FROM THE PRESIDENT

Steve Rollison – 941-375-8110

I have to admit that when I have heard about people falling for scams, my thoughts have often been less than entirely sympathetic. To be blunt, I’ve wanted to say to the victims “You’ve been warned about these scams time and time again, yet you ignored the warnings and turned over your credit card number or rushed out to buy a gift card as some obvious crook demanded! How could you be so stupid?!!”

However, there was an article in the AARP magazine recently that enabled me to adopt a more charitable attitude toward those who fall for smooth-talking telephone con artists.

The article pointed out how the con artists prevent their victims from even thinking about what is happening while the con is under way. The scammers know that if a target takes time to evaluate the story they are fed then the game is all over.

So how does the con artist prevent a victim from entering an “evaluative” frame of mind?

The answer is to immediately get the victim into an emotional state and keep them there.

The most common emotion they utilize is fear. Fear is a very powerful emotion, and with a well-planned and well-executed story, fear is easy to instill and maintain.

Continued on page 2
You are overwhelmed with fear if you believe your grandchild is in danger; if you believe the IRS or police are coming after you because of a mistake you made; if you believe your life’s savings may disappear because your bank account has been compromised; if you believe you may lose all your photos, contact information, and critical documents because your computer has been hacked.

The AARP article emphasized that even many highly intelligent people – including powerful decision makers such as federal judges – have been scammed when trapped by fear.

But scammers sometimes utilize other strong emotions, such as greed, to ensnare an individual and keep them from thinking through the situation that is painted for them. “You have won that sweepstakes you entered six months ago! Congratulations! What’s the first thing you’re going to do with that $700,000?” Spoken by a well-rehearsed individual with a friendly voice, those words might get your heart palpitating in a hurry.

So now that you know the scammer’s primary tool-in-trade, how can you protect yourself?

Start by impressing on your subconscious mind right now what to do if you ever receive a phone call and find yourself terrified or elated with news about an unexpected situation.

When you get that phone call you need to stop immediately, take two slow deep breaths, and say to yourself, “This news has thrown me into a highly emotional state. I know that’s a tool that scammers use. Maybe this news is true, and maybe it isn’t. I need to listen to the rest of this story and figure out how I can determine whether it is true or not, and what’s the best course of action to take.”

Here are a few additional specific steps you can take.

- Ask “In case we get disconnected, what’s your phone number so I can call you back?” Afterward compare that number to what’s in your caller id history. Do they match?
- Ask “I’m sorry… who is this?” After you get the name and write it down, follow up with “No, I meant what company (organization) are you with?”
- Type into a Google search the words “phone number” plus the number(s) you got from the first step. Often Google will tell you if a number is for a cell phone, which is what scammers usually use. (Try it with your own phone number and see.) Do the Google results match the rest of the story you’ve gotten?
- Next search Google for the company/organization name you were given. Do not rely on the phone number they gave you; an accomplice could pretend to be an operator or secretary. If you got a different number from Google, call it and ask for the person who contacted you.

If you follow these steps you will automatically defeat a con artist’s main advantage: you will shift at least a little bit from emotional mode to thinking mode.

You can strengthen your defense by relating the story to a trusted friend (who will be less emotionally involved) before sending money or taking any other demanded action.
BIRTHDAYS AND
ANNIVERSARIES
by Steve Limkemann – 734-419-9142

JULY BIRTHDAYS
3  Zosh Wopinsky
8  Linda Allen
8  Harry Dent
8  James Stine
9  David Baker
11 Linda Wood
12 Jesus Febres
13 Dale Dickinson
14 Bob Croy
14 Jerry Shupp
15 Lee Silver
21 Brenda Duplante
21 Jane Van Buskirk
21 John Zimmermann
23 Kathleen Boutelle
29 Debra Martin
30 Janice Smith

JULY ANNIVERSARIES
3  Bert & Gayle Russell
6  Jane Ann & Ronald Miller
7  Ed & Lori Lowman
8  Jesus Febres & Toni Summers
11 Herb & Janice Van Dyke
12 Frances & James Stine
23 David & Lori Ostrow
29 Julie & Scott Tomash
30 Harold & Pat Bellmore
31 David & Janice Smith

We do not have everyone’s birth and/or anniversary month and day. If you had a birthday and/or anniversary this month and we missed it, or listed it with the wrong month or day, please send a correction to stevelim@wwnet.com. That’s also the e-mail address to use to send your info if you are a new resident or have a phone book change.

LAST CHANCE
Steve Rollison – 941-375-8110

Look closely through this entire issue of The Bay Laker, and you might notice that something essential is missing.

Figure it out yet?

There isn’t any “news” in this newsletter!

That’s partly because of the coronavirus lockdown. There just isn’t as much stuff going on in the park as there usually is.

But it’s also partly because when there is news, we want to tell you about it right away, and not wait for a whole month until the next issue of the newsletter is published.

So if you want to stay on top of things, and you receive e-mail, you need to be subscribed to the Bay Lake Event Alerts. They’re short blast e-mails that get sent out whenever there’s anything newsworthy to report – generally, that’s a few times each month, although it’s been less lately.

Subscribing (or unsubscribing) couldn’t be easier. Just send me a very brief e-mail, including your name, and I’ll take care of all the details.

Here’s the address:
EventAlerts@SteveRollison.com
Soft Floors?

• Sub-Floor Repair/Replace
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WELCOME NEW RESIDENTS

May - None

June (to date)

Michael and Amy Hutchinson, 135 Orange Blossom St.

Welcome to Bay Lake Estates! We look forward to meeting all the new residents when the clubhouse opens again. In the meantime, please sign up to receive email EventAlerts to keep up to date throughout the month. The president of our HOA, Steve Rollison, volunteers his time to send out these alerts several times a month. To sign up, send Steve an email requesting your name be added to his list. EventAlerts@SteveRollison.com

And if you are on Facebook, be sure to join our private Facebook page, “Bay Lake Estates Friends”. This private page currently has 129 members and is a good opportunity to see a face behind a name.

Note: All residents may want to jot the new residents’ information down in the back of your 2020 Resident Directory. We won’t be getting new directories for quite some time.

JULIETS BREAKFAST

Sylvia Richardson – 941-480-0208

At this time the Juliets are not planning to get together for breakfast in July.

RECIPE CORNER

~NANNY DYER’S TENNESSEE CHOCOLATE CHESS PIE~
(Submitted by Cyndi Bennett)

Ingredients
2 eggs
1-1/2 c sugar
2 T cocoa
1/2 stick butter, melted
pinch salt
1 t vanilla extract
1 5-oz can evaporated milk
1 pie crust

Step 1
Mix sugar, cocoa and salt.

Step 2
Add eggs and melted butter, then vanilla and evaporated milk. Mix well. Pour into pie shell.

Step 3
Bake at 325 for 45 min. Turn off oven, let sit 15 min. Serve.

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PAGE 5
~COCONUT CREAM PIE DELUXE~
by Judy Nieman
Submitted by Rosemary Baumgartner

Cook time: 15 Min  Prep time: 30 Min  Serves: 12 – 14

Ingredients
1 c walnuts, chopped fine
1 c all-purpose flour
1 stick butter, softened
8 oz cream cheese, softened
1 c powdered sugar
16 oz Cool Whip lite, thawed
3 3/4 c half and half
2 pkg coconut cream pie filling/pudding (the kind you cook), 3.4 oz each
1 c shredded coconut

Directions
Preheat oven to 350 degrees.

Mix 1 stick softened butter with 1 cup flour and 1 cup minced walnuts. Mix thoroughly.

Spray lightly a 13 x 9 glass pan. Press mixture evenly into bottom of the pan. Bake for 13-15 minutes depending on your oven. You just want to see slight brown on the edges. Completely cool.

Put 1 cup shredded coconut in a small skillet and toast lightly. Set aside to cool.

Beat 1 package softened cream cheese with 1 cup powdered sugar. Mix by hand then whip it for a few minutes with an electric mixer until fluffy. Fold in 1/3 of the whipped topping into the mixture and set aside.

After crust is cool spread Cool Whip/cream cheese mixture onto crust using smooth strokes.

In heavy bottom pot put in both packages of coconut cream pudding and milk; whisk. Slowly bring to a boil being careful not to burn the bottom. Set aside to cool.

Spread cooled pudding onto crust mixture. Spread the rest of the Cool Whip on top. Sprinkle with toasted coconut.

Chill for at least two hours or overnight. Keeps for days.
~BEST TASTING LASAGNA~
(by Michael M. Kloian)

**Ingredients** makes a 9” x 13”
Olive Oil
1 lb. Sweet Italian Sausage (ground, not links)
1 lb. ground beef (ground round, chuck or 80/20 beef – no need to drain the fat when cooked)
2 boxes of oven ready Lasagna noodles (for a 9x13 casserole dish)
4-5 cloves of garlic, chopped
1 medium sized sweet onion - chopped
1 - 28 oz can of pure crushed tomatoes, (not puree tomatoes)
2- 6 oz cans of tomato paste
1- 12 oz can or 2 - 6.5oz cans of tomato sauce
½ cup of water
2 tablespoons of white sugar
1 ½ teaspoons of dried basil leaves
½ teaspoon fennel seeds
1 teaspoon Italian seasoning
1 ½ teaspoons of salt
½ teaspoon black pepper
1- 14oz or 16oz container of Ricotta cheese
¾ cup of grated parmesan cheese
2 ½ to 3 - 8oz bags of shredded mozzarella cheese (I used 2.5 bags)

**Directions**
In a large cooking pot, place some olive oil in the bottom on medium low heat, add the onion and garlic and cook until soft.
Add the sausage and beef and cook until done, chopping up the meat with as you go so it isn’t chunky when cooked.
When meat is fully cooked, add the crushed tomatoes, tomato paste, tomato sauce and water (pour the water into the can of crushed tomatoes and swirl the can before pouring water into the mix).
Season with sugar, basil, fennel seeds, Italian seasoning, salt, pepper.
Simmer for about 1.5 hours with a lid on the pot, stirring occasionally. If runny, remove lid half way.

**Assemble in a 9x13 baking pan:**
Spread about 1 - 1½ cups of meat sauce (enough to cover bottom)
Arrange the first layer of noodles over the sauce.
Spread about 1/3 of the Ricotta cheese over the first layer of noodles using a large spoon.
Sprinkle Mozzarella cheese over the Ricotta cheese.
Spoon about 1½ cups of the meat sauce over the Mozzarella cheese.
Sprinkle about ¼ cup of Parmesan cheese over the meat sauce.
**Repeat the above** with 2 additional layers, or 3 if there enough meat sauce.
When there is no more Ricotta cheese for the top layer, spread the meat sauce over the top layer of noodles and then sprinkle Mozzarella cheese over the meat.
Cover with foil and make sure the foil does not touch the cheese or you may need to spray the inside of the foil with PAM or other type product.
Pre-heat the oven to 350 degrees. Bake for 30 minutes. Remove the foil and bake 20 minutes.
Let the Lasagna cool down about 15-20 minutes slicing. Leftovers, if any, may be frozen.

This recipe is a BIG BATCH that must be assembled in a 9” x 13” oven proof dish/tray at least 2½ - 3 inches deep. Recipe may be cut in half if using a smaller casserole dish.
~COUSIN DIANA’S WHITE BEAN CHILI~
Submitted by Cyndi Bennett)

Ingredients
3 cans Bush's Great Northern Beans
2 12.5-oz. cans Swanson White Chunk Chicken
1 16-oz. jar Pace Chunky Salsa (medium or spicy)
1 qt Half & Half
8 c shredded mozzarella cheese

Directions
Combine the 1st 4 ingredients in a large crockpot and cook on Low for 1 hour.

Then, stir in 5 c of the mozzarella cheese. Continue to cook on Low, stirring every 15 min., for about 3 hours.

Use the remaining cheese to garnish the bowls of soup when you serve it. Goes well with tortilla chips or cornbread.

I always halve this recipe as it makes a lot. Can be frozen.

NEW POOL HOURS
Donna Pfeiffer – 941-586-2812

The pool is now open from 7am to 7pm. The seats and railings will continue to be cleaned periodically throughout the day before 4pm. For extra precaution, you may want to bring your own disinfectant to wipe down your chair since someone else may have used it before you. We are still at a maximum limit of 7 people in the pool area at a time. Enjoy!

THANK YOU
Judie Sager

I would like to thank everyone for their kind thoughts and prayers after the passing of my husband, Howard Sager, in April. We had 60 years together with many happy memories.
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FOOD PANTRY
Karol Ann Nickerson – 813-464-0648

I continue to collect food donations and bring them to the Salvation Army food pantry. The clubhouse is still not being used for any events. Therefore, the donation box will remain under my carport until further notice.

Please drop off your donations in the red box under my carport at 57 Hyacinth Street. Thank you.

HELP HEAL VETERANS
Jesus Febres – 941-445-4630

Help Heal Veterans’ gatherings will remain cancelled until the Fall season, at the earliest.

IN MEMORIAM

James Trent
Sadly, Jim passed away on May 25th after a short battle with leukemia. An extended obituary is posted online at www.FarleyFuneralHome.com. When cemetery and clubhouse use restrictions are relaxed, a military honors ceremony and a celebration of life gathering will be scheduled. Our deepest sympathies go out to the girls and Joyce. Cards may be sent to: Joyce Martin 40 Orange Blossom Street Nokomis FL 34275

Jerry Loveless
Jerry left us after about six weeks of battling the effects of a devastating stroke. We’ll miss our former Romeos coordinator, our former golf leaguer, our dependable go-to guy whenever a volunteer was needed, and our friend. May he rest in peace. Our heartfelt condolences to his wife, Donna. Please direct your condolences to his wife, Donna. Please direct your cards to her at their Indiana home: Donna Loveless 259 Patriots Landing Fillmore IN 46128

Marilyn (Mal) Phillbrook
Marilyn passed away in last month. Our deepest condolences to Bob and daughter Terry Brown. Please direct your cards to: Bob Phillbrook and Terry Brown 334 Gardenia Road Venice, FL 34293

JULIETS LUNCH BUNCH
Joan Goering – 941-485-715

Hope all of you continue to be well and safe. There will be no luncheons scheduled for the future months. Hopefully we can look forward to getting together whenever that might be. My thoughts and prayers are with each and every one of you.
COME TOURING WITH US  
Marian Brooks – 519-766-6107

At the ladies' luncheon, on March 12, we discussed touring next fall and winter by coach. It was decided that I should head it up. So... Where would we like to go? I am fairly new to the state so I could use some help. Where should we go? Where shall we have lunch? Do you know any good restaurants? What are your interests? Dunedin, Anne Marie Island, St Petersburg, Clearwater, Arcadia, Punta Gorda, Fort Myers?? There is an island that we can only walk to. I had a young fellow ask me about a fishing charter, a real boat where they bring in a catch. Maybe two or three people would like to do this - not 20 or 30 people.

Please give this some thought. If there is enough interest and we can BE on a bus, I think it would be fun. I won’t be around til mid November, God willing (I say that a lot lately), so you have lots of time. In the meantime, Keep Cool. We are enjoying a beautiful summer in Ontario. The weather has been lovely. Only one snow storm May 7...
To our valued customers:

During the current times we wanted to let you know that we are taking as many precautions as we can to ensure not only our workers safety but yours as well. We check workers’ temperatures each morning and have limited the amount of contact our crews have with each other. Our crews work in Tyvek suits with respirators which helps to ensure your safety as well as theirs.

As a company, we want your business and there is no need for any contact if you so choose. Our business is deemed an “Essential Business” and we are here for you when you need us. You can schedule your inspection by calling 1-800-681-3772.

Wishing you good health and safety,
The Florida Anchor & Barrier Team
NOTES FROM THE EDITOR
Donna Pfeiffer – 941-586-2812
Editor@BayLakeEstates.org

The Bay Laker continues to need your articles of interest. Please consider such things as, gardening tips, home craft ideas, tips on simple home repairs, funny stories, jokes… we all need to laugh, recipes, fun ideas for keeping in contact with our grandchildren, games to play together remotely, etc. Personally, I would love to hear some suggestions of games that can be played remotely with my 5 year old granddaughter.

Thank you to all that submitted recipes this month. I plan on trying some of them myself.

New copies of The Bay Laker Newsletter are left inside the clubhouse in a box by the door during the summer months. You may pick up your copy anytime after the first of each month.

Newsletter Deadline: 12th of the previous month

All articles and information must be received by the 12th of each month to be included in the newsletter for the following month. You are encouraged to submit articles and photos of upcoming or past BLE events (whenever we are able to resume events) or articles, recipes, etc., you deem note worthy for our community. Please EMAIL all newsletter submissions to: Editor@BayLakeEstates.org before the deadline. Thank you.

Ahead of the Curve

During the quarantine, we have all learned a new way to live, our new normal. Now connecting with family and friends takes place remotely on video chats or zoom meetings.

Before social distancing, when we could get together without regulations, a couple of hearing aid manufacturers were already leveraging these remote meeting technologies.

ReSound and Phonak each have a line of hearing aids that can be programmed remotely. How this works is really quite interesting.

Let’s take a ReSound Quattro as an example. You were fitted with these hearing aids and they were set to your preferences. Then your situation changed. Imagine you are living in a new location with new sounds. Or, think about if you had to take steroids, high dosage antibiotics, prescription pain medication or chemotherapy for a long time. Any of these situations can affect your hearing and alter how well you hear.

Usually, a slow shift in conversations is a first indicator that your hearing has declined. Whether you are misunderstanding words, you ask people to repeat themselves or you feel like everyone is yelling at you, these are all indicators that your hearing aids are not performing to your current loss.

You will call us, and we will connect to your hearing aids through your smartphone. Then we will review the data that is in your hearing aids. This data tells us how you are using your hearing aids, which programs you use the most, how often you increase the volume, and battery usage. We will ask you questions about frustrations and concerns to help zero in on the most frustrating moments. Real-time program adjustments are made so you can listen to your spouse in your home to ensure the new adjustments address your frustrations.

ReSound and Phonak have had these smartphone remote programmable hearing aids available for over six months. These companies were ahead of the curve. With social distancing we have noticed a rush to market from the other main manufacturers. So now, we can offer remote programming for certain hearing aid models from Oticon and Widex.

Call us if you want to demo these new remote programmable hearing aids, at no charge, 941-244-9300.

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From the Editor
July Crossword

ACROSS
1. Chain of hills
6. Black, in poetry
10. Anagram of "Crab"
14. Negatively charged particle
15. Tardy
16. By mouth
17. Horse
18. "Do ___ others..."
19. Rodents
20. Ownership
22. P P P P
23. Anagram of "Dimes"
24. Open grassland
25. Bristle
29. Live together
31. Invade in great numbers
33. Aircraft engine enclosure
34. Joyous
38. Elderly
39. Craftsperson
41. Distinguish
42. Earwax
44. Feudal worker
45. Cirrus or cumulus
48. Sexually assaults
50. Egg-shaped
51. Resembling snoring
56. Former Italian currency
57. Melody
58. Close-knit group
59. Weight loss plan
60. Historical periods
61. Drop to one's knees
62. On the left or right
63. Marries
64. Rope fiber

DOWN
1. Coarse file
2. Within
3. Perishes
4. "Comes and ___"
5. Ceased
6. Evasion
7. Cast out
8. Footstool
9. A noble gas
10. Proficiency
11. Disney mermaid
12. Sped
13. Highly favored
21. Laic
24. Transgressions
25. Couch
26. Always
27. Exam
28. Eloquent
29. A medieval steel helmet
30. Levelled
31. Forsaken
32. Sea eagle
33. An unnaturally frenzied woman
34. Respiratory infections
35. Rowed
36. Hosiery
37. Goulash
38. Hindu princess
39. Poems
40. Take care of
41. Make downhearted
42. An unfamiliarly frenzied woman
43. Respiratory infections
44. Component of urine
45. Peddle
46. 58 in Roman numerals
47. Exam
48. Always
49. Exam
50. Levelled
51. Forsaken
52. Sea eagle
53. An unnaturally frenzied woman
54. Respiratory infections
55. Peddle

Happy 4th of July
Attention Community Residents  
A Note From Your Newsletter Publisher:

We are Community Media – the publisher of your community newsletter.

We hope that you all are staying safe during the coronavirus pandemic. This is affecting many aspects of daily life for almost every American. Our office staff is following the CDC guidelines of staying home when not feeling well, seeking medical help when necessary, and washing hands constantly.

We encourage you to follow the same guidelines located at coronavirus.gov.

The phrase “We’re all in this together” is more meaningful now more than ever.

What are we doing?

We are still providing a FREE newsletter to your community.

This newsletter is FREE to your community because we partner with local and regional businesses to advertise their products and services in this newsletter.

We are temporarily reducing publishing expenses so we can continue to publish your newsletter long term. For your community newsletter this may include:

• Making sure the page count of each newsletter is in line with current advertiser support
• Verifying the number of newsletter copies needed so we don’t print too many newsletters

What can you, as a community resident, do?

Utilize the businesses in your newsletter.

• Whether you are searching for home services, health care providers, insurance, and almost anything else...CHECK YOUR NEWSLETTER FIRST!
• These businesses choose to support your community newsletter so please let them know you appreciate them.

Do you have any suggestions for advertisers? If so we’d love to reach out to them.

Be patient and kind with each other, especially now. Reach out to friends and neighbors who may need help.
COVID-19 NOTICE:
We are taking as many precautions as we can to ensure not only our workers safety but yours as well. We are checking employee temperatures daily, limiting contact between crews, and offering no customer contact if you choose. We are an “Essential Business” and here for you when you need us.

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Xfinity Mobile is number one in customer satisfaction among full service wireless providers according to the 2019-2020 American Customer Satisfaction Index (ACSI®).

Having just celebrated our third anniversary, this is a proud moment for the Xfinity Mobile team and we’re delighted that our 2 million customers are enjoying the service and seeing the value.

**How to Link, Switch and Manage Multiple Xfinity Accounts**

You have asked for this and we have delivered! Need to link multiple accounts, switch between them, or manage your linked accounts? You can use your Xfinity ID to manage multiple accounts through Xfinity My Account.

If the personal email address or mobile number you provide when creating your Xfinity ID or accepting an invitation to join an account is already on an existing profile, you’ll be prompted with the option to link your accounts, or continue with creating a new profile. Please follow the link below for detailed instructions on how to link your accounts.

https://www.xfinity.com/support/articles/switching-between-multiple-accounts

The bird has landed

Now on X1 and Flex at no extra cost. Enjoy early access to Peacock, the new streaming service from NBCUniversal. And watch anytime with Peacock Premium, on us, no strings attached (a $4.99/mo value).

Go to [www.xfinity.com/prepare](http://www.xfinity.com/prepare) find more information regarding Comcast’s response to the Coronavirus.
To our valued customers:

Our top priority is the health and safety of our employees and our customers. Our employees are closely following the Centers for Disease Control (CDC) guidelines and recommendations, like frequent hand washing, social distancing, and staying home if they are feeling ill.

We have taken steps to limit exposure to the virus by making our customers aware that there is no need to have any contact with our employees if you choose to do so. Our business falls under the state’s guidelines as “Essential Business”.

We want to build a great relationship with you. Call today for your Free Inspection. (800) 377-7885

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