for proper top tether installation.

*AAA Going Places, Sep-Oct 2013*

## Turn It On

As one of six essential nutrients, water is necessary for survival. But drinking it from disposable plastic bottles may not be the best idea. A better choice for your personal health, and the health of the environment, is to drink tap water.

Tap water might be healthier than bottled water—which often is tap water—because it is more highly regulated and monitored

for quality. For more information about our community’s water source, visit the U.S. Environmental Protection Agency’s website at <http://water.epa.gov/drink/>.

### Better for the Environment

Manufacturing, transporting, and disposing of plastic water bottles adds to our carbon footprint in a big way. More than 17,000,000 barrels of oil are used annually to

manufacture plastic water bottles. That’s enough oil to fuel one million cars for a year. It also takes three times the amount of water a plastic bottle actually holds to manufacture the bottle itself. Nearly 80 percent of empty plastic water bottles—as many as 140 million per day—end up in U.S. landfills. It will take centuries for those plastic water bottles to decompose,

and during that time, the oil and other chemicals used to manufacture the bottles will leach into and contaminate the groundwater.

### Better for Your Health

Reusing disposable plastic bottles isn't a good idea either, because many formulas for those plastics include phthalates or Bisphenol A, substances that are potentially harmful. Repeatedly washing bottles made from #1 plastics (polyethylene terephthalate, or PET) in hot water, for instance, breaks down the plastic compounds and releases toxic substances into the contents. A stainless steel water bottle is safer and more durable choice for portable water when you're away from a faucet.

Copied

## Homeowners Association Annual Meeting

All residents of the sub-division who own their homes are encouraged to attend the annual meeting, which will be scheduled soon. The following information is from the Declaration of Covenants, Conditions, Restrictions and Easements (DCCRE).

The Annual Meeting will be called every year at a time and date selected by the Board for the election to the Board of the class of directors whose term then expires and for other business requiring approval of the Members. The meeting date shall be as determined by the Articles and Bylaws.

Voting at an Annual Meeting requires the presence of Members (in person or by proxy) representing 30% of votes, and Declarants (homeowners) or their representatives so long as the Declarants (homeowners) own at least one Lot.

## Walk This Way! Taking Steps for Pedestrian Safety

Take steps to be safe when walking on roadways. This includes exercising caution at intersections and crosswalks and increasing your visibility at night by wearing retro-reflective clothing and carrying flashlights.

Walking is good for your health, and it's good for the environment too. But before you head out on foot for a stroll, power walk, or errand, there are important safety tips to remember.

### What's the problem?

Pedestrians—people who travel by foot, wheelchair, stroller, or similar means—are among the most vulnerable users of the road.

In the next 24 hours, on average, 445 people will be treated in an emergency department for traffic-related pedestrian injuries.<sup>1</sup> In the next 2 hours, on average, one pedestrian will die from injuries in a traffic crash.<sup>2</sup>

More than 4,743 pedestrians were killed in traffic deaths in 2012,

and another 76,000 were injured.<sup>2</sup> With numbers like these, it's critical that you understand the risks and learn how to stay safe.

### Who's at risk?

Pedestrians of all ages are at risk of injury or death from traffic crashes, but some people are at higher risk.

- Male pedestrians are more likely to die or be injured in a motor vehicle crash than females.<sup>2</sup>
- Teen and young adult (ages 15-29 years) pedestrians are more likely to be treated in emergency departments for crash-related injuries compared to any other age group.<sup>1</sup>
- The rate of pedestrian death generally increases with age.<sup>2</sup>
- In 2012, 34% of all pedestrians killed in traffic crashes were legally drunk, with a blood alcohol concentration of greater than or equal to 0.08 grams per deciliter.<sup>2</sup>

As pedestrians, children are at even greater risk of injury or death from traffic crashes due to their small size, inability to judge distances and speeds, and lack of experience with traffic rules.

- Nearly one in four traffic deaths among children ages 14 and under are pedestrian deaths.<sup>1</sup>

### Take Steps for Safety

Whenever you're walking, keep these tips<sup>2</sup> in mind:

- Whenever possible, cross the street at a designated crosswalk or intersection.
- Increase your visibility at night by carrying a flashlight and wearing retro-reflective clothing.
- It's safest to walk on a sidewalk, but if one is not available, walk on the shoulder and face traffic.

### Special Safety Tips for Children

It's especially important to watch out for children's safety when

they're walking near traffic.

The following resources offer tips on how to promote pedestrian safety for children—a critical step in preventing child pedestrian injuries: Safe Routes to School (SRTS) Guide website

This Website gives information about how to start a SRTS program, an opportunity to make walking and bicycling to school safer for children and to increase the number of children who choose to walk and bicycle.

National Highway Traffic Safety Administration (NHTSA): Pedestrians

This website has materials about pedestrian safety that are geared

toward children, as well as general pedestrian safety information.

#### References

<sup>1</sup>Centers for Disease Control and Prevention, National Center for Injury Prevention and Control. Web-based Injury Statistics Query and Reporting System (WISQARS) [online]. [cited 2014 Oct 1]. Available from URL: [www.cdc.gov/injury/wisqars](http://www.cdc.gov/injury/wisqars)

<sup>2</sup>Department of Transportation (US), National Highway Traffic Safety Administration (NHTSA). Traffic Safety Facts 2012: Pedestrians. Washington (DC): NHTSA; 2014 [cited 2014 Oct 1]. Available from URL: <http://www-nrd.nhtsa.dot.gov/Pubs/811888.pdf>. [1.2 MB]

<http://www.cdc.gov/features/pedestriansafety/>



The speed limit in the sub-division is 30 mph.

## New Feature Available

If you are a resident of the sub-division and own your business you can advertise that business in the *Floridian Newsletter* free of charge. This advertising is also available for such things as baby sitting, lawn service, hobbies, clubs or organizations (including school activities), etc. The *Newsletter* is uploaded to the Floridian HOA website at the end of each month. The deadline for submitting advertisements is the 20<sup>th</sup> of each month. Send the information about your business, club, etc. to Denise Mowery ([floridianhoa@gmail.com](mailto:floridianhoa@gmail.com)).

The Editor and the Floridian HOA Board of Directors reserve the right to refuse any advertising that they deem is inappropriate. The Floridian Homeowners' Association does not endorse any advertising published in the *Newsletter* or on the website.

### 39th Annual Sandy Sansing Dealership Spelling Bee

January 26, 27, 29, 2015  
5pm – 9pm

Booker T Washington High School  
600 College Pkwy, Pensacola, FL 32504

- Monday, Jan 26th is for Elementary Schools
- Tuesday, Jan 27th is for Middle Schools
- Thursday, Jan 29th is for high schools.

If you have any questions, contact Debra Henderson at 439-2628 or at [dhenderson@escambia.k12.fl.us](mailto:dhenderson@escambia.k12.fl.us)



### West Florida Genealogical Society

[www.rootsweb.ancestry.com/~flwfgs/](http://www.rootsweb.ancestry.com/~flwfgs/)

#### West Florida Genealogy Library

5740 North 9th Avenue  
Pensacola, FL 32504

Tue-Sat 10 am–6 pm / 850.494.7373

Volunteers are available during library hours to assist in research



Monthly Meeting held first Saturday, except in July, at 10:00 am at WFGL

## Board of Directors

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## Neighborhood Watch

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Jerry Knie  
([Jerry.Knie@GMail.Com](mailto:Jerry.Knie@GMail.Com))

### Vice President

Ed Clark

### On-line Dues Payment:

Website: [www.centregroup-properties.com/](http://www.centregroup-properties.com/)

### Meetings:

#### HOA Board of Directors

February 24, 6:00 p.m.

#### Neighborhood Watch

March 12, 6:00 p.m.



<https://www.facebook.com/groups/FloridianPensacola/>

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

## Floridian HOA Annual Meeting

The annual meeting of the Floridian HOA was held on January 31, 2015. Originally scheduled to be held at the Lutheran Church the meeting location was changed to the home of Jocelyn Peters.

Jocelyn Peters, the Vice President of the HOA Board of Directors, conducted the meeting. Other Board members in attendance were Teddi Knie, Secretary and Annette Omientaski, Member at Large. Irene Horton, President, was out of town. Also present were Jerry Knie, Neighborhood Watch President and Architectural Review Committee Chairman, Ed Clark, Neighborhood Watch Vice President, and Tina Longwell and Wesley Dean with Centre Group Properties.

Before the meeting began Tina Longwell mentioned that because the number of homeowners in attendance did not meet the number required for a quorum no voting could take place. At this point Jocelyn Peters started the meeting by introducing those Board members who were present as well as the Neighborhood Watch officers and the two individuals from the property management company. When Jerry Knie was introduced he said that the Neighborhood Watch meeting were now being held on a quarterly basis on the second Thursday of the month. Guest speakers will be scheduled. If anyone wants a particular speaker or topic presented contact him. The next meeting will be on March 12 at 6:00 p.m., at the Lutheran Church. He also said that anyone who wants to do any architectural changes to their front yard can fill out the ARC request form, available online, and submit it to him for consideration.

Jocelyn Peters gave an update on the streetlights in the sub-division. All of streetlights have been installed except for one that will be installed on Port St. Joe. That will occur sometime this year. The request has already been submitted to Gulf Power.

The HOA Board has created an Ascetics, Safety, and Access (ASA) system to address the appearance of the sub-division, how safe the neighborhood is to live in, and the ease of access to each property not only by the owners but emergency vehicles. In the spring the property management company will be sending out letters to homeowners whose property requires cleanup, parking on the street, garbage cans left on the curb, etc. (See the associated article in this newsletter.)

Jerry Knie mentioned he drives around the neighborhood in the late evening conducting a security check. As part of the Floridian Neighborhood Watch and as a community service to the neighborhood, he will, with your permission, either call you and/or knock on your door if your garage door is left open. This would be at a certain time that the homeowner would specify. (See the associated article in this newsletter.)

Teddie Knie stated that sometime in the spring a block party is being considered. This would include jump party inflatables, food, music, etc. If anyone has any ideas contact her (e-mail listed on the first page of the newsletter).

Tina Longwell presented a PowerPoint presentation regarding the finances of the HOA. All homeowners were mailed a copy of the financial statement. Tina proceeded to go over each line item. At the end of 2014

the HOA had a small balance. The Board decided to place that amount in a savings account. Property inspections are held on a weekly basis. If a property is found in violation a letter is sent to the homeowner. This letter has the date and time of the inspection. This process has proved to be very effective and has had a positive impact on the neighborhood. Online payment system of the HOA yearly dues is available. A fee of \$10 is charged only if an online payment is made. This applies no matter the number of monthly online payments.

One of the items on the financial statement was an entry for Backflow Testing. This is for the irrigation system of the common area located at the entrance to the subdivision. Tina stated that in the near future backflow testing for homes might be required by ECUA.

A question was asked about the entry for electrical usage and what this pertained to. This charge is for the irrigation system and the light on the entrance sign. It does not apply to the streetlights. Those are paid for by a Municipal Services Benefits Units (MSBU) charge on

the homeowners' property taxes.

Tina stated that the Floridian HOA Board is a proactive Board in that they try to stay ahead of potential problems. This reflects positively on the neighborhood. Prospective homebuyers can look at the neighborhood and see a neighborhood that they would be comfortable in purchasing a home in. A well-maintained neighborhood will mean a better quality of life for all.

Jocelyn mentioned that if someone wants to advertise their business that free advertising was available in the newsletter and on the website. Denise Mowery, the editor of the *Floridian Newsletter* and the Webmaster for the Floridian website, was asked about the Facebook page. Denise stated that she was asked by the Board to monitor the Facebook page to ensure that negative comments were not posted on the page. If anyone had a complaint they need to address the Board directly. Denise also stated that so far there were only a few people who posted on the Facebook

Board of Directors' Meeting  
February 24 at 6:00 p.m.

Lutheran Church  
6305 North Blue Angel Parkway

page. Anyone who wants to write an article for the newsletter, contact Denise (e-mail is listed on the first page of the newsletter). Tina asked if anyone had heard about the Next Door website. She stated that this is a social media website for HOAs. Only residents of a neighborhood can join. One person is designated as the "administrator" and that person invites people to join. This website is a means of keeping residents informed about community activities, safety concerns, services offered, etc.

Jocelyn offered free Gulf Power calendars to those present. She also asked that if anyone is interested in replacing her on the Board to contact her. She has served on the Board since 2006.

Annette Omietanski won the \$50 cash door prize.

## Floridian Neighborhood Watch

*Jerry Knie*

President, Floridian Neighborhood Watch

The concept of the Floridian Neighborhood Watch is that we as neighbors look out for each other in an effort to keep each other safe and secure. One of the ways your Neighborhood Watch does this is by doing daily **Security Checks**.

Floridian Neighborhood Watch members do daily Security Checks looking for any suspicious activity and look for things that would

make The Floridian a "**Soft Target**" for theft and property damage. Some things you can do to help the Floridian Neighborhood Watch make The Floridian a "**Hard Target**" and keep those who would steal or vandalize away from us would be to:

1. **Turn on driveway and porch lights at night:** Thieves like dark areas around a drive way and home to conceal their

activities. Keeping your porch lights and driveway lights on at night repels someone who may otherwise feel safe to steal or vandalize.

2. **Keep your car doors locked:** When an individual or group comes into a neighborhood they are looking for the easy targets, like a car with the doors unlocked. They will simply go from one car to another

one until they find one that is unlocked. First, they will check the visor, glove compartment, and console to see if you left your keys in the car. If so, they steal the car and use it to drive to other neighborhoods to continue stealing. If they do not find any keys, they will take anything of value in the car and move to the next unlocked car.

3. **Close your garage door at night:** None of us deliberately leave our garage door open all night. The pattern for criminals is to drive or walk into a neighborhood and look first for open

garage doors. **An open garage door attracts thieves into our neighborhood.** As a part of the Floridian Neighborhood Watch and as a community service to our neighborhood, with your permission, we can either call you and/or knock on your door if your garage door is left open, after a certain time you specify. All you have to do is **email** the Floridian Neighborhood Watch

**Floridian Neighborhood  
Watch Meeting**  
March 12 at 6:00 p.m.

**Lutheran Church**  
6305 North Blue Angel Parkway

President Jerry Knie at [Jerry.Knie@GMail.Com](mailto:Jerry.Knie@GMail.Com) and **ask for the community service.** Please include:

1. Your Name
2. Your Street Address
3. Your phone number
4. Method of contact; either by phone call and/or knock on your door.
5. After what time would you like to be notified if your garage door is left open.  
Example: After 11pm.

You can actively participate in the safety and security of our neighborhood by just doing these three simple things which creates a reputation for our neighborhood that it is a “Hard Target” and deters and prevents theft and property damage.

## Benefits of Neighborhood Watch

There are obvious benefits Neighborhood Watch volunteers and their communities have experienced throughout the years such as:

- a reduction in crime
- a better quality of life
- a greater sense of security, responsibility, and personal control
- building community pride and unity
- preparing for helping others and ourselves in our community
- providing law enforcement agencies with volunteer support year round
- becoming the extra “eyes and ears” of law enforcement personnel and therefore reduce law enforcement’s burden

## The HOA Addresses Ascetics, Safety, and Access (ASA)

### Ascetics

- Yard and Home maintenance inspection will resume March 1.
- a. Front yard and porches and areas seen by other needs to stay clean and uncluttered.
  - b. Homes need be free from greening mildew stains, and hurricane shutters.
  - c. Fences need to be repaired.
  - d. Trash cans need to be stored out of sight of neighbors.
  - e. Nothing stored in the front

- yard or on the side of the homes (i.e. basketball goal, boats, bicycles, cars, motorcycles, lawn mowers, large outdoor toys, etc.).
- f. If trash is seen pick it up when you are out walking, jogging, or walking your dog.
  - g. Pet waste needs to be picked up and animals need to stay off the yards of other homeowners.

### Safety

- a. No Athletic equipment in the street. Children can’t be seen because of large/tall vehicles.
- b. Watch for children playing.
- c. Bus Stop Safety—School children waiting on the bus should stay out of the island at the front entrance and on the corner of Blue Angel Parkway and Cocoa Drive and on the opposite side of

where the message board is and not on the common area. Refrain from standing on private property.

- d. Storing things on the side of your house encourages theft as crime of opportunity (see “e” of Ascetics) as well as detracting from the appearance of the whole neighborhood.
- e. No parking on the street, no overnight parking, or long term parking. Streets are too small and many areas around corners have blind spots.
- f. Use a flashlight if walking after dark and carry a cell phone.

#### Access

- a. No Long Term Parking on the Street. Incoming and outgoing vehicles cannot pass one another if there are cars parked on the street

- b. Emergency Vehicles are obstructed by parking on the street.
- c. Driveways are blocked by parking on the street. Your neighbor has no room to back out in the street if cars are parked. This is not only a safety hazard, because you can't see around a parked car, but it is blocking your neighbor's access.
- d. Parking on the street blocks access to garbage cans on trash days.
- e. Parking on the street blocks the postman from leaving mail. The mail carrier in our neighborhood has said this is an ongoing problem on our neighborhood and the parking is blocking some else's mailbox and keeps one from getting their mail.

#### [Editor's Note:

From the U.S. Postal

Service—Customers must keep the approach to their mailboxes clear of obstructions to allow safe access for delivery. If USPS employees are impeded in reaching a mail receptacle, the postmaster may withdraw delivery service.]

### Free Advertising

Residents of the sub-division who own their business can advertise in the *Floridian Newsletter* free of charge. This advertising is also available for such things as baby sitting, lawn service, hobbies, clubs or organizations (including school activities), etc.

Send the information about your business, club, etc. to Denise Mowery ([floridianhoa@gmail.com](mailto:floridianhoa@gmail.com)).

## Home Safety

There are several simple steps that residents can take to protect their home from becoming a target of a crime.

- Install outdoor lighting to illuminate areas around your home such as entrances and the garage.
- Keep shrubs and bushes trimmed to eliminate hiding places for burglars and other criminals.
- Always keep your doors and windows locked, even when you are home.
- Install a peephole in your front door.
- Remember to always shut your garage door.
- Secure windows and sliding

glass doors with auxiliary locks. Special door pins, available at home improvement stores, can prevent your sliding doors from being lifted from their tracks during a burglary attempt.

- Ensure that all exterior doors have deadbolts installed for added security.
- Never store or hide keys outside or under your door mat.
- Bring all garage door remotes into your home. Never leave a remote in a car in your driveway.
- Don't open the door for anyone you don't know.

Whenever you will be away from your home for extended

periods, be sure to take the following precautions:

- Notify a friend or family member that you will be away and ask them to periodically check on your home.
- Use timers to turn lights on inside your home to give the appearance that your home is occupied.
- Have your newspaper and mail held, or picked up by a friend or neighbor.
- Ask your neighbor to park in your driveway and use your trash cans

<http://www.escambiaso.com/index.php/crime-prevention/home-safety/>

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**Identify Your Dope House**

**Do you have a drug house in your neighborhood?**

Drug houses don't just happen in other neighborhoods. There are drug houses in all types of neighborhoods. There are four things that make a drug house:

- Product
- Buyer
- Seller
- Location

Most neighborhoods have very little control over Product, Buyer, or Seller. Drug dealers look for locations where neighbors do not communicate and isolate themselves. This makes it easy to intimidate those neighbors that do notice drug activity. Drug dealers like neighborhoods that say, "It can't happen here."

**Money** is a key element for the drug dealer. If they establish a drug house in a neighborhood where kids and adults have money to buy drugs, business will thrive.

**What are the warning signs of drug activity in the neighborhood?**

**Do any of these sound familiar?**

- Excessive foot traffic to and from a house or property
- Loitering in or around a house
- Frequent and unusual traffic patterns such as: Stop—Enter—Leave
- Traffic frequently stops and a resident comes out and talks briefly with occupants of car
- Threats of intimidation connected to a residence
- Open exchange of drugs and money
- Gang activity in the neighborhood
- Graffiti on structures in the area
- Sudden increase in criminal activity

**Prevention is the best way to stop drug houses!**

You can reduce the chance that a drug house moves into your neighborhood. Start a Neighborhood Watch and get to know your neighbors. Meet and know your Community Services personnel at the Sheriff's Office. Should problems develop in the neighborhood, work with law enforcement to resolve them quickly.

What should you do if there is a drug house in your neighborhood?

One of the tools of the drug dealer is intimidation. There is safety in numbers.

- Start a Neighborhood Watch or build a cooperative effort with other neighbors.
- Report all problems to the appropriate agency. Sheriff's Office, Fire, Health, Code Enforcement are just some of the agencies that you may call for help.
- Anonymous tips can be made to Crimestoppers. 858 433-STOP (7867)
- You may also leave anonymous tips on our ESCSO website by email to [win@escambiaso.com](mailto:win@escambiaso.com)

ESCO Star, Vol. 1, Issue 1, January 1, 2015

**Got Dope?  
 We Make  
 House Calls!**

**HOA Board Member Vacancy**  
 If you are interested in volunteering why not volunteer for the Member at Large position on the Board.  
 Contact any Board member.

## A Law for Life

Florida has a newly strengthened child passenger law.

Until Jan. 1, Florida had the weakest child passenger safety law in the country. Children were required to ride in a car seat or booster seat only through age 3. Now, thanks to the new law, drivers are required to use a crash-tested, federally approved child restraint seat for children until age 6.

AAA, the American Academy of Pediatrics and the National Highway Traffic Safety Administration all recommend that children who have outgrown their car seats ride in a booster seat until they reach 4 feet, 9 inches tall. That's typically between the ages of 8 and 12. Without a booster seat, seat belts cross over a child's stomach and neck, which can lead to serious injuries. Booster seats can reduce the risk of

injury by 45 percent, compared to using just a seat belt, according to a study published in *Pediatrics*.

To ensure your child is protected with the right seat, follow these guidelines:

- **Rear-facing seat.** Children should ride in this seat until age 2, or when they reach the upper height or weight limit of the seat, typically about 35 pounds.
- **Forward-facing seat.** Your child should have a forward-facing seat with a harness until the child reaches the manufacturer's upper height or weight limit, about 40-50 pounds.
- **Belt-positioning booster seat.** Until children are at least 4 feet 9 inches tall, keep them in

Board of Directors' Meeting  
March 31 at 6:00 p.m.

Lutheran Church  
6305 North Blue Angel Parkway

this type of seat.

- **Lap and shoulder belts.** Be sure the lap belt lies across the hips and the shoulder belt across the center of the shoulder and chest. Your child's legs should bend comfortably at the seat's edge, with the legs resting flat against the seat. Once the seat belt fits properly without a booster seat, your child shouldn't need a special seat. All children under 13 should sit in the back seat.
- AAA Living, January/February 2015

Once identity thieves have your personal information, they can drain your bank account, run up charges on your credit cards, open new utility accounts, or get medical treatment on your health insurance.

If you suspect that someone is misusing your personal information, acting quickly is the best way to limit the damage. Setting things straight involves some work.

### How Do Thieves Get Your Information?

"I thought I kept my personal information to myself." You may have, but identity thieves are resourceful: they rummage through your garbage, the trash of businesses, or public dumps. They may work — or pretend to work

## Signs of Identity Theft

— for legitimate companies, medical offices, clinics, pharmacies, or government agencies, or convince you to reveal personal information. Some thieves pretend to represent an institution you trust, and try to trick you into revealing personal information by email or phone.

### What Do Thieves Do With Your Information?

Once identity thieves have your personal information, they can drain your bank account, run up charges on your credit cards, open new utility accounts, or get medical treatment on your health insurance. An identity thief can file a tax refund in your name and get your refund. In some extreme cases, a thief might even give your name to the police during an arrest.

## Clues That Someone Has Stolen Your Information

- ◆ You see withdrawals from your bank account that you can't explain.
- ◆ You don't get your bills or other mail.
- ◆ Merchants refuse your checks.
- ◆ Debt collectors call you about debts that aren't yours.
- ◆ You find unfamiliar accounts or charges on your credit report.
- ◆ Medical providers bill you for services you didn't use.
- ◆ Your health plan rejects your legitimate medical claim because the records show you've reached your benefits limit.
- ◆ A health plan won't cover you because your medical records

show a condition you don't have.

- ◆ The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you don't work for.
- ◆ You get notice that your information was compromised by a data breach at a company where you do business or have an account.

### What If Your Information is Lost or Stolen, But Your Accounts Don't Show Any Problems?

If your wallet, Social Security card, or other personal, financial or account information are lost

or stolen, contact the credit reporting companies and place a fraud alert on your credit file. Check your bank and other account statements for unusual activity. Order a free copy of your credit report periodically to monitor your accounts. You have a right to one free copy of your credit report from each of the national credit reporting companies every year. If you stagger your orders, you can get a credit report every four months.

Your state law controls the rights

Floridian Neighborhood  
Watch Meeting  
March 12 at 6:00 p.m.

Lutheran Church  
6305 North Blue Angel Parkway

you have if your information is lost in a data breach. When the organization that lost your information lets you know about the breach, they should explain your options.

<http://www.consumer.ftc.gov/articles/0271-signs-identity-theft>

## Save Hundreds on Your Heating Bill

**B**arring an unforeseen miracle, this year's home-heating bills will likely be a lot higher than last year's—which were a lot higher than the year before.

But before you start loading up on some extra pairs of mittens to wear around the house, know this: With a few simple steps, you could

slice hundreds off your annual energy tab. Here are five ways to cut costs:

### 1. Schedule a Check-Up

Regardless of the type of heating system you have, it needs an annual check-up by a professional, says Wendy Reed, an Energy Star spokeswoman and U.S.

Environmental Protection Agency official. "It's like having your car tuned up," she says. "It's absolutely necessary maintenance that needs to be done on your system. Otherwise it will continue to lose efficiency over time." A small fee upfront will help avoid bigger costs down the line. And annual check-ups are also an important safety precaution. (You can download A Guide to Energy Efficient Cooling and Heating at the Energy Star website—<http://www.energystar.gov/>—which includes a handy maintenance checklist.)

### 2. Buy a Programmable Thermostat

After a cold commute, you like to open your door to a toasty home. And you hate waking up in a cold bedroom. But that doesn't mean you need to have the heat blasting day and night.

With a programmable thermostat, you can heat your home at various temperatures throughout the



University of West Florida  
Festival on the Green  
March 27 & 28, 2015

Celebrate spring with a visit to the University of West Florida campus during the 15th Annual Festival on the Green on Friday and Saturday, March 27 & 28, 2015. Come be a part of Pensacola's rich history and diverse culture by experiencing a fine arts show, hand-made crafts, music, live performances, a book sale, food and Saturday's children's craft festival from 10 a.m. to 2 p.m.

For further information go to this link: <http://news.uwf.edu/index.php/2014/03/uwf-host-14th-annual-festival-green/>

day, allowing the house to be cooler when no one is home or when everyone is asleep, says Mel Hall-Crawford, energy-projects manager at the Consumer Federation of America. You can crank up the heat 30 minutes before it's really needed, and never feel the difference.

Installing a programmable thermostat shouldn't set you back more than \$150—and you can quickly recoup your costs. According to the U.S. Department of Energy, you can slash your heating and cooling bills by 10% annually just by turning your thermostat back 10% to 15% for eight hours a day.

### 3. Plug Up Leaks

Imagine a water balloon with lots of little pinholes in it. Sure, the holes are small, but that doesn't mean the balloon isn't losing water.

Chances are, your house is like that balloon—slowly but surely losing heat to tiny leaks. And a lot of

little leaks can add up to one big bill. Doors and windows are the most obvious culprits.

But you also should check out electrical outlets, ceiling fixtures, ducts and your attic door, according to the DOE. "If your home has leaks, you're in essence heating the outdoors," says Rozanne Weissman, spokeswoman for the Alliance to Save Energy.

So how do you know you've got problems? Some you can obviously feel. For smaller ones, a simple test suggested by the Department of Energy is to light an incense stick and hold it up near the locations mentioned earlier. If the smoke goes horizontal, you've found a leak.

### 4. Upgrade Your Appliances

If you have home-heating appliances that date back to the Reagan administration or earlier, it could be time to think about an upgrade.

Replacing an outdated model with one that has earned the Energy Star label (Energy Star is a joint program run by the Environmental Protection Agency and the Department of Energy) could cut your home-heating costs significantly. Energy Star furnaces, for example, are 15% more efficient than standard models.

Typically you'll pay a bit more for a product with the Energy Star label. But consider this:

Starting in 2006, taxpayers were eligible for a tax credit based on energy-efficient purchases.

We won't lie to you: These tax breaks are confusing, so if you're banking on earning one, you should run it by your accountant beforehand. But the savings can be substantial.

[http://myhoa.webs.com/apps/links/#energy\\_conservation%20articles](http://myhoa.webs.com/apps/links/#energy_conservation%20articles)

## Free Advertising

If you are a resident of the sub-division and own your business you can advertise that business in the *Floridian Newsletter* free of charge. This advertising is also available for such things as baby sitting, lawn service, hobbies, clubs or organizations (including school activities), etc. The *Newsletter* is uploaded to the Floridian HOA website at the end of each month. The deadline for submitting advertisements is the 20<sup>th</sup> of each month. Send the information about your business, club, etc. to Denise Mowery ([floridianhoa@gmail.com](mailto:floridianhoa@gmail.com)).

The Editor and the Floridian HOA Board of Directors reserve the right to refuse any advertising that they deem is inappropriate. The Floridian Homeowners' Association does not endorse any advertising published in the *Newsletter* or on the website.

## Escambia County School District

### Spring Break

March 30 – April 3

### West Florida Genealogical Society

[www.rootsweb.ancestry.com/~flwfgs/](http://www.rootsweb.ancestry.com/~flwfgs/)

#### West Florida Genealogy Library

5740 North 9th Avenue

Pensacola, FL 32504

Tue-Sat 10 a.m.–6 p.m. / 850.494.7373

Volunteers are available during library hours to assist in research



Monthly Meeting held first Saturday, except in July, at 10:00 a.m. at WFGL

**Board of Directors**

**President**

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

**Vice-President**

Jocelyn Peters  
[Jpp54@cox.net](mailto:Jpp54@cox.net)

**Secretary/Treasurer**

Tedra "Teddi" Knie  
[tedraknie@gmail.com](mailto:tedraknie@gmail.com)

**Neighborhood Watch**

**President**

Jerry Knie  
[Jerry.Knie@gmail.com](mailto:Jerry.Knie@gmail.com)

**Vice President**

Ed Clark

**On-line Dues Payment:**

Website: [www.centregroup-properties.com/](http://www.centregroup-properties.com/)

**Meetings:**

**HOA Board of Directors**

April 21, 6:00 p.m.

**Neighborhood Watch**

June 11, 6:00 p.m.



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

**Floridian Neighborhood Watch Meeting**

On March 12 the Floridian Neighborhood Watch Group meeting was held at the Lutheran Church on Blue Angel Parkway. Jerry Knie, President of the Watch Group, called the meeting to order. The guest speaker was Escambia County Sheriff's Deputy Clark. The meeting started with Jerry asking all of those present to give their name and what street they lived on. All but two of the streets in the neighborhood were represented.

Jerry mentioned a new program called "Look Out." This is a program where Jerry (and possibly others) will walk around the sub-division prior to 10:00 p.m. each night (if he isn't working). He will be checking to make sure that the garage doors are closed. If he finds one that is opened he will contact the occupants of the home. However, in order to do this the occupants will need to sign up to be notified either by phone or by Jerry coming to the door and talking directly to the occupants. A time will also need to be provided as the latest time for contact. (Further information can be found later in this newsletter.) Another program is the "Friendly Reminder" notifications given to residents of the sub-division regarding parking on the street, garbage cans left out, etc.

Jocelyn Peters then spoke about the suspicious activity that occurred at 2:00 a.m. on March 4. (See the report later in this newsletter.) Apparently, the truck involved was also seen in the sub-division the evening before around 9:00 p.m. Deputy Clark will contact David Craig of the Community Oriented Policing Unit about the incident.

Deputy Clark discussed criminal activity in Escambia County. He stated

that 16 burglaries had been recently solved with the arrest of several suspected gang members, mostly teenagers. Today, gangs are very mobile. They commit the crime quickly and the easiest way possible. They will often steal a vehicle and use it to commit criminal activity elsewhere then abandon the vehicle. Deputy Clark mentioned that Google Earth is the greatest tool that criminals utilize. Although the images are only periodically updated a criminal can use those images to determine what neighborhoods to burglarize. A boat parked on a driveway is a potential target. Electronic devices that have not been removed are just what these gangs are looking for.

A question was asked of Deputy Clark regarding Watch Orders, which are requests made to the Sheriff's Office for a Deputy to periodically check a home while the occupants are out of town. The person asking the question wanted to know if Deputies still made patrols. Deputy Clark said that patrols are made, as time is available. He also stated that the best way to protect your home while on vacation is to ask friends or neighbors to watch your home.

Other discussion items were:

- Don't use the vehicles entry remote key fob to lock or unlock your vehicle. Electronic devices can be used to record the frequency and thus allow someone to gain access to your vehicle.

**See Something!  
 Do Something!  
 Call Sheriff's Dispatch  
 436-9620**

- Remove your home address from your GPS device. If it is stolen the thieves will then have your address.
- If you have never attended the Neighborhood Watch Academy make plans to attend the next one. Check the ESCO website for dates.

Jerry Knie asked those in attendance to state what they hoped to get out of the Neighborhood Watch. Some of the responses were:

- Not wanting our property stolen

- Want to feel safer
- Get to know my neighbors
- The need to watch out for each other
- More residents to get involved in the Neighborhood Watch

Jocelyn Peters stated that two more streetlights were going to be installed on Port St. Joe. She is looking into the cost of replacing the streetlights with LED type lights.

**Floridian Neighborhood Watch Meeting**  
 June 11 at 6:00 p.m.  
 Lutheran Church  
 6305 North Blue Angel Parkway

The next meeting will be June 11 at 6:00 p.m.

A motion to adjourn the meeting was made by Irene Horton and seconded by Debra Mowery.

## Criminals Were In Our Subdivision Early This Morning!!!

I woke around 2 am this morning [March 4] and heard a truck with loud mufflers driving down Orlando toward the cul-de-sac. Our bedroom is on the side of Orlando. They came back very slowly and I heard the truck stop. I looked out of our bedroom window and they had parked in front of the Petal's on Orlando. Two men in dark clothing with hoodies started jogging away from the truck back down Orlando toward the cul-de-sac. They came back and got in the truck turning left in front of my house on Tampa and I was able to get a pretty good look at the truck.

As this was happening, I was contacting the Escambia County Sheriff's Department to report this suspicious incident. My husband, Wayne, and I could hear the

truck still in the neighborhood, but did not know where it was. Wayne went to our back porch where he heard the truck headed toward Blue Angel and then saw the top of an ESCO SUV turn around in front of the mobile home on Blue Angel as the truck "screached" out of our neighborhood.

About 15 minutes later, an ECS officer came to our house to get me to fill out the report. He advised that the same truck was reported in another subdivision prior to hitting ours. He also told me that the truck had crashed into a building on south Blue Angel and the criminals were on foot and that several ESC officers were working this. He also said a gun "holster" was found in the truck. The officer walked down Orlando to see if there was

any evidence of damage but did not see any and felt they were looking for unlocked vehicles.

Folks, this criminal activity is real, I saw it with me own eyes and it is scary!!! We must unite together to stop the thugs from stealing, vandalizing, and possible hurting us.

The next Neighborhood Watch meeting is March 12 at 6 p.m. at the Lutheran Church on Blue Angel. Please come and let's work on a plan to protect each other and our property!!

Sincerely,  
 Jocelyn Peters

**Check out the Incident Report on page 5.**

## From ESCO Facebook Page

Posted March 2  
**Good thing the doors were locked!**

On February 23rd, a surveillance system caught this video of a man attempting to get into a vehicle.

Most auto burglaries and thefts occur when doors have been left unlocked. Lucky for this owner, the doors were locked when this thief tried the handle. In most cases, a locked door is enough to cause a

burglar to move on quickly.

The suspect in the video appears to be in his late teens or early 20's. If you have any information as to his identity, please contact Crimestoppers at 850-433-STOP.

Posted March 4

## Multiple Cases Cleared with the Arrests of Juveniles

Three juveniles were arrested Wednesday in connection to a burglary ring involving vehicle burglaries, residential burglaries and stolen vehicles. Most of these burglaries were committed on the west side of town on weekdays between the hours of 9:00 am and 4:00 pm while most victims were at work. The vehicle burglaries were committed at night between the hours of 11:00 pm and 5:00 am. ALL THE VEHICLES BURGLARIZED HAD BEEN LEFT UNLOCKED. During the residential burglaries spare car keys were taken and the suspects would return later to steal the victim's car.

Joshua Morris stole a car from the Tom Thumb store on Cerny Road on February 26. The victim had left his keys in the car and left the vehicle running while he was inside the store. Property Crimes investigators were conducting surveillance on this date in reference to this burglary ring, and quickly responded to the Tom Thumb and obtained the vehicle information. A few minutes later, investigators located Morris driving the stolen car in Mayfair. Morris failed to stop and fled from deputies in the vehicle. Deputies cancelled the pursuit, however we were able to relocate Morris walking down Patricia Avenue later that

same night carrying a large amount of property. After a brief foot pursuit he was arrested and the stolen car was located behind the Angler Lounge on Patricia Avenue.

Further investigation implicated suspects Bodiford and Edwards and at this time 12 burglary cases have been cleared by charging these suspects. The investigation is ongoing and further suspects may be identified.

### Board of Directors' Meeting

April 21 at 6:00 p.m.

Lutheran Church

6305 North Blue Angel Parkway

## Floridian Neighborhood Watch

*Jerry Knie*

The concept of the Floridian Neighborhood Watch is that we as neighbors look out for each other in an effort to keep each other safe and secure. One of the ways your Neighborhood Watch does this is by doing daily **Security Checks**.

Floridian Neighborhood Watch members do daily Security Checks looking for any suspicious activity and look for things that would make The Floridian a "**Soft Target**" for theft and property damage. Some things you can do to help the Floridian Neighborhood Watch make The Floridian a "**Hard Target**" and keep those who would steal or vandalize away from us would be to:

**Turn on driveway and porch lights at night.** Thieves like dark areas around a driveway and home to conceal their activities. Keeping

your porch lights and driveway lights on at nights repels someone who may otherwise feel safe to steal or vandalize.

**Keep your car doors locked.** When an individual or group comes into a neighborhood they are looking for the easy targets like a car with the doors unlocked. They will simply go from one car to another one until they find one that is unlocked. First they will check the visor, glove compartment, and console to see if you left your keys in the car. If so, they steal the car and use it to drive to other neighborhoods to continue stealing. If they do not find any keys, they will take anything of value in the car and move to the next unlocked car.

**Close your garage door at night.** None of us deliberately leave our garage door open at night. The patterns for criminals are to drive

or walk into a neighborhood and first look for open garage doors. **An open garage door attracts thieves into our neighborhood.** As a part of the Floridian Neighborhood Watch and as community service to our neighborhood, with your permission, we can either call you and/or knock on your door if your garage door is left open after a certain time you specify. All you have to do is e-mail the Floridian Neighborhood Watch President, Jerry Knie, at [Jerry.Knie@gmail.com](mailto:Jerry.Knie@gmail.com) and ask to be put on **The Look Out List**. Please include:

1. Your name
2. Your street address
3. Your phone number
4. Method of contact, either by phone call and/or knock on your door
5. After what time would you like to be notified if your

garage door is left open  
(Example: After 9:00 p.m.)  
You can actively participate  
in the safety and security of our  
neighborhood by just doing these

three simple things, which cre-  
ates a reputation for our neigh-  
borhood that it is a “Hard Target”  
and detours and prevents theft and  
property damage. If you notice

any **suspicious activity call the  
Sheriff’s Dispatch: 436-9620** and  
**send the Floridian Neighborhood  
Watch President an e-mail** detail-  
ing the events.

## Be Prepared for the Storm

Gilmore Services and BMS Cat are sponsoring two mini webinars that will discuss how to prepare for weather events or record loss before the storm and how to implement your record loss plan after the storm.

- “Before The Storm, Preparing For Weather Events Or Record Loss” Webinar **April 3, 2015**  
<https://global.gotomeeting.com/join/132415933>
- “After The Storm, Implementing Your Record Loss Plan” Webinar **April 17, 2015**  
<https://global.gotomeeting.com/join/642964845>

## Save the Date

May 1, 2015

Greater Pensacola Chamber of Commerce Seminar  
“**Disaster Strikes, Now What?**”

11:30 a.m. to 1:00 p.m. in the Chamber Boardroom.

The seminar is presented by Jim Beran, director of sales for Gilmore Services, and Heather Shimala, national document recovery account manager with BMS CAT.

Attendees will learn how to incorporate a document recovery plan into a company emergency response plan, including:

- What records need to be recovered
- How to budget for document recovery
- What steps are taken to recover dirty/wet records
- Who to call and their response time
- When your records will be ready to use again

Seating is limited. Reserve your spot now! Lunch and refreshments will be provided.  
For more information, contact Maegan Leonard: [mleonard@pensacolachamber.com](mailto:mleonard@pensacolachamber.com).

## Greetings Crime Fighters

### April Issue of the ECSO STAR

The ECSO STAR is a Crime Prevention publication of the Escambia County Sheriff’s Office.

David Craig FCPP

Coordinator, ECSO Community Services Unit

Crime Prevention Practitioner, State of Florida

ECSO Liaison, Bureau of County Commissioners

Secretary, Gulf Coast CrimeStoppers

850 436-9281—office    850 554-1401—cell    800 707-0275—fax

## HOA Board

### Member Vacancy

If you are interested in volun-  
teering why not volunteer for  
the Member at Large position  
on the Board.

Contact any Board member.

## Cocoa Drive Hit and Run

On March 28, approximately 8:45 p.m., residents on Cocoa Drive heard a loud crash followed by the streaking sound of a car driving fast to the exit of our subdivision. Three residents on Cocoa Drive including Neighborhood Watch President, Jerry Knie, and Board of Director Secretary, Teddi Knie, ran outside to investigate the disturbance only to find that the car parked on the street of a guest of one of our neighbors was hit very hard destroying his front end.

One of the residents walked to the corner and saw that the assailant was stopped on Cocoa Drive several feet from the corner of Cocoa Drive and Sarasota Street checking out the damage to his own car (not thinking that anyone was aware of what he had just done). The resident then began to run (bare feet) as fast as he could toward the assailant to get a license tag and description of the vehicle that caused the damage. The

assailant then saw the resident barreling down the street towards him and jumped into his vehicle and sped out of the neighborhood only to have his car stall (from his own front end damage) on Godwin Lane.

Jerry Knie contacted the Sheriff's office immediately to report the incident and the location of the assailant and witnesses. The other resident (where the car was damaged) jumped into his vehicle to assist the other neighbor who ran after the assailant. They both kept a watchful eye on the assailant (on Godwin) making sure he did not escape until police arrived at the scene.

This is an example of the community coming together to help one another in a time of crisis. There was little thought in helping one another catch the person who thought it would be a good idea to come into our neighborhood, destroy a vehicle, and try to get

away with it by speeding out of our subdivision. This was a great job to everyone involved.

The damage done to the front of the guest's vehicle was so severe that the assailant had to be speeding down Cocoa Drive at least 30-35 mph. It is unknown whether he was drunk, texting, malicious intent, or distracted. **To try to prevent a similar incident such as this in the future, we ask that everyone, if at all possible, have your guest park in your driveway.**

Thanks again to our Sheriff's office and Florida Highway Patrol for their quick response to this crime, and thanks to the residents of Cocoa Drive for once again letting criminals know that they cannot come into our neighborhood and get away with committing a crime.

Teddi Knie  
Secretary of the Floridian Board of Directors

### 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 Maps](#)

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

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

## Board of Directors

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

### Vice-President

Jocelyn Peters  
[Jpp54@cox.net](mailto:Jpp54@cox.net)

### Secretary/Treasurer

Tedra "Teddi" Knie  
[tedraknie@gmail.com](mailto:tedraknie@gmail.com)

## Neighborhood Watch

### President

Jerry Knie  
[Jerry.Knie@gmail.com](mailto:Jerry.Knie@gmail.com)

### Vice President

Ed Clark

### On-line Dues Payment:

Website: [www.centregroup-properties.com/](http://www.centregroup-properties.com/)

### Meetings:

#### HOA Board of Directors

May 26, 6:00 p.m.

#### Neighborhood Watch

June 11, 6:00 p.m.



<https://www.facebook.com/groups/FloridianPensacola/>

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

## Spring Is Here

*Floridian Homeowners' Association, Inc.*

Time for us to enjoy the great outdoors!!!! Please take time to look at your property. So many of us are always in a hurry and never take the time to check to see if our largest financial investment needs our attention.

### Benefits of Pressure Washing

1. Increase Home Value: Pressure washing is considered to be the most affordable way to increase your home's value. According to the National Association of Realtors, a pressure washed home can add \$10,000-\$15,000 to the sale price.
2. Improves Curb Appeal: Your home's curb appeal is important, especially if you are thinking about selling your home. Pressure washing your home removes stains and mildew that can make a home look unattractive, stalling a prospective homebuyer from putting in an offer.
3. Is Considered Preventative Maintenance: Regularly scheduled pressure washings are great ways to save money on costly exterior home repairs. Keeping your home clean hinders rot, decay and premature aging of the home—extending the life of your siding, driveway, porch, and deck.
4. Protects Your Family: Your home is also the home to a variety of different contaminants, such as dirt, mold mildew, and algae—some of which can be life threatening. Pressure washing your home, your driveway, walkway, porch, and patio can help prevent these bacteria from growing and prevent injuries caused by slipping and falling.

Your lawn will also appreciate some love. While watering and fertilizing

will make a difference routine mowing promotes growth. If you have questions or need help with your yard there are places locally and websites that offer help. The Escambia County Extension Center, 3740 Stefani Road, 850-475-5230, [extension@myescambia.com](mailto:extension@myescambia.com), along with the University of Florida IFAS Extension <http://escambia.ifas.ufl.edu/Ing/> provide a wealth of information.

We will begin addressing lawn maintenance and compliance issues within Floridian. Please take the time to review your Covenants Conditions and Restrictions to ensure your property is in compliance. If you do not have a copy please check your communities' website <http://www.floridianhoa.com/> for an electronic version.

A number of residents are failing to screen their trash containers from view. Storing the containers on the side of the home does not constitute "screening." Play equipment is restricted to the rear yard, this includes basketball goals.

### Lawn Maintenance

We've all noticed the occasional property that's let its landscaping get to the point where tall weeds and overgrown bushes seem to be the only features on the lot, and it's safe to assume that we can all agree that it makes the property and the neighborhood unattractive. But tall grass and weeds aren't just unsightly they are a serious hazard and offer a place for rodents and other pests to live. To reduce this risk, lawns should be kept mowed and all yard waste such as dry grass, cut tree limbs, and brush should be properly disposed

of. A well-maintained yard is also an effective crime prevention tool. Lawns that are not cared for give criminals the impression the property is unattended and might be an easy target.

Floridian homeowners and residents are responsible for maintaining the grass and vegetation

on their property. This includes the front, back and sides of a yard as well as the alley easement adjacent to the property. Grass and weeds need to be trimmed and maintained to prevent them from growing too high.

**Board of Directors' Meeting**  
May 26 at 6:00 p.m.  
**Lutheran Church**  
6305 North Blue Angel Parkway

**Teddi's Tidbit**

### HOA vs. No HOA

*Teddi Knie*

The HOA helps protect your property values. It prevents a neighbor from doing something drastic or unsightly to their home that would be detrimental to your property value. You only need to drive around non-HOA neighborhoods to see the difference in having a HOA and not having a HOA.

HOAs are not for everyone. However, HOAs can be beneficial in keeping up property values due to the strict guidelines of their CCRs (a guide to how homeowners must keep their properties). These guidelines prevent homeowners from not maintaining the property and also prevent homeowners from making alterations to the property that are not conforming to the standards of the CCRs, which could ultimately have negative impacts on the property values in the neighborhood. It is also not uncommon for many HOAs to have CCRs against parking non-operational vehicles in the neighborhood or leaving trash cans out. There are many ways in which HOAs help alleviate neighborhood nuisances thus raising values to keep our homes more of an asset and not a liability.

## Energy-Saving & Environment Friendly LED Light Bulbs

*Green Sim*

Technological advancement is only possible through constant research and innovations. The latest example of such progress is the LED light bulb. Most research is carried out in order to find a way of improving the performance of an existing facility or to find a new product that will prove to be more economical and more efficient than the existing facility.

### Positive Aspects of LED Light Bulbs

LED light bulbs have been developed to take the place of incandescent light bulbs or halogen light bulbs because they save energy, their efficiency is nearly double that of normal

halogen bulbs and they do not have any harmful substance such as mercury. Moreover, these bulbs are environment-friendly because they can be recycled and they do not produce any heat. The durability and life expectancy of LED bulbs is in the region of 50,000



hours, which is much higher than that of the earlier bulbs. As such, once you have installed these LED light bulbs, you can forget about any cost of replacing them in the near future.

### Energy-Saving Feature

The earlier incandescent or halogen light bulbs used to dissipate a large amount of energy by producing heat. This meant that the electricity bill was unnecessarily high. LED light bulbs have been created after a lot of research to eliminate the energy wasted due to heating. This has resulted in the creation of the latest innovative LED bulbs that do not produce any heat and

consequently use much less energy to light up a room.

Whereas the halogen bulbs were using 85% of the electrical energy to produce heat and only the 15% balance was being used to produce light, the LED light bulbs utilize 90% of the electrical energy to produce light. Halogen bulbs were fitted with filaments through which electricity was passed in order to produce light but these filaments heat up and consume nearly 90% of the electricity for heating. In the case of LED bulbs, which use light emitting diodes for producing light, almost the entire electrical energy is converted into light energy without wasting any energy for heating. By using LED bulbs you can save 80% of your previous electricity bill. By using the LED bulbs you can make sure that you are contributing towards lessening global warming because no heating from

the bulb is being dissipated into the atmosphere.

#### **Cost Aspect**

Although LED bulbs are more expensive than the halogen bulbs, it is almost a one-time expense because these bulbs have a long life, which means they do not need to be changed for a long time. The extra initial cost will easily pay for itself over the years. Moreover, since these bulbs use so little energy, they are environment friendly and do not add to pollution. The LED light bulbs have standard bulb fitting features making them convenient to install and replace anywhere.

#### **GU10 LED Bulbs**

GU10 LED bulbs are the most common replacement LED bulbs. Though they are similar to the normal LED

bulbs, they have many similar LED lights placed in one fitting. GU10 LED bulbs have a specific type of fastening and in most common-wealth countries such as the UK, New Zealand and Australia; the standard fastening is the bayonet mount. These types of LED light bulbs are mostly used in offices, shops, commercial spaces and in showrooms. They are high in style and efficiency.

[http://www.articlecity.com/articles/environment\\_and\\_going\\_green/article\\_1147.shtml](http://www.articlecity.com/articles/environment_and_going_green/article_1147.shtml)

### **Floridian Neighborhood Watch Meeting**

**June 11 at 6:00 p.m.**

**Lutheran Church  
6305 North Blue Angel Parkway**

## **Choosing the Right Type of Mower for Your Lawn**

*Gregory Woodford-Hayes*

**Y**ou might believe that caring for your lawn is really an easy job but there is a great deal to consider. It is a very important aspect of home maintenance. Lawn care consists of cutting the grass every week, weeding the front of the home and removing the random pieces of trash on the property. This is something that you could do yourself or you could hire someone to take care of it for you.

Most lawn care service companies pricing depends on a number of factors including plot size, intensity of work required and what area you live in. Usually you will find that most basic lawn maintenance for an average sized property will cost around \$30 a week. If you can't

afford this then you will want to look at investing in some lawn care equipment and other garden products. Two of the very best types of garden products to help maintain a healthy lawn are a lawn mower and fertilizers.

An excellent fertilizer that helps to promote grass growth and kills weeds is the best type to get. These usually contain chemical herbicides as well as synthetic fertilizers, which will help to do the job. If you use these types of fertilizer properly then you can have a lovely, green lawn.

Nearly everybody has used mowers at some stage in their life and they're a familiar sight during the summer time. A great lawn

mower won't just mow the grass, it can help to mulch the cuttings and leave your lawn in a healthy state. They range in price from a couple hundred dollars to a few thousand dollars, depending on type, make, and model. Despite this you will find truly only two main types of lawn mower, the type that you are able to ride or the sort that you push. There are other, more substantial lawn mowers but these tend to be used within the farming industry instead of in everyday homes.

It is a great idea to look at the various advantages and disadvantages of the various types of lawn mowers to ensure that you can make the very best decision

for your house. Among the initial steps in the decision process really should be, looking at whether an electric mower or a petrol mower is going to be the right mower for you.

If you have a big area of grass that you need to mow then you might want to look at getting a ride on mower, in the event you do not then it's likely to be unnecessary, unless you have some sort of personal injury that prevents you from using a push lawn mower. For those who have a large area of lawn but your budget won't quite stretch to buy a ride on lawn mower, then you might want to look at choosing a used one, as you can find plenty

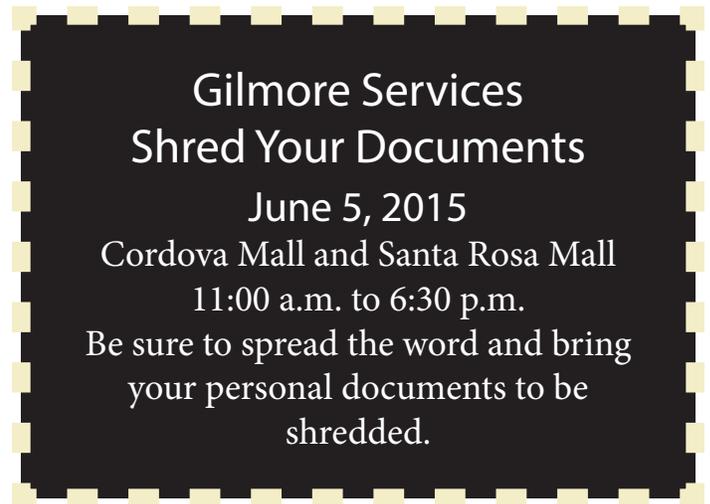
of bargains.

In the event you have a small budget then it could be much better to look at buying an electric lawn mower.

Whilst they are cheaper to buy you will want to calculate how much it will cost you in power bills. In order to have a lawn mower that gives a good cut, then a gas mower would be a better choice than

an electric one but these can sometimes be more expensive.

[http://www.articlecity.com/articles/home\\_improvement/article\\_7119.shtml](http://www.articlecity.com/articles/home_improvement/article_7119.shtml)



**Gilmore Services**  
**Shred Your Documents**  
June 5, 2015  
Cordova Mall and Santa Rosa Mall  
11:00 a.m. to 6:30 p.m.  
Be sure to spread the word and bring  
your personal documents to be  
shredded.

## Stay Informed About Scams

Staying informed is crucial to keeping you from becoming a victim of scams and fraud. The Florida Department of Agriculture and Consumer Services' (FDACS) website provides a wealth of information to help you achieve just that, from protecting your family, finances and even your computer.

An informed consumer is the best defense against fraud and deception. Unfortunately, scammers know how to get around even an educated consumer's better judgment by playing on emotions or promising huge returns. It's important for consumers to take advantage of the many resources available to be on guard against fraud.

### **Avoid Becoming a Victim of Scams**

Our [Little Black Book of Scams](#) provides consumers with a list of common scams targeting Floridians every day, such as tax scams, payday loan scams, travel scams,

government scams, charity scams and telemarketing scams. By sharing information on how to detect and avoid frauds and scams, you are better able to protect your loved ones and your community.

### **Protect Your Child's Identity**

Each year, more than 50,000 children in Florida become victims of identity theft, and more than \$100 million is stolen from children whose identities have been compromised. Last year, the Florida Legislature passed a new law to provide children with an extra line of defense against identity theft. The [Keeping I.D. Safe Act](#), requires credit reporting agencies to establish and freeze a credit record for a minor upon request by a parent or guardian. By freezing your child's credit, you can effectively block others from using it.

### **Know Where to go for Information**

FDACS also provides an online [A to Z Resource Guide](#) for those

consumers that may have a question, concern, problem or complaint, and are unsure whom to reach out to or where to start. This guide allows consumers to search by topic and access the website and phone number of the agency or resource that can address their specific questions or concerns.

### **Investigate Who You're Doing Business With**

If you received a recent offer or are dealing with a new business and are unsure about their history, visit our [Business/Complaint Lookup](#). This page allows you to look up a business or individual, verify if they are licensed with the department and if they have received any complaints.

*Florida Consumer eNewsletter,*  
March 2015

<http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Consumer-E-Newsletter/2015-Archived-Editions/Stay-Informed-About-Scams>

**Board of Directors**

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

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[Jpp54@cox.net](mailto:Jpp54@cox.net)

**Secretary/Treasurer**

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[tedraknie@gmail.com](mailto:tedraknie@gmail.com)

**Neighborhood Watch**

**President**

Jerry Knie  
[Jerry.Knie@gmail.com](mailto:Jerry.Knie@gmail.com)

**Vice President**

Ed Clark

**On-line Dues Payment:**

**Website:** [www.centregroup-properties.com/](http://www.centregroup-properties.com/)

**Meetings:**

**HOA Board of Directors**

June 30, 6:00 p.m.

**Neighborhood Watch**

June 11, 6:00 p.m.



<https://www.facebook.com/groups/FloridianPensacola/>

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

**2015 Atlantic Hurricane Season**

The 2015 Atlantic hurricane season is a current event in the annual tropical cyclone season in the northern hemisphere. The season officially begins on June 1, 2015 and ends on November 30, 2015. These dates historically describe the period each year when most tropical cyclones form in the Atlantic basin and are adopted by convention. However, the formation of tropical cyclones is possible at any time of the year. The first storm, Ana, developed a month before the official start

of the season, becoming the first pre-season tropical or subtropical cyclone since 2012's Beryl, the earliest-forming cyclone since 2003's Ana, and the second-earliest cyclone on record to strike the United States. Despite the unusually early start, an ongoing El Niño event was forecast by many organizations to limit tropical cyclone activity in the basin throughout the season.

[http://en.wikipedia.org/wiki/2015\\_Atlantic\\_hurricane\\_season](http://en.wikipedia.org/wiki/2015_Atlantic_hurricane_season)

**Be Prepared—Get a Plan! Know Your Evacuation Zone**

It only takes one storm to change your life and community. Tropical cyclones are among nature's most powerful and destructive phenomena. If you live in an area prone to tropical cyclones, you need to be prepared. Even areas well away from the coastline can be threatened by dangerous flooding, destructive winds and tornadoes from these storms. The National Hurricane Center issues watches, warnings, forecasts, and analyses of hazardous tropical weather.

**Hurricane Hazards**

The primary hazards from hurricanes are storm surge flooding, inland flooding from heavy rains, destructive winds, tornadoes, and high surf and rip currents. While hurricanes pose the greatest threat to life and property, tropical storms and depressions can also be devastating. Flooding from heavy rains can cause extensive damage and loss of life. For example, Tropical Storm Allison produced more than 40 inches of rain in the Houston area in 2001, causing about \$5 billion in damage and taking the lives of 41 people.

Storm surge is dangerous because a mere six inches of fast-moving flood water can knock over an adult. It takes only two feet of rushing water to carry away most vehicles—including large pickup trucks and SUVs.

The strong winds of a hurricane can cause widespread destruction. Hurricane Hugo was a fast-moving, category 4 storm that made landfall near Charleston, South Carolina. Hugo brought

**Vital resources to help you prepare include:**

- [Tropical Cyclone Preparedness Guide \(PDF\)](#)
- [Hurricanes.gov](http://Hurricanes.gov), which provides critical hurricane advisories and marine forecasts.
- [Weather.gov](http://Weather.gov) for the latest forecasts for your part of the country.
- [Ready.gov](#) for additional preparedness information.
- [National Hurricane Center Outreach Resources](#)
- [Weather-Ready Nation Kids \(PDF\)](#)
- [Ready.gov Kids](#)

destructive hurricane-force winds hundreds of miles inland, downing numerous trees and power lines over a swath from the Atlantic coast to the southern Appalachians. Millions were left without power and the resulting damage totaled in the billions of dollars.

Tornadoes are also common with landfalling tropical systems. In recorded history, almost every tropical storm and hurricane that has come onshore in the U.S. has produced a tornado. These tornadoes most often occur

in thunderstorms embedded in the storm's rainbands, well away from the center of the hurricane.

Strong winds of a tropical cyclone can also cause dangerous waves that pose a significant hazard to mariners and coastal residents and visitors. When the waves break along the coast, they can produce deadly rip currents, even at large distances from the storm. In 2008, despite the fact that Hurricane Bertha was more than a 1,000 miles offshore, the storm resulted in rip currents that killed three people

along the New Jersey coast and required 1,500 lifeguard rescues in Ocean City, Maryland, over a 1 week period.

Storm surge has the potential to cause the largest loss of life in hurricanes. Since 1963, storm surge has caused nearly half of the deaths in the United States in tropical cyclones. Water, not wind, has accounted for nearly 90 percent of all tropical cyclone deaths in the U.S. during that time.

<http://www.nhc.noaa.gov/prepare/>

### Teddi's Tidbit

## A New Kind of Thief

The Wall Street Journal recently reported that criminals are stealing card data from automated teller machines (ATMs) at the highest rate in two decades. The thieves are stealing information from consumer's credit cards and making counterfeit plastic cards. According to research by Robin Sidel of the Wall Street Journal, these incidents are taking place at ATMs that are owned by banks, as well as, independently owned cash kiosks in shopping centers, convenience stores, and restaurants.

FICO, one of the leading credit scoring analytics firms, reported that from January to April 9, 2015, the number of attacks on debit cards used at ATMs reached the highest level for that period in at least 20 years. Debit-card compromises at ATMs located on bank property jumped 174% this year as compared to last year, and attacks at nonbank machines sky rocketed to 317%.

Identity theft is the fastest growing crime in America and many times consumers have few ways to prevent such an attack because the crime is often well disguised. However, experts advise countermeasures such as covering the keypad with your other hand when entering a PIN and trying to avoid nonbank locations where the ATM is in a hidden location that thieves could easily access without being detected. And never keep your pin number with your credit card/debit card. Most financial institutions and banks have fraud measures in place to help their customers in the event you're a victim of this type of crime. If you are a victim of this type of crime, contact your bank immediately to cancel your card and file a fraud claim.

Floridian Neighborhood  
Watch Meeting  
June 11 at 6:00 p.m.  
  
Lutheran Church  
6305 North Blue Angel Parkway

Board of Directors' Meeting  
June 30 at 6:00 p.m.

Lutheran Church  
6305 North Blue Angel Parkway

## Street Lights

The Floridian HOA board is committed to do our part to protect your property and to keep you safe... it is one of our core values. Through the Escambia Sheriff's Department and our Neighborhood Watch, we have learned that "Lighting" is a big deterrent for criminal activity. Over the past couple of years, we have added 13 new street lights in the Floridian Phases I and II, which has helped. There is another lighting option that we would like considered, which is changing the existing globes lighting to LED lighting. As you know, our street lighting is included in your property taxes and this new light may slightly increase the yearly taxes. We will be coming to you with the costs and a petition for your consideration. Let's all work together for the good of the Floridian Subdivision.

## Three Benefits of Hiring Professional Pressure Cleaning Services

*Mark Goodman*

Do the exterior walls of your house need a wash desperately? Why not go for professional pressure cleaning services this time, instead of going through the entire time consuming and tedious process yourself. A reputed cleaning service will do their utmost to make your home appear sparkling clean at the end of their job.

### High Quality Equipment

The equipment used by professional pressure cleaning services is no doubt the latest and the most sophisticated in the industry. Invariably, such machinery will be priced exorbitantly; therefore investing in one is just not worth it. Different types of nozzles, brushes, etc. are to be fitted on to the pressure cleaning machine according to the texture of the surface to be cleaned.

For example, certain delicate surfaces require careful spraying with a low pressure nozzle. What about your attic and all those lofts placed so high? If you don't want to end up with a broken bone or two, balancing yourself delicately on a steep ladder, get yourself a fully equipped and professionally managed pressure cleaning company for your cleaning job.

### Highly Professional and Timely Service

Usually most cleaning services give you a detailed estimate of the costs involved in the job after a thorough inspection of your property. They will also bring to your notice any damage or defects that require immediate rectification. The company will take extreme care of all permanent fixtures and fittings knowing they can be held liable for any damages caused. Of course they are also aware of the fact that they will have to repeat the job in case of sloppy service. Completing a given task in time will also be a priority.

A good pressure cleaning service will definitely have a responsible customer support wing which lends an ear to all sorts of grievances. This makes it possible to access them any time with the smallest of doubts regarding upkeep and maintenance of your premises. You can also get some invaluable inputs regarding the proper cleaning agents to be used, conservation and maintenance of walls, flooring, wood work tile and stone surfaces etc on your property from such support centers.

### Increase in Property Value

Opting for a professional pressure cleaning service to clean your home exterior walls and premises will enhance the value of your property in the Real Estate market. The sparkling new look is undeniably attractive to any potential buyer.

### Hire a Licensed Pressure Cleaning Service

Before hiring professional pressure cleaning services, make sure that they possess the necessary licenses and permits required to carry on such a business. It's always better to engage a service which is recommended to you by any of your acquaintances. Check to see if they carry liability insurance which is extremely important in case of any damage to your property. Engaging a local cleaning service is more advantageous because they will be aware of local laws and regulations. They will make it a point to adhere to all norms regarding disposal of cleaning water and other agents so that no harm befalls the surroundings and environment

<http://www.articlebiz.com/article/1051457741-1-three-benefits-of-hiring-professional-pressure-cleaning-services/>

## Signs of Road Rage and How To Avoid It

Road rage is defined as violent or visibly angry behavior by a driver of a motor vehicle which can result in crashes or other incidents on roadways. It is also called an extreme case of aggressive driving.

### The following are possible signs of road rage or aggressive driving:

- Generally aggressive driving, including sudden acceleration, braking, and closely tailgating
- Cutting off other drivers, or preventing other vehicles from merging
- Hitting the horn or flashing lights
- Shouting obscenities, or threats

- Hand gestures
- Intentionally causing a crash between vehicles
- Getting out of a vehicle in an attempt to start a confrontation
- Threatening to use or using a weapon
- Throwing objects from a moving vehicle

### Ways to Avoid Road Rage

- Keep a cool head
- Avoid eye contact
- Never make obscene gestures
- Do not use your vehicle to intimidate others
- Get out of the left lane for other fast moving vehicles
- If you witness something you

think is road rage, call police

- Do not become frustrated or stressed out—if you do, remove yourself from the situation
  - Never get behind the wheel if you are tired or irritable
  - Avoid confrontation
- <http://www.flhsmv.gov/safetytips/roadrage.htm>

**See Something!  
Do Something!  
Call Sheriff's Dispatch  
436-9620**

## Outdoor Water Conservation Tips

Even though we use water every day, it's easy to take it for granted. Just imagine how you would function without clean water. It's everyone's responsibility to conserve and protect water resources. The decisions and actions you make today truly affect our water resources for the future. The following suggestions will help you get in the habit of saving water in the great outdoors:

- ➔ Get a rain gauge to measure rainfall. One inch of rain per week is generally sufficient for lawns and gardens. Supplement only when rainfall is inadequate.
- ➔ Use mulch around landscape plantings. Mulch will help eliminate weeds and hold moisture in the soil.
- ➔ Select hardy plants that don't need much water. Native plants that are well adapted to your

climate and soils will survive well without supplemental watering.

- ➔ Water during the cool part of the day to avoid rapid evaporation.
- ➔ Raise the mowing heights on your lawn mower. This promotes healthier grass that can better survive dry periods.
- ➔ When watering is necessary, water slowly and thoroughly. If you notice puddles or runoff, turn water off and wait for water to soak in. Also be sure your sprinkler puts water where you need it—not on driveways or sidewalks.
- ➔ Wash cars

efficiently. First give the car a quick rinse, and then turn the water off. Wash one section of the car at a time and rinse that section quickly. Turn the water off each time.

Visit [www.auduboninternational.org](http://www.auduboninternational.org) for more conservation tips.

### Gilmore Services Shred Your Documents

June 5, 2015

Cordova Mall and Santa Rosa Mall

11:00 a.m. to 6:30 p.m.

Be sure to spread the word and bring your personal documents to be shredded.

## Board of Directors

### President

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

### Vice-President

Jocelyn Peters  
([Jpp54@cox.net](mailto:Jpp54@cox.net))

### Secretary/Treasurer

Tedra "Teddi" Knie  
([tedraknie@gmail.com](mailto:tedraknie@gmail.com))

## Neighborhood Watch

### President

Jerry Knie  
([Jerry.Knie@gmail.com](mailto:Jerry.Knie@gmail.com))

### Vice President

Ed Clark

### On-line Dues Payment:

Website: [www.centregroup-properties.com/](http://www.centregroup-properties.com/)

### Meetings:

#### HOA Board of Directors

July 28, 6:00 p.m.

#### Neighborhood Watch

September 10, 6:00 p.m.



<https://www.facebook.com/groups/FloridianPensacola/>

Editor: Denise Mowery

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

[www.floridianhoa.com](http://www.floridianhoa.com)

## Floridian Neighborhood Watch

*Jerry Knie*

President, Floridian Neighborhood Watch

The concept of the Floridian Neighborhood Watch is that we as neighbors look out for each other in an effort to keep each other safe and secure. One of the ways your Neighborhood Watch does this is by doing daily **Security Checks**.

Floridian Neighborhood Watch members do daily Security Checks looking for any suspicious activity and look for things that would make The Floridian a "**Soft Target**" for theft and property damage. Some things you can do to help the Floridian Neighborhood Watch make The Floridian a "**Hard Target**" and keep those who would steal or vandalize away from us would be to:

1. **Turn on driveway and porch lights at night:** Thieves like dark areas around a drive way and home to conceal their activities. Keeping your porch lights and driveway lights on at night repels someone who may otherwise feel safe to steal or vandalize.
2. **Keep your car doors locked:** When an individual or group comes into a neighborhood they are looking for the easy targets, like a car with the doors unlocked. They will simply go from one car to another one until they find one that is unlocked. First, they will check the visor, glove compartment, and console to see if you left your keys in the car. If so, they steal the car and use it to drive to other neighborhoods to continue stealing. If they do not find any keys, they will take anything of value in the car and move to the next unlocked car.

3. **Close your garage door at night:** None of us deliberately leave our garage door open all night. The pattern for criminals is to drive or walk into a neighborhood and look first for open garage doors. **An open garage door attracts thieves into our neighborhood.** As a part of the Floridian Neighborhood Watch and as a community service to our neighborhood, with your permission, we can either call you and/or knock on your door if your garage door is left open, after a certain time you specify. All you have to do is **e-mail** the Floridian Neighborhood Watch President Jerry Knie at [Jerry.Knie@GMail.Com](mailto:Jerry.Knie@GMail.Com) and to be put on **The Look Out List**. Please include:
  1. Your Name
  2. Your Street Address
  3. Your phone number
  4. Method of contact; either by phone call and/or knock on your door.
  5. After what time would you like to be notified if your garage door is left open. Example: After 9 pm.

You can actively participate in the safety and security of our neighborhood by just doing these three simple things which creates a reputation for our neighborhood that it is a "Hard Target" and detours and prevents theft and property damage. If you notice any **suspicious activity call the Sheriff's Dispatch: 850-436-9620** and **send** the **Neighborhood Watch President an e-mail** detailing the events.

## Neighborhood Watch Meeting

The quarterly Floridian Neighborhood Watch meeting was held on June 11. Jerry Knei, President, called the meeting to order. He provided a recap of old business. In the past three months, during his security checks of the neighborhood, he noted four garage doors had been left open at night. None of the homeowners were on The Look Out List. When Jerry did his follow up one of the homeowners requested to be placed on

the List. Jerry also mentioned that three mailboxes have been knocked over by vehicles. Two of the mailboxes were damaged by hit and run drivers. The third was damaged due to the negligence of a driver who was distracted by texting while driving.

Vehicles parked on the street is still an ongoing problem. These vehicles can be used by criminals to hide behind in the process of their criminal activity, children can be obstructed from view of drivers, emergency vehicles can be prevented from easy access to the neighborhood thus delaying the response time needed, and these vehicles can make it difficult for neighbors to back out of their own driveways.

The speed limit if the neighborhood is 25 mph. A few drivers are still driving in excess of this limit. During the summer children tend to be outside more often, especially during the early evening hours. Be

on the look out for children who might dart out into the street.

Summertime is a time when criminals tend to be more active. **Stay alert!** Keep your vehicles locked, garage doors closed, and remove electronic devices and other items from your vehicle.

A discussion was held about moving the neighborhood watch sign closer to the entrance to the sub-division or at least get a sign that is reflective. Jerry Knei will contact David Craig of the Sheriff's Office.

To allow an unobstructed view of the sign the shrubs need to be trimmed. The lights illuminating the Floridian sign is not bright enough. It will be checked out and if needed, replaced.

Teddi Knei read some personal safety tips from the National Crime Prevention Council brochure, "Robbers Are Equal Opportunity Criminals." The meeting was adjourned by Jerry Knei.

### Floridian Neighborhood Watch Meeting

September 10 at  
6:00 p.m.

Lutheran Church  
6305 North Blue Angel  
Parkway

Energy bills—like the temperature—always rise in the summer. But don't fret: While there are big fixes\* you can incorporate to make your home more energy-efficient, there are also many inexpensive energy solutions, as well as some simple and free steps that you can take to cut down on costs and save money.

**Turn it up.** Set your thermostat as high as possible. Start with 78 degrees when at home and 85 degrees when away. For each degree above 72 you set the thermostat, you save between 1-3 percent. Be sure to take into consideration your health and comfort,

and drink plenty of fluids to stay hydrated.

**Circulate air.** Use fans to create cool breezes and keep the air moving in your home. Ceiling fans, in particular, can create enough air movement to make it cooler by at least four degrees. This could translate into a significantly lower monthly electric bill, as ceiling fans only use about as much energy as a 100-watt light bulb.

**Shut the shades.** Windows allow a lot of heat into your home. Keep drapes and shades closed during the day to keep the temperature down.

**Open nights.** At night, if it's

cooler outside than in, open your windows! Not only will this bring some fresh air into your home, it will give you a chance to turn off that AC. Also, be sure to close your windows in the morning to keep the cooler air in longer.

**Wash and dry wisely.** Run only full loads when using your dishwasher or washing machine. Whenever possible, run those appliances during off-peak hours or when your air conditioner is turned off or barely running, which typically is during the evening, to save energy. Use the clothes dryers' moisture-sensing automatic drying setting if it has one, and clean your

clothes dryers' lint trap after each use.

**Unplug.** Electronics—such as TVs, DVDs, chargers, computers, printers and other devices—use electricity even when they are turned off. By unplugging these devices when you're not using them, you only save a few watts, but they quickly add up to bigger savings over time. Use a power strip for multiple devices, and switch it off before you go to bed. Also, turn

off lights in unoccupied rooms.

**Plan pool time.** If you have a pool, shorten the operating time if possible. Switch the pool filter and sweeper operations to off-peak hours and during nighttime if the pool has automatic cleaning settings.

\*As always, be sure to consult with the association to get approval for any major renovations on your home.

Board of Directors'  
Meeting  
July 28 at 6:00 p.m.

Lutheran Church  
6305 North Blue Angel  
Parkway

## Robbers Are Equal Opportunity Criminals

It isn't that robbers are around every comer. But they do take us by surprise and they can target anyone.

According to the Bureau of Justice Statistics at the U.S. Department of Justice, Office of Justice Programs, robberies have declined from 5.4 per 1,000 people in 1995 to 2.6 people per 1,000 people in 2005—better than a 50 percent decline. The biggest year for robberies since current records were kept was 7.4 robberies per 1,000 people in 1981. That means that the rate in 2005 was almost two-thirds less.

The FBI defines robbery as “the taking or attempting to take anything of value under confrontational circumstances from the control, custody, or care of another person by force or threat of force or violence and/or by putting the victim in fear of immediate harm.”

That's a pretty grim definition. However, there are lots of things you can do to reduce your chances of being robbed and there are ways to react while being robbed and after. The most important thing to do in all circumstances is give the robber what he or she wants: don't

fight back and risk your life. It simply isn't worth it.

### Personal Safety Tips for the Street

- Don't walk alone during late-night hours. Walk in groups whenever you can—there is safety in numbers.
- Let a family member or friend know your destination and your estimated time of arrival or return. That way, the law enforcement can be notified as quickly as possible if there is a problem.
- Stay in well-lighted areas as much as possible. Avoid alleys, vacant lots, wooded areas, and shortcuts or secluded areas.
- Wear clothes and shoes that give you freedom of movement.
- Don't talk to strangers.
- If you are wearing headphones, don't turn up the volume so high that you cannot hear outside noises.
- Never hitchhike or accept rides from strangers.
- If someone or something makes you uneasy, avoid the person or leave.
- Don't display expensive jewelry in public.

- Know the neighborhoods where you live and work.
- Check out the locations of police and fire stations, public telephones, hospitals, and restaurants or stores that are open late.

### Personal Safety Tips for Home

- Don't allow strangers into your home, even if they are hurt or say they need help. Keep the door locked and call the police for them.
- Don't advertise that you live alone.
- Don't be afraid to call law enforcement to investigate suspicious circumstances, unusual people, or strange noises. It's better” to be safe than sorry.
- When you move into a new home or apartment, change the locks if you own it or ask the manager to change them if you rent.
- Don't leave notes on your door announcing when you will be home.
- Keep outdoor lights on at night.
- If you arrive home and your door is open or things appear to be out of place, don't go in. Leave and call 911.
- If you are accosted by a robber,

follow his or her instructions.

- Don't argue or attempt to fight with your assailant.

### Automobile Safety

- Always park in well-lighted areas.
- Always be alert to people just sitting in their cars.
- If you are alone at a shopping mall, ask a security guard to escort you to your car.
- After checking around your car, enter it quickly and lock all the doors. Teach your children to enter and exit the car quickly.
- If your car is bumped in traffic,

don't get out of the car. Use your cell phone to call 911. Many times carjackers use this technique so that they can overpower you and steal your car.

- The last thing you should do is argue or fight with a carjacker. You could be seriously injured or killed. It isn't worth it.
- Never agree to be kidnapped. Either drop the keys or throw them away from the car as far as you can. When the carjacker goes for the keys, get out of there as fast as you can.

### Automated Teller Machine (ATM) Tips

- Try to use machines you are familiar with and try to use terminals located inside banks rather than independent terminals.
- Be aware of your surroundings. Look around before conducting a transaction. If you see anyone

or anything suspicious, cancel your transaction and go to another ATM.

- If you must use an ATM after hours, make sure it's well-lighted.
- Never walk away from an ATM with cash in hand. If you are going to count your money, do so at a secure spot.

Most of these tips may seem like common sense. But if you follow them you may ward off an encounter with a robber. If you are unfortunate enough to be accosted, stay calm and comply with the robber's instructions. In most situations it isn't worth it to fight back. Then, when he or she is gone, call law enforcement immediately.

(With thanks to the Washington, DC, Metropolitan Police Department and the Walton County, FL, Sheriff's Office)

National Crime Prevention Council

**See Something!  
Do Something!  
Call Sheriff's Dispatch  
436-9620**

### Teddi's Tidbit

## It's Time To Stop Giving Away Your Money!

The Home Affordable Refinance Program (HARP) is a federal program set up by the Federal Housing Finance Agency in March 2009 to help underwater and near-underwater homeowners refinance their mortgages. Unlike the Home Affordable Modification Program (HAMP), which assists homeowners who are in danger of foreclosure, this program benefits homeowners whose mortgage payments are current, but who cannot refinance due to dropping home prices in the wake of the U.S. housing market correction (due to the mortgage crash of 2008). If you're not behind on your mortgage payments but have been unable to get traditional refinancing because the value of your home has declined, you may be eligible to refinance through the Home Affordable Refinance Program. HARP is designed to help you get a new, more affordable, and more stable mortgage.

Barbara Corcoran, star of the hit show "Shark Tank" and NY's queen of real estate states that you should stop wasting your money and see if you qualify for this program. With mortgage rates where they are today (very low), Corcoran thinks "not shopping the market is like giving money away."

Many lenders have the HAR program and many homeowners have taken advantage of this program and have lowered their mortgage payments significantly (depending on your current rate). As of today, statistics show that close to a million homeowners could still benefit from this program. But sadly, many perceive this program to be too good to be true. It's Not! Contact your lender to see if they participate in the HAR program and for more information. If not, shop other lenders to get information on this program and to see what interest rate you may qualify for. Remember, this is a free government program and there is **no** cost to see if you qualify.

Floridian HOA Board  
Centre Group Properties, Inc.  
4400 Bayou Blvd., Suite 35  
Pensacola, Florida 32503

June 19, 2015

Re: Parking on the Street

Dear Homeowners & Residents:

We have had ongoing problems with parking on the street and because of this we wanted to address all of our residents personally. Parking on the Street is a violation of the CCRs, (*See Article II Use of Lots end of this letter*).

We have had numerous complaints about parking on the street from the homeowners as well as renting residents in our subdivision. The streets in our neighborhood are very narrow and really do not allow for permanent parking on the street which is one reason why there are parking restrictions in our CCR's. Some of the issues we have had to address are as follows:

- The complete blocking of access of one's driveway.
- Two residents could not safely back out of their driveway due to their neighbors vehicles parked on the street across from their homes.
- Blocking corners restricting visibility causing a traffic hazard.
- One Auto accident involving a car which was parked on the street and hit by a visitor.
- 3 Mailbox hit and runs
- One law enforcement chase of a would-be thief in our neighborhood looking to burglarize it. If cars had been parked on the street the law enforcement vehicle access would have been impeded.
- The neighbor reporting the incident may not have been able to see the thief and thus report the incident before the burglary occurred if cars had been parked in the street.
- Letters from the Postmaster not delivering mail due to mailbox access being blocked by parking on the street.
- Garbage cans not being picked up due parked vehicles blocking access.
- Small children running out in the street between parked cars that cannot be seen.
- Parking on the grass and common areas causing damage for which we and you have to pay for.
- Parking on the street allows for would be criminals to hide behind cars and we have had several incidents of cars/garages being burglarized.
- The streets are not passable for two-way traffic in and out if one is parked in the street, because the streets are **not wide enough for 3 cars wide**.
- Just as a matter of FYI any cars parked on the street where no parking is allowed, both vehicles involved in the accident are ticketed.
- Emergency vehicles cannot access homes in the case of an emergency while trying to maneuver around parked cars especially when seconds count. They can and will in an emergency physically push the parked vehicle out of the way causing damage the owner will be responsible for, and not the entity for which the emergency vehicle belongs i.e., county, city, state etc. We have had numerous articles on this in our newsletter.

Since the formation of our Neighborhood Watch Group we have the privilege of a neighborhood patrol which helps look out for things in our neighborhood and report suspect behavior to the proper authorities, as well as to help the Board address some of these parking issues we are facing.

We also have inspections from Centre Group to make sure homeowners are in compliance as this benefits all of us. Not only to keep us safe as in the NW program, but also to keep our community as lovely and beautiful as it can be.

We have said all of this because we want to make sure you are fully aware of the parking situations and issues we have been dealing with.

That is not to say that situations don't arise where one needs to park on the street, therefore the Board in connection with Centre Group Property Manager has come up with a waiver program for parking on the street, and is issued on rare occasions and limited to a specific time frame. So I want to give you the criteria to request this waiver.

1. Request must be made in writing and sent to the Property Manager.
2. The Homeowner/Resident must demonstrate there is a need to park on the street and not in the driveway and that parking in the street is necessary and not a matter of convenience as vehicles can be moved.
3. The ARC Committee has to agree that there is not room to park in the driveway. In most cases in our neighborhood the homes were built with two car garages and enough room for 4 cars to be parked in the driveway, thus accommodating up to 6 vehicles.
4. If the ARC Committee agrees parking in the street is a necessity, then the ARC Chairman will communicate this to the board and a waiver will be granted, **with the understanding that when driveway parking is ample & available, the resident agrees to have the car parked in the driveway during those times.**
5. Once the waiver is granted the Property Manager will give you a card with the dates and times the vehicle is allowed to be parked on the street and the card is to be displayed on the dashboard while parked on the street.
6. If the vehicle is there longer than the specified time, fines can be assessed.

The HOA Board and our Property Manager have worked very hard to try and accommodate the needs of all residents and to fairly and equitably uphold the CCR's for the benefit of all who live, work and play in our community.

If you have any questions, please feel free to contact any one of us on the board or the Property Manager at Centre Group. All of our contact information can be found on the website [floridianhoa.com](http://floridianhoa.com).

Sincerely,

The Floridian HOA Board

**ARTICLE II USE OF LOTS; ARCHITECTURAL REVIEWS AND CONSTRUCTION REQUIREMENTS 2.5 Specific Restrictions.** The following restrictions shall apply to the Lots: however the Architectural Review Committee will not be limited to these items when reviewing plans/variance and will have broad discretion in the interpretation of these restrictions.

(v) *Parking of Wheeled Vehicles, Boats and Water Vessels.* "Cars, trucks, tractors, recreational vehicles, and trailers (collectively called "Vehicles") must be kept at all times completely inside the garage and are not permitted to be parked elsewhere on a Lot or on the street within the Plat except as otherwise specifically permitted in this paragraph. Boats and water vessels and trailers must be kept at all times completely inside a garage and are not permitted to be parked elsewhere on a Lot or on a street within the Plat. **Private cars or private trucks (exclusive of all other Vehicles) owned by an Owner or an Owner's guest may be parked in the Owner's driveway, but only if they do not display commercial signs.** Commercial vehicles may be parked in a street or driveway when necessary for providing services to an Owner, or for pickup and delivery service, but only while undertaking this activity and never overnight. Recreational vehicles, travel trailers, trailers, and campers may be parked in the driveway of a Lot for up to a total of 48 hours per week for loading and unloading only, and never for dwelling purposes. No Vehicles may be repaired or maintained on or adjacent to a Lot, except within a garage. Vehicles engaged in construction of subdivision improvements or dwellings on behalf of Declarants will be permitted within Floridian Phases 1 & 2 for such purposes."

**Board of Directors**

**President**

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

**Vice-President**

Jocelyn Peters  
([Jpp54@cox.net](mailto:Jpp54@cox.net))

**Secretary/Treasurer**

Tedra "Teddi" Knie  
([tedraknie@gmail.com](mailto:tedraknie@gmail.com))

**Neighborhood Watch**

**President**

Jerry Knie  
([Jerry.Knie@gmail.com](mailto:Jerry.Knie@gmail.com))

**Vice President**

Ed Clark

**On-line Dues Payment:**

Website: [www.centregroup-properties.com/](http://www.centregroup-properties.com/)

**Meetings:**

**HOA Board of Directors**

August 24, 6:00 p.m.

**Neighborhood Watch**

September 10, 6:00 p.m.



<https://www.facebook.com/groups/FloridianPensacola/>

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

**Parking Enforcement**

*Jerry Knie*

President, Floridian Neighborhood Watch

I spoke with Escambia Count Dispatch about parking enforcement. They advised to call the Sheriff's Office Dispatch to place a parking ticket on a car whenever:

1. A homeowner's driveway is being blocked (the homeowner or the person who is being directly affected should call).
2. If a vehicle is parked in front of a fire hydrant (HOA officers or Neighborhood Watch members should call).
3. If a vehicle is parked away from the curb where emergency vehicles could not pass (HOA officers or Neighborhood Watch members should call).
4. If a vehicle is parked in any way that impedes the flow of traffic

(anyone affected should call).

When calling Dispatch (850-436-9620) just state that you have a parking complaint and they will send an officer out to assess the parking complaint and possibly ticket the vehicle causing the parking complaint.

We are free to advertize to our homeowners that they have a right to call Escambia County Sheriff's Dispatch whenever they have a parking complaint where their access to and from their home is being blocked.

The HOA Board and Neighborhood Watch members are free to call Dispatch for any parking complaints due to a vehicle parked in the street that may impede the access of an emergency vehicle, in front of a fire hydrant, or at a stop sign.

**Contact Information**  
**Call Escambia County Sheriff's Office Dispatch**  
**Telephone: (850) 436-9620**

**Crime Stoppers: Car Hopping Suspects**

Tuesday night [July 21] deputies responded to Tampa Drive in reference to a vehicle burglary. During the investigation multiple burglaries were discovered. The two suspects approximately 6'1 with facial hair are seen walking from yard to yard checking door handles.

If anyone has any information concerning these burglaries, they are asked to contact Crimestoppers at 433-STOP.

**Remember: Lock your car and never leave valuables or weapons behind!**

Escambia County Sheriff's Office  
Facebook Page



## Teddi's Tidbit

June has been one of the biggest months in real estate lending for many lenders. Mortgage software firm Ellie Mae reported that 61% of loans originated through their lending platform were purchase loans. With the increase in activity in the housing market and the United States home sales at their highest level in years, local lenders, realtor, and real estate giants, such as Navy Federal are all reporting huge increases in purchase activity.

The real estate market is making a comeback since the 2007 economic and real estate decline. Rates remain low and borrowers continue to shop for homes. A stable real estate market will continue to show growth in housing values, which is good news for homeowners and the economy.

With the increase in mortgage lending activity, reports are showing that there are closing delays. Refinance loans are reporting an average closing time of 49 days to close compared to purchase loans at 43 days to close.

### Board of Directors' Meeting

August 24 at 6:00 p.m.

Lutheran Church  
6305 North Blue Angel  
Parkway

### Floridian Neighborhood Watch Meeting

September 10 at  
6:00 p.m.

Lutheran Church  
6305 North Blue Angel  
Parkway

## Keep Your Backyard Bug-Free...Naturally

Summer is the time for barbecue parties and sleeping under the stars, but bothersome bugs can ruin outdoor fun. Many people spray themselves and their lawns with chemical repellents to get rid of these pests, but there are natural alternatives that are environmentally friendly to your home and our association. Here are a few tips to help you enjoy a bug-free summer.

**Get growing.** Planting a simple garden can do wonders in keeping the bug count down. Plants like garlic, radishes, marigolds, nasturtium, oregano, sage, rosemary, cilantro and mint are easy to cultivate and can make the area in and

around your garden uninviting to the creepy crawlers, as they act as natural bug repellents. Pest-control never looked or tasted so good!

**Wet and wild.** Eliminate stagnant or standing water in your yard; it provides breeding grounds for mosquitoes. Emptying used kiddie pools and fountains and refilling them with fresh water, cleaning gutters of leaves and other rain-blocking debris and filling in puddles with dirt are just some of the ways to reduce the buzzing bugs in your yard.

**Going to the birds.** Setting up a few bird houses in your yard is not only a great way to enjoy the beauty

of our feathered friends, but it also mitigates bug problems, since many birds love to dine on dragonflies, dung beetles and the ilk.

**Candle in the wind.** When outdoors, ignite an all-natural bug repellent candle nearby to keep the bugs at bay, and enjoy the sweet smell of citronella, lavender, mint, and other aromas that pests find repugnant. Brands such as Bio-Sensory, Solay, Melo, and Yankee Candle have jumped onto the debugging bandwagon and offer eco-conscious candles.

**Light up the night.** Many high-flying insects are drawn to light like a moth to the...you get the idea.

So, why not install an elevated yellow bug light on your back porch or deck to attract those critters up and away from the ground (and you!) when you spend an evening outdoors.

## 2015 Back-to-School Sales Tax Holiday August 7-16 (See additional information at the end of this newsletter.)

### Storm Solutions

It's a good time to prepare for hazardous driving conditions during the rainy season.

#### Tires

Traction is the key to maintaining control in turns and stopping on wet surfaces. Tires that are underinflated or don't have enough tread increase the risk of hydroplaning, which occurs when a wedge of water separates a tire from the road. At least once a month, check each of your tires for tread depth and proper inflation.

#### Windshield Wipers

Wipers that are old, cracked or hard can skip and streak, decreasing visibility. The Florida sun is especially hard on wipers, so replacing them twice a year is wise. Since they'll be needed frequently in the coming months, the start of storm season is an ideal time to

install new ones. And while you're at it, top off the washer fluid.

#### Headlights

With the help of another person, check the headlights, side-marker lights, emergency flashers, parking lights, front and rear directional signals, taillights and brake lights. Make sure they work and are clean—a quick wipe can make a big difference. Florida law requires headlights to be on when it's raining, so remember this phrase: "Wipers on? Lights on."

#### Following Distance

AAA recommends keeping a distance of three to four seconds between moving vehicles. Increase that distance when it's raining or the roads are wet. In addition, avoid driving through large puddles and standing bodies of water, which could be too deep to drive

through.

#### Cruise Control

While this feature can be very convenient (and improve your gas mileage) on a dry road, in wet conditions you risk losing control of your vehicle to the time it takes to disengage the cruise control or hit the brakes. Whether it's raining or not, never use cruise control on a wet road.

#### Hazard Lights

Driving with your hazard lights flashing is against the law in many states (including Florida), but even where it is legal, AAA advises against this practice. There are safer ways to stay visible, such as tapping your brakes. If conditions and visibility are so poor that you're having trouble seeing, better to exit the road and wait until conditions improve.

#### The Bottom Line

To ensure your vehicle is as prepared as possible for driving in inclement weather, have it checked by a qualified technician. AAA Approved Auto Repair shops offer AAA Members many services, including a free comprehensive inspection covering most of the components listed here.

*AAA Living, May/June 2015*  
[The Floridian Homeowners Association does not endorse businesses or organizations mentioned in the *Floridian Newsletter*—Editor]

### Road Ready? Find Out—for Free!

AAA Members receive a free 24-point vehicle inspection at AAA Approved Auto Repair facilities nationwide, where a certified technician will examine components most often responsible for a breakdown (fluid level and quality, tire condition, battery, belts and hoses, burned-out lights, and more). Many members get the inspection when they come in for routine maintenance, such as an oil change or tire rotation. But this service also provides great value in other situations, such as:

- Checking a vehicle for road-readiness before taking it on a long trip.
- Having a used car thoroughly inspected before buying it (often with an added fee, as these checks cover more than 24 components).
- Preparing a used car for sale to show proof of the vehicle's condition (also likely to have an added fee).

## 2015 Hurricane Season

The 2015 Atlantic hurricane season runs from June 1 to November 30 with the peak period from early August through the end of October.

Based on historical weather records dating back to 1950, a typical year will bring 12 tropical storms with sustained winds of 39 mph, of which six turn into

hurricanes with winds reaching 74 mph or greater, and three major hurricanes category 3 or higher with sustained winds of at least 111 mph.

On June 1, Colorado State University released an updated forecast, increasing the number of predicted named storms to 8, due

to the early formation of Tropical Storm Ana, while keeping the predictions for hurricanes and major hurricanes at 3 and 1, respectively. Probabilities of a major hurricane making landfall on various coastal areas remained below average.

**Don't get complacent!**

## Do You Remember Hurricane Ivan (2004)?



Downtown Pensacola



Escambia Bridge



Grand Lagoon



# TIP

## Tax Information Publication

TIP #15A01-05  
Date Issued:  
07/06/15

# 2015 Back-to-School Sales Tax Holiday

## August 7 through August 16, 2015

This holiday begins at 12:01 a.m. on Friday, August 7, 2015, and ends at 11:59 p.m. on Sunday, August 16, 2015.

### Notice to Businesses with Multiple Locations

This publication is being mailed to the main office of your business. This publication was not mailed to each of your locations. Please be sure to notify all of your individual store locations about this sales tax holiday and the specific provisions in this publication. A list of the eligible items and a copy of this publication are available on our website: [www.myflorida.com/dor](http://www.myflorida.com/dor)

During this holiday period, Florida law directs that no sales tax or local option tax (also known as discretionary sales surtax) will be collected on purchases of:

- Clothing, footwear, and certain accessories selling for **\$100 or less** per item,
- Certain school supplies selling for **\$15 or less** per item, and
- Personal computers and certain computer-related accessories on the **first \$750** of the sales price, **when purchased for noncommercial home or personal use.**

### **This holiday does not apply to:**

- Any item of clothing selling for more than \$100;
- Any school supply item selling for more than \$15;
- Books that are not otherwise exempt;
- Rentals or leases of any of these items;
- Repairs or alterations of any of these items; or
- Sales of clothing, school supplies, or computers and computer-related accessories in a theme park, entertainment complex, public lodging establishment, or airport.

**Reference:** Section 28, Chapter 2015-221, Laws of Florida

For a list of  
qualifying items,  
scan this code.



### Articles Normally Sold as a Unit

Articles normally sold as a unit must continue to be sold in that manner; they cannot be separately priced and sold as individual items to get the sales tax exemption.

### Sets Having Exempt and Taxable Items

When tax-exempt items are normally sold together with taxable merchandise as a set or single unit, the sales price of the set or unit is subject to sales tax.

### Gift Cards

The sale of a gift card is not taxable. A gift card does not reduce the selling price of an item. Eligible items purchased during the holiday period using a gift card will qualify for the exemption, regardless of when the gift card was purchased. Eligible items purchased with a gift card after the holiday period are taxable, even if the gift card was purchased during the holiday period.

### **Buy One, Get One Free or for a Reduced Price**

The total price of items advertised as “buy one, get one free,” or “buy one, get one for a reduced price,” cannot be averaged for both items to qualify for the exemption.

### **Exchanging a Purchase after the Holiday Expires**

When a customer purchases an eligible item during the holiday period, then later exchanges the item for the same item (e.g., different size or different color), no tax will be due even if the exchange is made after the holiday period.

When a customer purchases an eligible item during the holiday period, then later returns the item and receives credit on the purchase of a different item, the new item purchased is subject to sales tax.

### **Coupons, Discounts, and Rebates**

The sales price of an item includes all consideration received by the retailer for that item. The price of an item is not limited to the amount paid by a customer. A coupon, discount, or rebate offered by the retail seller reduces the sales price of an item because it reduces the total amount received by the retail seller for the item.

When a retailer is reimbursed for the amount of any discount created by a manufacturer’s coupon, discount, or rebate, the amount of the reimbursement is included in the taxable sales price of the item.

### **Rain Checks**

Eligible items purchased during the holiday period using a rain check will qualify for the exemption regardless of when the rain check was issued. However, issuance of a rain check during the holiday period will not qualify an eligible item for the exemption if the item is purchased after the holiday period.

### **Layaway Sales**

A layaway sale is a transaction where merchandise is set aside for future delivery to a customer who makes a deposit, agrees to pay the balance of the

purchase price over a period of time, and receives the merchandise at the end of the payment period. Eligible items sold as layaway sales qualify for the exemption when the customer:

- Takes delivery of the merchandise during the holiday period, or
- Puts an eligible item on layaway, even if final payment is made after the holiday period.

### **Mail-Order Sales**

Eligible items purchased by mail order, catalog, or through the Internet are exempt when the order is accepted by the company during the holiday period for immediate shipment, even if delivery is made after the holiday period.

### **Shipping and Handling**

When shipping and handling charges are part of the sales price of an item, and multiple items are shipped on a single invoice or receipt, the shipping and handling charge must be fairly assigned to each item on the invoice or receipt to determine if an item is exempt during the holiday.

### **Service Warranties**

The taxation of any charges for a service warranty contract will depend on the taxability of the product being sold. If the retail sale of an item is exempt from tax, the charge for a service warranty sold with the item is exempt.

### **Recordkeeping**

Sales of eligible items sold during the holiday period should be reported as exempt sales on your sales tax return.

### **For Bay County Dealers Only**

Panama City and Panama City Beach impose a *1% merchant’s license fee* or tax on retailers. The merchant’s license fee is included in the sales price of each item. If the fee is separately stated, it must be assigned to the sales price of each item on the invoice to determine if an item is exempt during the holiday.

## **FOR MORE INFORMATION**

This document is intended to alert you to the requirements contained in Florida laws and administrative rules. It does not by its own effect create rights or require compliance.

For forms and other information, visit our website at [www.myflorida.com/dor](http://www.myflorida.com/dor) or call Taxpayer Services, 8:00 a.m. to 7:00 p.m., ET, Monday through Friday, excluding holidays, at 800-352-3671.

For a detailed written response to your questions, write the Florida Department of Revenue, Taxpayer Services, MS 3-2000, 5050 W Tennessee Street, Tallahassee, FL 32399-0112.

E-Services - To file and pay sales and use tax electronically (e-file and e-pay), visit our website.

## Clothing

The following is a list of clothing and accessory items and their taxable status during the tax-free period. No tax is due on the sale or purchase of any article of clothing, wallet, or bag, including handbags, backpacks, fanny packs, and diaper bags, but excluding briefcases, suitcases, and other garment bags, with a selling price of **\$100 or less per item**. (This list is not all-inclusive.)

**“Clothing”** means any article of wearing apparel, including all footwear (except skis, swim fins, roller blades, and skates) intended to be worn on or about the human body. Clothing does not include watches, watchbands, jewelry, umbrellas, or handkerchiefs.

This exemption does **not** apply to sales of clothing, wallets, or bags in a theme park, entertainment complex, public lodging establishment, or airport.

### Examples of Exempt Clothing Items:

- Accessories (generally)
  - » Barrettes and bobby pins
  - » Belt buckles
  - » Bow ties
  - » Hairnets, bows, clips, and hairbands
  - » Handbags
  - » Neckwear
  - » Ponytail holders
  - » Scarves
  - » Ties
  - » Wallets
- Aerobic/Fitness clothing
- Aprons/Clothing shields
- Athletic supporters
- Baby clothes
- Backpacks
- Bandanas
- Baseball cleats
- Bathing suits, caps, and cover-ups
- Belts
- Bibs
- Blouses
- Book bags
- Boots (except ski boots)
- Bowling shoes (purchased)
- Braces and supports worn to correct or alleviate a physical incapacity or injury\*
- Bras
- Caps and hats
- Choir and altar clothing\*
- Cleated and spiked shoes
- Clerical vestments\*
- Coats and wraps
- Coin purses
- Costumes
- Coveralls
- Diaper bags
- Diapers, diaper inserts (adult and baby, cloth or disposable)
- Dresses
- Employee uniforms
- Fanny packs
- Fishing vests (nonflotation)
- Formal clothing (purchased)
- Gloves (generally)
  - » Dress (purchased)
  - » Garden
  - » Leather
  - » Work
- Graduation caps and gowns
- Gym suits and uniforms
- Hats
- Hosiery, including support hosiery
- Hunting vests
- Insoles
- Jackets
- Jeans
- Lab coats
- Leg warmers
- Leotards and tights
- Lingerie
- Martial arts attire
- Overshoes and rubber shoes
- Pants
- Panty hose
- Purses
- Raincoats, rain hats, and ponchos
- Receiving blankets
- Religious clothing\*
- Robes
- Safety clothing
- Safety shoes
- Scout uniforms
- Shawls and wraps
- Shirts
- Shoe inserts
- Shoes (including athletic)
- Shoulder pads (e.g., dresses or jackets)
- Shorts
- Ski suits (snow)
- Skirts
- Sleepwear, nightgowns, and pajamas
- Slippers
- Slips
- Socks
- Sports uniforms (except pads, helmets)
- Suits, slacks, and jackets
- Suspenders
- Sweatbands
- Sweaters
- Swim suits and trunks
- Ties (neckties - all)
- Tights
- Tuxedos (excluding rentals)
- Underclothes
- Uniforms (work, school, and athletic - excluding pads)
- Vests
- Vintage clothing
- Work clothes and uniforms

For a list of qualifying clothing and accessory items, scan this code.



\* These items are already exempt as religious, prescription, prosthetic, or orthopedic items.

## Examples of Taxable Clothing Items:

- Accessories (generally)
  - » Handkerchiefs
  - » Jewelry
  - » Key cases
  - » Watchbands
  - » Watches
- Athletic gloves
- Athletic pads
- Bowling shoes (rented)
- Briefcases
- Checkbook covers (separate from wallets)
- Chest protectors
- Cloth and lace, knitting yarns, and other fabrics
- Clothing repair items, such as thread, buttons, tapes, iron-on patches, zippers
- Corsages and boutonnières
- Cosmetic bags
- Crib blankets
- Diving suits (wet and dry)
- Duffel bags
- Elbow pads
- Fins
- Fishing boots (waders)
- Football pads
- Formal clothing (rented)
- Garment bags
- Gloves (generally)
  - » Baseball
  - » Batting
  - » Bicycle
  - » Golf
  - » Hockey
  - » Rubber
  - » Surgical
  - » Tennis
- Goggles (except prescription\*)
- Hard hats
- Helmets (bicycle\*\*, baseball, football, hockey, motorcycle, sports)
- Ice skates
- In-line skates
- Key chains
- Knee pads
- Life jackets and vests
- Luggage
- Make-up bags
- Pads (football, hockey, soccer, elbow, knee, shoulder)
- Paint or dust masks
- Patterns
- Protective masks (athletic)
- Rented clothing (including uniforms, formal wear, and costumes)
- Repair of wearing apparel
- Roller blades
- Roller skates
- Safety glasses (except prescription\*)
- Shaving kits/bags
- Shin guards and padding
- Shoulder pads (football, hockey, sports)
- Ski boots (snow)
- Ski vests (water)
- Skin diving suits
- Suitcases
- Sunglasses (except prescription\*)
- Swimming masks
- Umbrellas
- Weight-lifting belts
- Wigs

\* These items are already exempt as religious, prescription, prosthetic, or orthopedic items.

\*\* Effective July 1, 2014, bicycle helmets marketed for use by youth are exempt from sales tax.

## School Supplies

The following is a list of school supplies and their taxable status during the tax-free period. No tax is due on the sale or purchase of any school supply item with a selling price of **\$15 or less per item**. This exemption does **not** apply to sales of school supplies in a theme park, entertainment complex, public lodging establishment, or airport.

**“School supplies”** means pens, pencils, erasers, crayons, notebooks, notebook filler paper, legal pads, binders, lunch boxes, construction paper, markers, folders, poster board, composition books, poster paper, scissors, cellophane tape, glue, paste, rulers, computer disks, protractors, compasses, and calculators.

## Examples of Exempt School Supply Items:

- Binders
- Calculators
- Cellophane (transparent) tape
- Colored pencils
- Compasses
- Composition books
- Computer disks (blank CDs only)
- Construction paper
- Crayons
- Erasers
- Folders
- Glue (stick and liquid)
- Highlighters
- Legal pads
- Lunch boxes
- Markers
- Notebook filler paper
- Notebooks
- Paste
- Pencils, including mechanical and refills
- Pens, including felt, ballpoint, fountain, highlighters, and refills
- Poster board
- Poster paper
- Protractors
- Rulers
- Scissors

## Examples of Taxable School Supply Items:

- Books that are not otherwise exempt
- Computer paper
- Correction tape, fluid, or pens
- Masking tape
- Printer paper
- Staplers
- Staples

For a list of qualifying school supply items, scan this code.



## **Computers and computer-related accessories**

Personal computers and certain computer-related accessories may qualify for the exemption. The following is a list of personal computers and computer-related accessories, and their taxable status during the tax-free period. The exemption applies to the **first \$750** of the sales price of a qualified item, **when purchased for noncommercial home or personal use**. This exemption does **not** apply to sales of personal computers or computer-related accessories for use in a trade or business; or to sales in a theme park, entertainment complex, public lodging establishment, or airport.

**“Personal computer”** means an electronic device that accepts information in digital or similar form and manipulates such information for a result based on a sequence of instructions. The term includes any electronic book reader, laptop, desktop, handheld, tablet, or tower computer but does not include cellular telephones, video game consoles, digital media receivers, or devices that are not primarily designed to process data.

**“Personal computer-related accessories”** includes keyboards, mice (mouse devices), personal digital assistants, monitors, other peripheral devices, modems, routers, and nonrecreational software, regardless of whether the accessories are used in association with a personal computer base unit. Computer-related accessories do not include furniture or systems, devices, software, or peripherals that are designed or intended primarily for recreational use. The term “monitor” does not include a device that includes a television tuner.

### **Examples of Exempt Computer Items:**

- Cables (for computers)
- Car adaptors (for laptop computers)
- Central processing units (CPU)
- Compact disk drives
- Computer for noncommercial home or personal use
  - » Desktop
  - » Laptop
  - » Tablet
- Computer batteries
- Computer towers consisting of a central processing unit, random-access memory, and a storage drive
- Data storage devices (excludes those devices designed for use in digital cameras or other taxable items)
  - » Blank CDs
- » Diskettes
- » Flash drives
- » Jump drives
- » Memory cards
- » Portable hard drives
- » Storage drives
- » Thumb drives
- » Zip drives
- Docking stations (for computers)
- Electronic book readers
- Hard drives
- Headphones (including “earbuds”)
- Ink cartridges (for computer printers)
- Keyboards (for computers)
- Mice (mouse devices)
- Microphones (built-in computers)
- Modems
- Monitors (except devices that include a television tuner)
- Motherboards
- Personal digital assistant devices (except cellular telephones)
- Port replicators
- Printer cartridges
- Printers (including “all-in-one” models)
- RAM - random access memory
- Routers
- Scanners
- Software (nonrecreational)
  - » Antivirus
  - » Database
  - » Educational
  - » Financial
  - » Word processing
- Speakers (for computers)
- Storage drives (for computers)
- Tablets
- Web cameras

### **Examples of Taxable Computer Items:**

- Batteries (regular)\*\*\*
- Cases for electronic devices (including electronic reader covers)
- CDs/DVDs (music, voice, pre-recorded items)
- Cellular telephones (including smart telephones)
- Computer bags
- Computer paper
- Computers designed/intended for recreation (games and toys)
- Copy machines and copier ink/toner
- Digital cameras
- Digital media receivers
- Fax machines - stand alone
- Furniture
- Game controllers (joysticks, nunchucks)
- Game systems and consoles
- Games and gaming software
- MP3 players or accessories
- Projectors
- Rented computers or computer-related accessories
- Smart telephones
- Surge protectors
- Tablet cases or covers
- Televisions (including digital media receivers)
- Video game consoles

**For a list of qualifying computers and computer-related accessories, scan this code.**



**\*\*\* Batteries for use in prosthetic or orthopedic appliances are already exempt from tax.**

**Board of Directors**

**President**

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

**Vice-President**

Jocelyn Peters  
([Jpp54@cox.net](mailto:Jpp54@cox.net))

**Secretary/Treasurer**

Tedra "Teddi" Knie  
([tedraknie@gmail.com](mailto:tedraknie@gmail.com))

**Neighborhood Watch**

**President**

Jerry Knie  
([Jerry.Knie@gmail.com](mailto:Jerry.Knie@gmail.com))

**Vice President**

Ed Clark

**On-line Dues Payment:**

**Website:** [www.centregroup-properties.com/](http://www.centregroup-properties.com/)

**Meetings:**

**HOA Board of Directors**

September 22, 6:00 p.m.

**Neighborhood Watch**

September 10, 6:00 p.m.



<https://www.facebook.com/groups/FloridianPensacola/>

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

**National Bullying Prevention Month**

National Bullying Prevention Month is a campaign in the United States founded in 2006 by PACER's National Bullying Prevention Center. The campaign is held during the month of October and unites communities nationwide to educate and raise awareness of bullying prevention. Traditionally held the first week in October, the event was expanded in 2010 to include activities, education, and awareness building for the entire month. National Bullying Prevention Month is recognized in communities across the United States, with hundreds of schools and organizations signing on as partners. Facebook, CNN and Yahoo! Kids have supported the month through media outreach and dissemination.

PACER developed the initial campaign National Bullying Prevention and Awareness Week in response to the need to raise awareness of bullying, as it was historically viewed "a childhood rite of passage" and believed that

bullying "made kids tougher," when the reality is that bullying has devastating effects such as school avoidance, loss of self-esteem, increased anxiety, and depression. PACER reached out to the community through partnerships with education based organizations such as National PTA, American Federation of Teachers and National Education Association to provide schools, parents and students with resources to respond to bullying behavior and to begin the shift of societal acceptance of bullying to social change of addressing the issue through education and support. PACER disseminated nationwide press releases through the partners and media channels, encouraging a call to action to educate the community about their role in bullying prevention, which provided the groundwork for the campaign to be consistently recognized as an annual event.

[https://en.wikipedia.org/wiki/National\\_Bullying\\_Prevention\\_Month](https://en.wikipedia.org/wiki/National_Bullying_Prevention_Month)

**What is Bullying**

Aggressive behavior may be bullying depending on what happened, how often it happens and who it happens to. Find out what bullying is and what the different types are. You can also learn more about other topics related to bullying.

**Bullying Definition**

An unhappy teen boy walks away from bullying girls. Bullying is unwanted, aggressive behavior among school aged children that involves a real or perceived power imbalance. The behavior is repeated, or has the potential to be repeated, over time. Both kids who are bullied and who bully others

may have serious, lasting problems.

In order to be considered bullying, the behavior must be aggressive and include:

- An Imbalance of Power: Kids who bully use their power—such as physical strength, access to embarrassing information, or popularity—to control or harm others. Power imbalances can change over time and in different situations, even if they involve the same people.
- Repetition: Bullying behaviors happen more than once or have the potential to happen more than

once.

Bullying includes actions such as making threats, spreading rumors, attacking someone physically or verbally, and excluding someone from a group on purpose.

### Types of Bullying

There are three types of bullying:

Verbal bullying is saying or writing mean things. Verbal bullying includes:

- Teasing
- Name-calling
- Inappropriate sexual comments
- Taunting
- Threatening to cause harm

Social bullying, sometimes referred to as relational bullying, involves hurting someone's reputation or relationships. Social bullying includes:

- Leaving someone out on purpose
- Telling other children not to be friends with someone
- Spreading rumors about someone
- Embarrassing someone in public

Physical bullying involves hurting a person's body or possessions. Physical bullying includes:

- Hitting/kicking/pinching
- Spitting

- Tripping/pushing
- Taking or breaking someone's things
- Making mean or rude hand gestures

### Where and When Bullying Happens

Bullying can occur during or after school hours. While most reported bullying happens in the school building, a significant percentage also happens in places like on the playground or the bus. It can also happen travelling to or from school, in the youth's neighborhood, or on the Internet.

### Frequency of Bullying

There are two sources of federally collected data on youth bullying:

- The 2010–2011 School Crime Supplement (National Center for Education Statistics and Bureau of Justice Statistics) indicates that, nationwide, 28% of students in grades 6–12 experienced bullying.
- The 2013 Youth Risk Behavior Surveillance System (Centers for Disease Control and Prevention) indicates that, nationwide, 20% of students in grades 9–12 experienced bullying.

Research on cyberbullying is

growing. However, because kids' technology use changes rapidly, it is difficult to design surveys that accurately capture trends.

<http://www.stopbullying.gov/what-is-bullying/definition/index.html>

### Board of Directors' Meeting

September 22 at 6:00 p.m.

Lutheran Church  
6305 North Blue Angel Parkway

### Floridian Neighborhood Watch Meeting

September 10 at 6:00 p.m.

Lutheran Church  
6305 North Blue Angel Parkway

### Teddi's Tidbit

Marketwatch.com states that construction on new U.S. homes rose in July at the fastest pace since before the Great Recession. This is additional proof that the housing market continues to strengthen. Although we are experiencing a strong housing market, mortgage rates are slowly rising. The Credit Union National Association reported that according to the National Association of Home Builders, both real estate buyer traffic and current sales conditions improved in July. Even though the threat of the FEDs raising the rates in September puts a damper on this optimism, a stronger economy and labor market should offset much of the risk to the nation's housing market.

## Beware of Spam! Bogus Emails Sent to Postal Customers

Some postal customers are receiving bogus emails about a package delivery or online postage charges. The emails contain a link or attachment that, when opened, installs a malicious virus that can steal personal information from your PC.

The emails claim to be from the U.S. Postal Service and contain fraudulent information about an attempted or intercepted package

delivery or online postage charges. You are instructed to click on a link, open the attachment, or print the label.

But Postal Inspectors warn: Don't do it!

Like most viruses sent by email, clicking on the link or opening the attachment will activate a virus that can steal information—such as your user name, password, and financial account information.

What to do? Simply delete the message without taking any further action. The Postal Inspection Service is working hard to resolve the issue and shut down the malicious program.

If you have questions about a delivery or wish to report postal-related spam, please call 1-800-ASK-USPS or email [spam@uspis.gov](mailto:spam@uspis.gov).

## Household Hazardous Waste and End-of-Life Electronics Programs, Regional Roundups and Free Paint

Electronics and Household Hazardous Waste (HHW) or household chemical waste is collected year round at the Perdido Landfill for no charge for Escambia County residents. We also collect HHW and Electronics for no charge at quarterly Regional Roundups for Escambia County residents. We do not accept any material from businesses.

These materials cannot go into the trash because they are toxic and may contaminate local water sources. For more information call (850) 937-2160.

### Materials considered HHW

- ➔ Used oil
- ➔ Fluorescent Bulbs (up to 8 ft. long, no more than 10 per customer)
- ➔ CFL, compact fluorescent light (no more than 10 per customer)
- ➔ Pesticides and herbicides
- ➔ Oil-based and latex paints (up to 20 gallons)
- ➔ Paint removers
- ➔ Mineral spirits

- ➔ Solvents
- ➔ Brake fluid
- ➔ Gasoline (up to 10 gallons)
- ➔ Household cleaners (glass, bathroom, kitchen, etc.)
- ➔ Pool chemicals
- ➔ Batteries (rechargeable, lithium, computer, cell phone, etc.)
- ➔ Auto, marine and motorcycle batteries
- ➔ Old ammunition, flares, fireworks (50 caliber maximum)
- ➔ Propane and scuba tanks
- ➔ Sharps (they must be labeled in a container that is puncture resistant)

### Materials not accepted as HHW

- ➔ Appliances
- ➔ Medical waste (call pharmacy or Pensacola Police Department for local collection of old medications. Do not pour down drains or dispose of in the garbage.)
- ➔ Medication

### Electronics:

- ➔ TV's, cell phones, remote controls, gaming systems,

wiring, circuit boards, radios, keyboard and mouse, printers, copiers, microwaves, speakers, computers, cameras, monitors, etc.

### Regional Roundups

We hold 5-6 Regional Roundup events each year (one in each district and also one in Century.) No charge. We accept HHW, Electronics, and up to 4 tires per vehicle per household at the Regional Roundups.

This is a drop off program, load items in your car, bring proof of residency for Escambia County, and drive up. Materials will be off-loaded for you; you do not even have to get out of your car. Large amounts of electronics must be brought to landfill. Call for an appointment. We will not accept more than 4 tires per household per vehicle at a Regional Roundup event.

Regional Roundups are held on Saturdays from 8 a.m. to 12 p.m.

- May 9, 2015: Bailey Middle School

- ▶ **October 17, 2015: Washington High School**
- ▶ **December 12, 2015: Perdido Landfill**

**Free Reblended Paint**

We take good latex paint, screen it, reblend it, rescreen and recant

into five-gallon buckets. We give this reblended paint away for the cost of a new empty five-gallon bucket with a new lid. Colors include creamy white, blue, green and other colors depending on what we have in stock. Call (850)

937-2160 for more info.

<http://www.myescambia.com/community/household-hazardous-waste-and-end-life-electronics-programs-regional-roundups-and-free>

**Atlantic Tropical Storm Names 2015**

Ana	Henri	Odette
Bill	Ida	Peter
Claudette	Joaquin	Rose
Danny	Kate	Sam
Erika	Larry	Teresa
Fred	Mindy	Victor
Grace	Nicholas	Wanda

**Don't forget!**  
**September and October**  
**are in the peak period for**  
**the formation of tropical**  
**storms.**  
**Be Prepared!**

**Have a Plan for Hurricane Season**

June marked the start of the 2015 hurricane season, which continues through November 30. Florida has gone a record nine years without a land falling hurricane of category 3 or higher. The National Hurricane Center predicts that this year we will experience a “below average” hurricane season, however you should still remain cautious and aware. Anticipating inclement weather can help you and your loved ones stay safe and help you cope with the stress of disaster. Follow these tips to plan ahead and consider what actions to take before and during a storm.

**Before a Storm**

Make sure that you have enough non-perishable food and water in your home to last you and your family at least a few weeks. Prepare other disaster supplies such as batteries, flashlights, plastic bags, toiletries, clothing, cash and a first aid kit. Gather any important papers and secure them in plastic. Make sure to include Social Security cards, birth certificates, diplomas,

titles or deeds to property, as well as any insurance policies. These items can be difficult and time-consuming to replace. Take video or photos of your property before you leave. This can assist later with any insurance claims for damage that may need to be filed. Prepare an evacuation route and know the location of the nearest shelter, in addition to any facilities that are able to accommodate pets, if needed. If you evacuate your home, do not leave your pets behind. Pets most likely cannot survive on their own and, if they do, you may not be able to find them when you return

**During a Storm**

If you're not within an evacuation zone and attempt to weather the storm at home, stay inside away from windows and exterior doors. Make sure to listen to your local TV and radio for any information, as the strength and course of the storm can change quickly and without notice. Do not go outside during the calm eye of the hurricane. The worst part of the storm

will happen once the eye passes and the winds blow from the opposite direction.

The Florida Division of Emergency Management offers a website to help Floridians create a customized Family Disaster Plan at [FloridaDisaster.org/family](http://FloridaDisaster.org/family). This site allows each family to calculate the amount of food and water needed in the event of an emergency and gives supply checklists, provides local emergency contacts and evacuation routes. Each personalized plan also includes a checklist of things to do before, during and after a disaster.

The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection and information. For additional information contact the department's consumer assistance center by calling 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) en Español or visit us online at [www.800helpfla.com](http://www.800helpfla.com).

Floridian HOA Board  
4400 Bayou Blvd. Ste. 35  
Pensacola, FL 32503

August 28, 2015

Dear Homeowner:

The Board of Directors for the Floridian HOA would like to take a moment to clear up some confusion on the Petition to change our current lighting in our neighborhood. Some of our residents have thought the lighting would increase our HOA dues and first and foremost we want to say No, that is not the case. The cost of the street lights are assessed through the property taxes you are currently paying.

You may recall about 2 years ago we had the county put in 10 new Street lights in Phase 1 (Cocoa, Tampa, Orlando, and Key West). This did not cost us anything and did not raise your property tax. From the taxes collected there was a reserve built up and that is what was used to pay for the additional street lights. Phase II (Port St. Joe and Sarasota) only had enough reserve built up to put in one light on Sarasota. Then this past spring one more additional street light was put on Port St. Joe. There are more houses in Phase I therefore the reserve was greater.

It is no secret that we have had several issues with cars being rifled through and things taken and we want you to know that the board takes our safety and the security of our community very seriously. We initiated and started a neighborhood watch program that operates separately from the Board.

Coordinated efforts between the Board, Gulf Power and Escambia County found that we could enhance our current street lighting, by replacing the current lights to LED fixtures which are brighter and light a wider range of area. Why is this important? Three reasons:

1. Better lighting is a better deterrent for would be thieves.
2. Better lighting helps us see would be thieves, carjackers and the like.
3. More importantly better, clearer pictures on video surveillance.

If you read our August Newsletter at [www.floridianhoa.com](http://www.floridianhoa.com) you saw a video surveillance picture of two criminals walking from yard to yard checking for unlocked cars and an incident on Tampa on July 21 of the same was reported. It is hard to make out their faces here and lighting would help make a difference.

Unfortunately the cost to change the lighting will raise your property taxes, but only by a little and I want to break the cost down to you here.

- **Phase I** – the taxes assessed would be \$191.90, but will cover 26 months that breaks down to \$7.38 a month. The next assessment **will go down** and will not be assessed until **September 2017 (two years out)**. Then it will be a 12 month cost instead of the 26. The cost will be \$84.66 a year or \$7.06 per month. (higher in Phase I because there are more homes and street lights)
- **Phase II** – the taxes assessed would be \$137.57, but will cover 26 months that breaks down to \$5.29 a month. The next assessment **will go down** and will not be assessed until **September 2017 (two years out)**. Then it will be a 12 month cost instead of the 26. The cost will be \$60.69 a year or \$5.06 per month.

The HOA Board feels the cost is relatively small compared to the potential benefit we will receive; we would not have presented this to you otherwise.

If you have not sent in your petition, we want to encourage you to do that so that we can move forward quickly as fall is approaching and it will be darker earlier and longer. If you need another copy, contact Tina or Wesley at Centre Group 850-484-2684.

Thank you for your time and attention.

Respectfully,  
Floridian Board of Directors

## Board of Directors

### President

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

### Vice-President

Jocelyn Peters  
[Jpp54@cox.net](mailto:Jpp54@cox.net)

### Secretary/Treasurer

Tedra "Teddi" Knie  
[tedraknie@gmail.com](mailto:tedraknie@gmail.com)

## Neighborhood Watch

### President

Jerry Knie  
[Jerry.Knie@gmail.com](mailto:Jerry.Knie@gmail.com)

### Vice President

Ed Clark

### On-line Dues Payment:

Website: [www.centregroup-properties.com/](http://www.centregroup-properties.com/)

### Meetings:

HOA Board of Directors

October 27, 6:00 p.m.

Neighborhood Watch

December 12, 11:00 a.m.



<https://www.facebook.com/groups/FloridianPensacola/>

Editor: Denise Mowery

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

[www.floridianhoa.com](http://www.floridianhoa.com)

## Deputies hit the streets preaching locked doors

*Kevin Robinson*

*Photos by Bruce Graner*

Last weekend, Katrena King came home exhausted from a vacation to the West Coast, parked her Jeep, drug herself inside and flopped into bed.

She woke up the morning ready to get back to her daily routine, and instead found herself staring at an empty driveway. She scanned the streets of her Bellview-area subdivision for a few minutes before she came to the sickening realization her vehicle had been taken.

"It was a horrible feeling," King said. "I couldn't believe it. I thought I was dreaming ... I was devastated."

Since Sept. 11, there have been 15 car burglaries and one car theft (King's)



Escambia Sheriff David Morgan, foreground, talks about how his deputies are working with the local Floridian neighborhood watch to educate residents about how to reduce the rash of car burglaries in their neighborhood as well as keeping an eye out for suspicious people.

in the Floridian subdivision and the neighboring Springfield subdivision.

On Wednesday evening, members of the Escambia County Sheriff's Office

and the Floridian Neighborhood Watch walked through the neighborhood hoping to stem the tide of crime.

Armed with air fresheners stenciled "Lock Your Car" and a key-shaped leaflets with crime prevention tips, about a dozen deputies waved down motorists, walkers, joggers and curious onlookers to preach the gospel of locked doors.

"We want to raise awareness," Sheriff David Morgan said. "Sadly, a lot of these residents have to admit they haven't been following best practices and procedures."

According to the Sheriff's



Escambia County Sheriff David Morgan, far right, shakes hands with Tedra Knie and her husband, Jerry Knie, both of whom are active in the Floridian subdivision neighborhood watch. Their neighborhood has suffered a rash of car burglaries and Morgan and his deputies were on hand to pass out educational material reminding residents that many of the burglary victims had failed to lock their car doors, left keys in the ignition or left valuables that would interest thieves in their cars.

Office, there have been 135 car burglaries in the county since this month began. Only two of the cars showed signs of forced entry.

Morgan said burglars are “car-hopping,” going to neighborhoods and pulling on car doors until they find one that opens. The Pensacola Police Department arrested about 37 teenaged car burglars this month, and Morgan said the Sheriff’s Office has arrested some of the exact same kids in the past.

“Some of them are repeat, repeat offenders,” the sheriff said. “We know they are highly mobile, and they are plying their trade throughout the county.”

King’s vehicle was found used and abused in Montclair about two days after it was stolen. King said she’s not comfortable driving it because of the damage and criminal activity deputies suspect occurred inside. She’s resigned herself to selling the 2011 vehicle at a considerable loss.

“I always lock my doors, but I was so tired it was the one time I forgot,” she said. “It only takes one time.”



A resident of the Floridian subdivision stops his car long enough to thank Escambia County Sheriff David Morgan for the help he and his deputies were showing in stopping the car burglaries in that neighborhood. Much of the effort is one of educating homeowners to be sure to lock car doors at night and remove keys and expensive items from their cars that might interest thieves among other precautions.



Escambia County Sheriff David Morgan, right, foreground, and ESO Commander Dale Tharp, background, pass out air fresheners and education material to Ashley Roache and her husband, Jon, as they walk the Floridian neighborhood off of Blue Angel Parkway. The material Morgan and Tharp are shown passing out is designed to remind homeowners to lock their cars and remove valuables from them to help deter the rash of car burglaries that have been going on in this neighborhood.

Irene Horton, president of the Floridian Homeowner’s Association, said she reached out to the Sheriff’s Office to coordinate the awareness campaign after hearing about the string of burglaries in the neighborhood.

“We want to make it a place people are proud to call home,” she said. “We’ve walked the neighborhoods, knocked on doors. We’re really trying to get the word out about about what’s going on. Sometimes it feels like we’re fighting a losing battle, but we’re going to keep trying.”

Sgt. Andrew Hobbs said the Sheriff’s Office would be visiting other neighborhoods with a high number of burglaries and continuing to spread the message.

“People have busy lives,” he said. “You’ve got to remind them sometimes.”

Reprinted by permission: *Pensacola News Journal*

<http://www.pnj.com/story/news/local/escambia-county/2015/09/16/deputies-hit-streets-preaching-locked-doors/32534119/>

**See Something!  
Do Something!  
Call Sheriff's Dispatch  
436-9620**

*Additional Photos by Bruce Graner*



With a bag full of educational material to pass out Escambia Sheriffs Office Commander Dale Tharp talks with a motorist and resident of the Floridian subdivision Wednesday about some of the things that can be done by residents to help curb the rash of car burglaries that have plagued the area recently.



Irene Horton, a neighborhood watch activist, talks about how grateful she is that the Escambia Sheriffs Office is taking such a strong interest in curbing car burglaries in her Floridian subdivision.



Escambia County Sheriff David Morgan talks with Floridian subdivision resident Michael Keith about ways to reduce car burglaries in the Floridian neighborhood that has suffered a rash of such incidents in recent months. Morgan and his deputies walked the neighborhood Wednesday afternoon as part of an educational effort to remind people to lock their car doors, remove ignition keys and not leave valuables in plain sight in their cars among other things they can do to reduce crime.



Escambia County Sheriff David Morgan walks the streets of the Floridian subdivision with some of his deputies Wednesday afternoon, talking with residents about things they can do to help curb the rash of car burglaries that have plagued the area recently.



A sign at the entrance to the Floridian subdivision off of Blue Angel Parkway reminds residents and visitors alike about some of the things they can do to reduce the number of car burglaries and other criminal acts the neighborhood has suffered recently.

# Additional Photos of the ECSO Neighborhood "Walk Through"



David Craig and Jocelyn Peters, Vice-President, Floridian HOA Board.  
Photo by Teddi Knie



Jerry Knie, President of the Neighborhood Watch and David Craig, Escambia County Sheriff's Office Community Oriented Policing (COP) Unit.  
Photo by Teddi Knie



Photo by Denise Mowery



Photo by Denise Mowery



Photo by Denise Mowery

## Household Hazardous Waste Regional Roundups

Regional Roundups are held on Saturdays from 8 a.m. to 12 p.m.

- ▶ October 17, 2015: Washington High School
- ▶ December 12, 2015: Perdido Landfill

## Board of Directors' Meeting

October 27  
at 6:00 p.m.

Lutheran Church  
6305 North Blue Angel  
Parkway

## Floridian Neighborhood Watch Meeting

December 12  
at 11:00 a.m.

Lutheran Church  
6305 North Blue Angel  
Parkway

## Neighborhood Watch News

*Jerry Knie*

The Neighborhood Watch Meetings are going to be held every three months on the second Saturday, 11 a.m. – 12:00 p.m. The dates for the next four meetings are: December 12, 2015; March 12, June 11, and September 10, 2016.

## Floridian Neighborhood Watch

*Jerry Knie*

The concept of the Floridian Neighborhood Watch is that we as neighbors look out for each other in an effort to keep each other safe and secure. One of the ways your Neighborhood Watch does this is by doing daily **Security Checks**.

Floridian Neighborhood Watch members do daily Security Checks looking for any suspicious activity and look for things that would make The Floridian a “**Soft Target**” for theft and property damage. Some things you can do to help the Floridian Neighborhood Watch make The Floridian a “**Hard**

**Target**” and keep those who would steal or vandalize away from us would be to:

1. **Turn on driveway and porch lights at night:** Thieves like dark areas around a drive way and home to conceal their activities. Keeping your porch lights and driveway lights on at nights repels someone who may otherwise feel safe to steal or vandalize.

2. **Keep your car doors locked:** When an individual or group comes into a neighborhood they are looking for the easy targets like a car with the doors unlocked. They will simply go from one car to

another one until they find one that is unlocked. First they will check the visor, glove compartment, and console to see if you left your keys in the car. If so, they steal the car and use it to drive to other neighborhoods to continue stealing. If they do not find any keys, they will take anything of value in the car and move to the next unlocked car.

3. **Close your garage door at night:** None of us deliberately leave our garage door open all night. The pattern for criminals is to drive or walk into a neighborhood and first look for open garage doors. **An open garage door attracts thieves**

**into our neighborhood.** As a part of the Floridian Neighborhood Watch and as a community service to our neighborhood, with your permission, we can either call you and/or knock on your door if your garage door is left open after a certain time you specify. All you have to do is e-mail the Floridian Neighborhood Watch President, Jerry Knie, at [Jerry.Knie@GMail.Com](mailto:Jerry.Knie@GMail.Com) and ask to be put on **THE LOOK**

**OUT LIST.** Please include:

- Your Name
  - Your Street Address
  - Your phone number
  - Method of contact either by phone call and/or knock on your door.
  - After what time would you like to be notified if your garage door is left open.
- Example: After 9 p.m.

You can actively participate

in the safety and security of our neighborhood by just doing these three simple things which creates a reputation for our neighborhood that it is a “**Hard Target**” and detours and prevents theft and property damage. If you notice any **SUSPICIOUS ACTIVITY CALL THE SHERIFF DISPATCH: 850-436-9620** and send the Neighborhood Watch President an e-mail detailing the events.

### Teddi's Tidbit

## The New Integrated Disclosures: A Blessing or a Curse

Forget everything you know about mortgages. There are huge changes for consumers, realtors, closing agents, and lenders beginning October 3, 2015. In November 2013, the Consumer Financial Protection Bureau (CFPB) integrated the Real Estate Settlement Procedures Act (RESPA) and Truth in Lending Act (TILA) disclosures and regulations. Any mortgage transaction dated October 3, 2015 and beyond will follow these new procedures and use the new “Integrated Disclosure” forms. These forms combine the old Truth in Lending and HUD1 forms into two documents: The Loan Estimate and Closing Disclosure. The CFPB’s goal and campaign for consumers to “Know Before You Owe” on their mortgage has gotten Lenders, Closing Agents, and Realtors concerned and asking more questions. The CFPB claims that the changes were made to make it easier for consumers to understand the mortgage documents and protect consumers from last minute fees added to their closing costs.

The new rules stipulate that a lender deliver the Loan Estimate to the borrower within three days after receipt of a loan application (loan applications with a property address attached, not a general preapproval for shopping purposes) and at least seven days before consummation (when the loan documents are signed).

After the Closing Disclosure has been delivered, the Loan Estimate cannot be revised. Any changes made after the Closing Disclosure has been delivered will be subject to a new three-day waiting period per Federal guideline. This eliminates any last minute changes by the consumer, lender, closing agent, or realtor. There are no exceptions which could cost consumers thousands in financial hardships if not effectively planned. Some lenders have pulled out of doing mortgages because of the new guidelines and others are embracing the challenge head on.

It is highly recommended that anyone considering a new real estate purchase or refinance understand the new Federal regulations before beginning their transaction. Understand that it is no longer a good idea to schedule moving trucks, furniture deliveries, and commence utilities until “the keys” are in your hand and all documents at closing have been signed.

The following website gives a great break down of the new procedures:

<http://www.realtor.org/topics/trid-tila-respa-integrated-disclosure>

## Board of Directors

### President

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

### Vice-President/Secretary/ Treasurer

Tedra "Teddi" Knie  
([tedraknie@gmail.com](mailto:tedraknie@gmail.com))

### Member-at-Large

Jocelyn Peters  
([Jpp54@cox.net](mailto:Jpp54@cox.net))

## Neighborhood Watch

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([Jerry.Knie@gmail.com](mailto:Jerry.Knie@gmail.com))

### Vice President

Ed Clark

### On-line Dues Payment:

Website: [www.centregroup-properties.com/](http://www.centregroup-properties.com/)

### Meetings:

#### HOA Board of Directors

November 17, 6:00 p.m.

#### Neighborhood Watch

December 12, 11:00 a.m.



<https://www.facebook.com/groups/FloridianPensacola/>

Editor: Denise Mowery

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

## Protect Your Child's Identity

Each year, more than 50,000 children in Florida become victims of identity theft, and more than \$100 million is stolen from children whose identities have been compromised. Identity thieves target kids because they generally have clean credit histories, and years will pass before the crime is detected. It's never too early to start protecting your child from identity theft.

### Freeze Your Child's Credit

A new Florida law gives kids an extra line of defense against identity theft. The law requires credit reporting agencies to establish and freeze a credit record for a minor upon request by a parent or guardian. By freezing your child's credit, you can effectively block others from using it.

### How to Request a Credit Freeze for Kids

To create a credit report for your child and freeze it, contact the following credit reporting agencies: Equifax, Experian and TransUnion. The fee to freeze your child's credit is \$10. If your child has already been the victim of identity theft, the fee is waived.

**Equifax:** Submit freeze requests in writing to:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

You must submit the child's complete name and address, a copy of a Social Security card and an official copy of a birth certificate. Identification is also required for the parent requesting the freeze. For a complete list of the required documentation, visit the [Equifax website](#) or call 1-800-685-1111.

Download a [Template Letter to Equifax](#) [Adobe PDF Document 135.95 KB].

**Experian:** Submit freeze requests in writing to:

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013

You must submit the child's full name, Social Security number, date of birth, current mailing address, previous addresses for the past two years, and copies of a birth certificate and Social Security card. Identification is also required for the parent requesting the freeze. For a complete list of the required documentation, visit the [Experian website](#) or call 1-888-397-3742.

Download a [Template Letter to Experian](#) [Adobe PDF Document 135.37 KB].

**TransUnion:** Submit freeze requests in writing to:

TransUnion Protected Consumer Freeze  
P.O. Box 380  
Woodlyn, PA 19094

Identification documents are required for both the child and the parent requesting the freeze. For a complete list of the required documentation, visit the [TransUnion website](#) or call 1-800-916-8800.

Download a [Template Letter to TransUnion](#) [Adobe PDF Document 133.56 KB].

### Keep Your Child's Personal Information Safe

An identity thief can use a name and a Social Security number to open a bank account, obtain credit cards, apply for a loan, or even rent a place to live. Take precautions to keep your child's personal information out of the hands of fraudsters. Here are some simple things you can do:

- Keep birth certificates, Social Security cards and other sensitive documents in a secure place, such as a safe deposit box or home safe. Avoid carrying these documents with you.
  - Be careful when disposing of documents containing personal information. Shred them before you throw them out.
  - Avoid giving out your child's Social Security number unless it is absolutely necessary. Ask why it is needed, how it will be protected, how it will be used, and if another form of identification would be acceptable.
  - Use strong computer passwords. Never write them down or share them.
  - Limit the information you share about yourself and your child on social networking sites.
  - Use only secure websites when sharing financial information online. A lock icon on the status bar of your browser means your information will be safe when it is transmitted.
- Recover from Child Identity Theft**
- If you think your child's identity has been stolen, it's important to take immediate action. Follow these steps to stop an identity thief from doing more damage:
- Contact your local police department and report the crime. Keep a copy of the report to show to creditors and credit reporting agencies.
  - Contact the three credit reporting agencies and request any information they might have on your child's credit.
  - Ask the credit reporting agencies to place a fraud alert on your child's credit report.
  - Contact every creditor listed on your child's credit report. Explain that this is a case of child identity theft and ask to have all accounts and collection notices removed immediately from your child's credit report.
  - Freeze your child's credit. <http://www.freshfromflorida.com/Consumer-Resources/Consumer-Protection/Protect-Your-Child-s-Identity>

## Home (and Away) for the Holidays

Whether you plan to travel or are staying put, the period between Thanksgiving and New Year's presents a unique set of risks.

With the holidays fast approaching, you might be planning a trip out of town. Whether you'll be gone a few days or a few weeks, there are important precautions to take that will keep your home safe from burglary while you're away. Even if you are staying home and entertaining guests, there are risks you can protect yourself against. Use these tips to help ensure you enjoy the season without incident.

### When You're Away

**Long-Term Parking** Your vehicle in the lot tells thieves you're not home. Your vehicle registration, insurance cards, and other identification tell them where you live. Remove these items from your vehicle before you leave it.

**Luggage Tags** Never attach your home address to luggage, which tells thieves where you live and that you're not home. Instead, use your email address and/or phone number.

**Electronics** Devices stored in your car such as a GPS unit and garage door opener give thieves your address and an easy way to get inside without being noticed, so remove both. If your GPS unit is mounted in the vehicle, delete your home address from it.

**Social Media** Don't announce your vacation plans on social media, and wait until you return to share your vacation photos and videos on sites like Facebook. You run the risk of making your house a target for break-ins when you broadcast that you're away. Instead, text and email those close to you and wait until you return to share

your experience on social media.

**The Basics** Do the following to ensure your home and belongings are safe and secure while traveling:

- Stop delivery of mail and newspaper, or have a neighbor pick these up each day.
- Set timers on lights, TVs, and a radio to give the appearance someone is home. Vary their on/off times to avoid a predictable pattern.
- Never hide a key outside. Thieves know all the best hiding places.
- Make arrangements for someone to shovel snow from your driveway, if needed.
- Make sure all windows and doors are securely closed and locked before you leave.

### When You're Home

If you're hosting a holiday celebration and plan to serve your

guests alcohol, these tips can help reduce your liability risk and ensure everyone gets home safely:

- Serve a wide variety of beverages, including nonalcoholic drinks. Always respect the wishes of those who decline alcohol.
- Serve plenty of food, and put away the alcohol as the party

winds down.

- Make sure you have a designated driver on hand for guest who may need one. If necessary, put out a blanket and let them spend the night on your sofa or spare bed.

#### Are You Adequately Protected?

Whether you're staying home or traveling this holiday season, there is a cost-effective, often misunderstood insurance policy that gives you protection far beyond your homeowners and automobile policies—umbrella insurance.

An umbrella policy provides additional coverage

beyond the limits of your car, home, boat, or other insurance, when you are sued over injuries or damage you may have caused. And it cost less than you may think, increasing your liability coverage by \$1 million or more with premiums that are less expensive than the cost of increasing the coverage limits on your existing policies.

In short, umbrella insurance is an important consideration for people who wish to protect their assets and income—because accidents happen.

*AAA Living*  
November/December 2014

## Board of Directors' Meeting

November 17, at 6:00 p.m.

Lutheran Church  
6305 North Blue Angel Parkway

## 5 Tips for Safer Online Shopping

**H**oliday shopping season is here, and many of us will buy gifts online, thanks to the convenience of the internet and the access it provides to a countless array of retailers. Online shopping is usually safe, but—as is the case with traditional brick-and-mortar stores—it's always important to be careful. Some timely tips to protect yourself and your money from online fraud and theft:

### Visit Secure Websites

Before entering personal data or credit card numbers, look at the address bar in your Web browser. Make sure the page link begins with "https" (rather than the typical "http"). "Https" indicates that the merchant is using encryption technology to scramble your sensitive information and render it useless to outside eyes.

### Get Neutral Verification

If you're unfamiliar with a seller, check its reputation on customer-review sites, such as Epinions.

com and Bizrate.com, before you make any transaction. Also, look for merchants who display seals of approval from TRUSTe, Verisign, or BBBOnline—organizations that set privacy guidelines and best practices.

### Shop From Home

When you use a public computer (such as at a library) or wireless network (such as at a coffee shop), you expose yourself to identity thieves. They can capture your personal information or secretly connect to your computer and intercept your passwords.

### Use a Credit Card

Federal law protects against fraudulent credit card use, by limiting your liability if fraud is reported quickly (usually, within 60 days). In addition, using a credit card—as opposed to an electronic check or wire transfer—lets you dispute a charge if the retailer hasn't

provided the product or service for which you paid.

### Stay Alert

Sign up for mobile banking through your financial institution to keep a daily eye on your account, because identity thieves often will make low-dollar "test charges" to see if a credit card works, then strike later with larger charges. For extra security, many accounts give you the option to receive email or text alerts for every transaction, or if your balance reaches a specific level.

*AAA Living*  
November/December 2014

## Floridian Neighborhood Watch Meeting

December 12, at 11:00 a.m.

Lutheran Church  
6305 North Blue Angel Parkway

## Household Hazardous Waste Regional Roundups

Regional Roundups are held on  
Saturdays from 8 a.m. to 12 p.m.

December 12, 2015: Perdido Landfill

## Neighborhood Watch News

*Jerry Knie*

The Neighborhood Watch Meetings are going to be held every three months on the second Saturday, 11 a.m. – 12:00 p.m. The dates for the next four meetings are: December 12, 2015; March 12, June 11, and September 10, 2016.

### Teddi's Tidbit

## The Mystery of Credit Scoring Revealed

**H**ow can a single number be meaningful enough to determine whether you can buy or refinance a home? There are three major credit bureaus (Equifax, Experian, and Trans Union) that collect data and report that data on a monthly basis. The credit reporting system awards points based on information in the credit report, and the resulting score is compared to that of other consumers with similar profiles. This profile helps the lender determine if they are willing to extend credit to the borrower. Your credit report contains a history of how you've paid your bills, how much open credit you have, and anything else that would affect your creditworthiness (such as multiple addresses, inquiries, public record information, and alerts) all boiled down to one number.

How does this work?

The credit score model is broken down into five individual parts and each part carry a percentage toward your final credit score.

1. The first section includes a timeline of bill payments. This section makes up about 35% of the credit score. This includes late payments, bankruptcies, and delinquencies. A collection, late payment (30 days+), or judgment can decrease a score by 15-40 points per entry even if it has been paid or shows paid in full.
2. Outstanding credit makes up roughly 30% of the credit score. This includes the amount of debt one has accumulated on credit cards, as well as, the amount owed on installment loans. Payments can be made in a timely fashion and still impact a credit score due to debt to high credit ratio. Keeping credit card balances below half the limit can be positive toward the credit score.
3. The length of time credit has been active makes up about 15% of one's credit score. This takes into account how long an individual has had credit accounts and how often they use them. Most lenders and banks look for three accounts that have been open for at least 12 months.
4. The last 20% of the credit score is evenly split between the types of credit listed on the report and any acquisition of new credit. The type of credit includes: credit cards and loans (such as installment loans and mortgages). Small finance company loans and a large number of credit cards can plummet a beacon credit score by 20 to 40 points. An acquisition of new credit analyzes how much credit an individual has opened over the length of their credit history. Opening a number of new credit accounts over a short period of time could be detrimental to one's score.

Generally, people with high FICO scores consistently pay bills on time, keep low or no credit cards balances, and only apply for new credit accounts as necessary. Fair credit can range from 550-639. A good credit score can range from 640-719. Excellent credit scores range from 720 or higher. Poor credit scores are below 550. Today, the average American credit score is 675. The higher the credit score, the lower the risk to lenders. The lower the credit score, the higher the risk, and therefore, a higher interest rate will be solicited. You can retrieve your free credit report from [www.freecreditreport.com](http://www.freecreditreport.com) (scores may not be included).

## Board of Directors

### President

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

### Vice-President/Secretary/ Treasurer

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([tedraknie@gmail.com](mailto:tedraknie@gmail.com))

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### On-line Dues Payment:

Website: [www.centregroup-properties.com/](http://www.centregroup-properties.com/)

### Meetings:

#### HOA Board of Directors

December 15, 6:00 p.m.

#### Neighborhood Watch

December 12, 11:00 a.m.



<https://www.facebook.com/groups/FloridianPensacola/>

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

## Keep Your Kids Healthy and Safe

Starting school can be an exciting and challenging time for both parents and students. Family involvement plays a crucial role in a child's success. The Florida Department of Agriculture and Consumer Services provides resources to protect the health and well-being of children. From protecting children from [identity theft](#) to providing resources on healthy eating, the department is helping pave the way for a successful future for the next generation.

### Protect Your Child's Identity

Becoming a victim of identity theft is not just something that happens to adults; children are increasingly targeted as well. Children comprise the fastest-growing segment of identity theft victims. Each year, more than 50,000 children in Florida become victims of identity theft and more than \$100 million is stolen using the fraudulently obtained identities of children. Identity thieves target young victims because children have clean credit records, making it easy for the criminal to create new accounts. Because parents often don't check their child's credit report, identity theft among children can go undetected for years.

### Keep Your Child's Personal Information Safe

- Be cautious when providing your child's Social Security number (SSN). When a school, youth sports team, or a medical office asks for your child's Social Security number, question why they need it, what they will do with it and how they plan to keep it safe.
- Shred anything with your child's personal information. Shred forms, documents and mail before disposal.

- Never carry your child's Social Security card. To help reduce the risk for theft, leave your child's card—and the cards of all the members of your family—in a secure place, such as a safe or a safe deposit box.
- Educate your child about identity theft and the dangers of sharing personal data. Keep your child's sensitive documents safe and teach them the importance of keeping their Social Security card and other personal information in a secure place.
- Contact credit reporting agencies to place a credit freeze on your child's SSN. The fee to freeze a child's credit report is \$10. If the child has already been the victim of identity theft, the fee is waived. For full details on how to contact all three credit bureaus, visit [FreshFromFlorida.com/ProtectYourChild](http://FreshFromFlorida.com/ProtectYourChild).

### Download the Must-Have App for Children's Nutrition

Meeting children's dietary needs is a key component in helping them achieve academic success, and Florida Commissioner of Agriculture Adam H. Putnam encourages students and parents to download the Nutrislice app by visiting [Google Play](#) or [iTunes](#).

The app, which was launched in Florida in 2013, provides detailed information by specific school on the food choices available, so families can plan their students' meals and protect them from any food allergies they may have by helping guide their decisions in the cafeteria.

Using [Nutrislice](#) students can also vote for their favorite foods and

compete in educational activities about healthier eating. The Florida Department of Agriculture and Consumer Services partnered with Nutrislice to develop this interactive menu and provide it to Florida school districts free of charge. A new function allows kids and

parents to plan the entire meal and see the nutritional summary of each item on the menu.

The Florida Department of Agriculture and Consumer Services oversees Florida's school nutrition program, including school breakfast, school lunch and the [summer](#)

[feeding program](#). More than 2.8 million children in Florida are enrolled in the [National School Lunch Program](#). Visit [FreshFrom-Florida.com](#) for more information.

*Florida Consumer eNewsletter,*  
September 2015

## Neighborhood Watch Academy

Sheriff David Morgan is very pleased to offer a Neighborhood Watch Academy to interested Escambia County adult residents. These one evening seminars at our main administration building will be repeated throughout the year as dictated by the number of applications received.

- Are you interested in how a Neighborhood Watch program works?
- Would you like to start a watch group in your neighborhood?
- Do you want to improve your existing Neighborhood Watch group to adopt the best practices for safety and effectiveness?

Then the Neighborhood Watch Academy is for you!

To sign up for the next class to be held on **January 19, 2016**, go to the ESCO website at: <http://www.escambiaso.com/index.php/crime-prevention/neighborhood-watch/neighborhood-watch-academy/>

### Teddi's Tidbit

Retailers are not optimistic about this season's holiday shopping. CNN Money reported that Americans are being picky about how they spend their money. Although retail sales are up 2.1% from last year, which is the largest part of what creates growth in our economy; most consumers are only purchasing big ticketed items such as home improvements, vehicles, furniture, and vacations. This is not good news for retailers such as Walmart, Nordstrom, and Macy's. Home improvement companies are generating huge revenues, which is good news for retailers such as Lowe's and Home Depot whose stock prices have risen 31% and 18% respectively. This would lead us to believe that the best gift ideas for this season would be home improvement gift cards if one cannot afford the big ticket items.

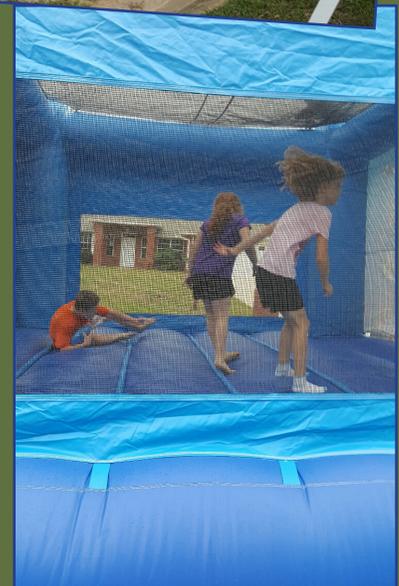
**See Something!  
Do Something!  
Call Sheriff's Dispatch  
436-9620**

**Board of Directors' Meeting**

December 15, at 6:00 p.m.

Lutheran Church  
6305 North Blue Angel Parkway

# Floridian Neighborhood Watch Family Fun Day October 17, 2015



## Neighborhood Watch News

*Jerry Knie*

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Lutheran Church  
6305 North Blue Angel Parkway

*My My's Lil' Corner*  
*at Franklin's Antique & Flea Market*

*We have Antiques, Tools, Household & Vintage items.*  
*If you are looking for something special Come See Us*

*6550 Mobile Hwy. Pensacola, FL 32526*  
*Store: 850-944-1003 Cell: 850-393-5113*  
*John & Irene Horton*

*My My's Lil' Corner*  
*Antiques & Flea Market*

## Household Hazardous Waste

### Regional Roundups

Regional Roundups are held on Saturdays from 8 a.m. to 12 p.m.

December 12, 2015: Perdido Landfill

## West Florida Genealogical Society

[www.rootsweb.ancestry.com/~flwfgs/](http://www.rootsweb.ancestry.com/~flwfgs/)

West Florida Genealogy Library

5740 North 9th Avenue

Pensacola, FL 32504

Tue-Sat 10 am–6 pm 850.494.7373

West Florida Genealogical Society volunteers are available during library hours to assist in research.

### Monthly Meeting

1st Saturday, except July, at 10:00 am at the West Florida Genealogy Library





# Nextdoor™

**Nextdoor is the free, private social network for you, your neighbors and community. It's the easiest way to connect and talk with your neighbors about the things that matter in your neighborhood. When neighbors start talking, good things happen.**

**The ECSO can use Nextdoor to focus important information and announcements on areas where it is needed most. It's easy and it's free for you to join at Nextdoor. Try it and you'll be glad you did.**

**Neighbors who know each other, look out for each other.**

**93%**

say it's important for neighbors to look out for one another.

**Over 67% of homeowners feel safer when they know their neighbors.**



**35%**

of people who know their neighbors reported that they've shared information with them about crime & safety.

**79%**

of people that use an online neighborhood forum talk with their neighbors in-person at least once a month.