September 2020

Editor: Donna Pfeiffer - 941-586-2812 - Editor@BayLakeEstates.org

The Bay Laker

Issue 111

Dates to Remember:

Newsletter Deadline: Sept. 12th



HOA Officers & Directors

Steve Rollison, Pres
941-375-8110
Susan Adkins, VP
863-241-9895
Dave Eungard, Treas
419-577-1090
Jane Ann Miller, Sec
941-483-3247
George Phelps 585-356-2025
David Baker 309-830-8450
Tom Priar 717-438-3801

Park TV channel - 196 Lift Assist Line -941-316-1201

FROM THE PRESIDENT

Steve Rollison – 941-375-8110

"8/5/2020 AMENDMENT TO THE PROSPECTUS"

During the second week of August all Bay Lake Estate homeowners received a letter from ELS. It contained a copy of the amendment to our prospectus that was approved by the Department of Business & Professional Regulation (the "DBPR") on 8/5/2020.

(The DBPR is the agency that administers Florida statutes Chapter 723 – the laws that govern lot-lease mobile home parks like ours.)

On August 12th I blasted an email to all Event Alert subscribers. It included a summary of the prospectus amendment and asked for feedback. Only seven people responded.

Although that **may** be an indicator of lack of interest, it does affect all BLE homeowners and therefore, it seems like including a few words about it here is appropriate.

The majority of the changes to the prospectus are administrative (such as new mailing addresses) that have little importance.

A couple of changes **appear** to substantive, but in reality they are of no real consequence. These are the replacement of specific-amount fees with blank placeholders.

For example:

"\$10 Returned check fee" has been replaced by

"\$ Returned check fee."

Continued on page 2

WE ARE A SMALL COMMUNITY AND
HAVE MANY WALKERS
PLEASE ADHERE TO
THE SPEED LIMIT OF 15
MILES AN HOUR.
SPEED LIMIT 15

In a future bulletin we'll explain why this "cleans up" the prospectus without having any real impact.

The changes to the prospectus with the biggest potential to affect BLE homeowners are those that enable ELS to force homeowners to install individual water meters — at their own expense. Doing so would enable ELS to charge water and sewer expenses to each home based on actual usage instead of on a pro rata basis (i.e. a percentage of the whole park's usage).

On its face, there seems to be no benefit in this change for ELS; it would not apparently reduce their expenses or significantly lower their administrative overhead.

On the other hand, it looks like some homeowners could benefit from installing meters. In particular, those who live in the park just part of the year would reduce their water and sewer expenses if, during their absence, they didn't have to pay a portion of other residents' expenses as they do now. However, this presumes that the county (i.e. the water vendor) does not have a monthly minimum charge — which we haven't yet determined.

If there is a monthly minimum, the snowbirds might end up saving little or nothing, and the total paid by all residents in aggregate would likely **increase**.

The board of directors will address this issue with ELS's regional manager after we complete some background research. We will, of course, report back to you when everything is resolved.



BIRTHDAYS AND ANNIVERSARIES

by Steve Limkemann - 734-419-9142

SEPTEMBER BIRTHDAYS

- 1 Mike Lueck
- 2 Barbara Beaulieu
- 3 Susan Rollison
- 3 Susan Zimmermann
- 4 Howard Sager
- 7 Rick Sutton
- 10 Jerry Oberman
- 11 Helen Baker
- 14 Katie Lueck
- 14 Laurie Nemeth
- 15 Karen Limkemann
- 15 Toni Summers
- 19 Terry Fontanyi
- 19 Sue Small
- 21 Lori Loman
- 24 Robert Benzo
- 24 Jane Hodson
- 26 Art Powell
- 27 Bob Messier
- 28 Mary Samples
- 29 Keith Buckley
- 29 Tom Wilhelm
- 30 Roscoe Egan

SEPTEMBER ANNIVERSARIES

- 3 Brent & Cynthia Bennett
- 5 Bert & Mike Beauchemin
- 6 Gail & Paddy Mahon
- 17 Jerry Oberman & Kay Reynolds
- 19 Kathie & Robert Morris
- 20 Chuck & Lee Anne Quaile
- 22 Bessie & John Petropoulos
- 23 Jane & Rod Van Buskirk
- 25 Leslie & Nancy Harwood





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.

CLIP IT - SNIP IT Carol Gilchrist - 941-485-7043

THANK YOU! THANK YOU!!!

Many of you have noticed and commented about the beautiful magenta flowering crepe myrtle trees in bloom by the office and laundromat in July.

When done blooming we often get a second show of blooms by clipping off the seed pods after the first blooming. When I planted these trees years ago, I said I would maintain them as long as I am physically able. For the past several years we have had volunteer helpers to clip and snip these seed pods. An hour among Bay Lake Friends clipping together gets the task done.

Clip and Snip helpers this year, after a couple of weather delays, ended up being Debra Martin, Karol Nickerson, Toni Summers, Jan Smith, Donna Pfeiffer and myself. Carol Gilchrist, Together we made it fun.

Thank you so much. We certainly live in a great, caring community.



















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RENT COMMITTEE

Steve Rollison 941-375-8110

Most BLE homeowners' leases renew every January 1st. If ELS intends to raise your lot rent when your lease renews, by Florida law they must send you a notice of the new amount at least 90 days in advance – approximately October 1st for January 1st-renewal residents.

ELS and the Bay Lake Estates HOA generally negotiate an agreement that specifies how much rents increase. More often than not that agreement is a 3-year "Long Term Agreement," often referred to by the acronym "LTA."

Our current LTA expires on December 31st.

Presumably on or near October 1, 2020 most homeowners will receive a notice that rent is increasing effective January 1st. Since there is no agreement in place covering 2021 rent increases, the specified amount of the increase will be determined solely by ELS. If the HOA believes that increase is "excessive," we'll notify ELS that we want to meet to discuss it.

If ELS agrees to a smaller increase, they will mail out a second round of notices indicating the new amount.

Those discussions often lead to 3-year agreements rather than just single-year agreements.

To prepare to sit down with ELS, a rent committee has been formed. It includes David Baker, Michael Kloian, Steve Medich, Karol Nickerson, and myself.

In the past the rent committee has generally met with ELS before the 90-day notices were mailed, but this year ELS has chosen to stick with the schedule specified in Chapter 723 of the Florida State Statutes.

If you think there are additional issues we should discuss with ELS, please let me know as soon as possible by phone (number above) or email (BLE@ SteveRollison.com).

IN NEED OF FOOD DONATIONS

Please bring non-perishable food to be donated to the box under my carport at 57 Hyacinth Street. Since the clubhouse is now open during the day, you may also leave your donations in the box on the stage. I bring all non-perishable food items collected to the Salvation Army food pantry.

This pandemic has hit many individuals and families hard economically. Loss of jobs and business closings continue. People who have never needed community food services are finding themselves waiting in long lines for food donations in order

to eat. Food pantries are struggling to keep up with the increased need that continues to climb.

Donations are badly needed at this time. Please give generously!

Thank you for helping to feed those in need during this pandemic.



THANK YOU

Susan Adkins – 863-241-9895

Thank you to all who have shown your concern with cards, call, email, text; or offered assistance during my illness. I am truly appreciative. Living in a community with caring people is a blessing.

Susan Adkins

BROKEN BODIES

Steve Rollison – 941-375-8110

A current resident recently suffered a broken arm, and a former resident suffered a broken neck. Let's talk about the one that sounds more serious, first.

I guess the broken neck is more serious – but thank goodness **Carol Turk** is expected to make a full recovery. Carol took a freak fall on a concrete surface and – yes, you read that right – broke her neck. She'll be in a brace for three months. If it weren't so serious we could joke about how miserable Ron is going to be for the next 90 days, but I guess we better not do that.

Instead, let's just all of us send get well cards to Carol...

Carol Turk 10222 Harewood Dr N Noblesville IN 46060

Broken bone #2 belongs to **Donna Reese.** Make that broken bones! She posted xrays on her Facebook timeline. Glad she didn't post photos – the xrays were enough to make me feel queasy.

Surgery went pretty well, but there was a problem joining the smaller bone to her wrist. Maybe one day she'll tell us how taking a photo caused her to break her arm. For now she's very grateful for the prayers and good wishes she's received. I'll bet she'd be equally grateful for get well cards. (She's staying with her daughter and family for a few days before heading home, but Bill will probably be a thoughtful hubby and cart any cards to her. Or at least stack them up on the kitchen table until she gets back home!)

Donna Reese 45 Orange Blossom St Nokomis FL 34275

BEST CORONAVIRUS JOKES

You KNOW This Has Happened!

My wife decided to treat herself to a new outfit since she'd been self-quarantining for weeks.

From the store she sent me a selfie and a note asking, "Does this dress make me look fat?"

I replied "Nooo!"

Unfortunately my darned smart phone spell-corrected my response to "Mooo!"

Please send help.

Doing My Part

My mother always said that I'd never amount to anything since I spent all my time just lying on the sofa. And yet, here I am, saving the world!

Getting Safer

At least the number of home invasions should be going down. Everyone is home with guns and plenty of bleach and paper towels to clean up the scene.

A Good Idea(?)

If you mix Tabasco in your hand sanitizer it will do more than just kill germs. It will also teach you not to touch your face and eyes.

POOL RENOVATIONS HAVE BEGUN

Steve Rollison – 941-375-8110

The swimming pool renovation project is finally under way. No estimate of the completion date yet. How long it will take to finish up will depend largely on the weather. Just look at that murky green-black water that's accumulated since work began thanks to all the storms we've had recently. Yuck!



THE MYSTERY LIBRARIAN

Steve Rollison – 941-375-8110

Who is the mysterious patron who sneaked into the library unannounced and cleaned and organized it from top to bottom?

Who is this Mystery Librarian??? We want to know! We need to know!!

How else can we properly thank her (or is it him??) for her generosity and selflessness?

This someone learned that Susan Adkins would not be able to continue as Bay Lake's librarian due to the health battle she is facing. This someone then apparently saw how out of control the library had gotten in just a few weeks — books strewn about, plastic grocery sacks full of donations left in corners, every surface beginning to show signs of dirtiness and clutter, etc.

If you've been in the library in the last few days then you've seen the dramatic transformation. It is a different room now.

We owe this mystery librarian – this Super Librarian – a debt of gratitude. Maybe this person will "out" herself/himself so we can properly express our thanks.

Maybe she/he will generously volunteer to take on

the librarian responsibilities on at least a semi-permanent official basis... and allow us to find a volunteer or two to serve as "assistant librarians."

Now **that** would be a wondrous thing to behold!



WHAT'S UP, DOC?

Steve Rollison - 941-375-8110

Even Bugs Bunny used to like to stay on top of things. Of course, today he'd ask "What's happenin', Doc?" instead of "What's up?"

Same reason that you read this newsletter every month, right? Everybody wants the latest Bay Lake news, announcements, events and activities. The trouble is that since it's printed just once a month, by the time you read it here it's *old news*.

If you want to stay on top of things, and you receive e-mail, you need to subscribe to our <u>Event Alerts</u>. They're <u>short</u> blast e-mails that get sent out whenever there's anything newsworthy to report – generally, that's a few times each month.

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





NOTES FROM THE EDITOR

Donna Pfeiffer – 941-586-2812 Editor@BayLakeEstates.org

The pool is a vital source of exercise and a sense of wellbeing during the hot summer months and especially now as we isolate further during this pandemic. It is sorely missed.

When we first learned the pool would be renovated during the summer of 2020, the residents were told we would have the use of the Bay Indies Pools during renovations. Since the pandemic hit, the capacity for the pools have been limited further and therefore, we have NOT been invited to use the pools at Bay Indies.

In realizing our own pool no longer came close to our own limited capacity once the Snowbirds left, I wondered about the use of the pools at Bay Indies. So, I personally visited the Bay Indies pools at different times to find out and invited others to do the same. We found that the number of people using their pools are also far less then the newly posted limits.

This information was provided to Steve Rollison to address with management as I write this article. If by chance we gain access to a pool for the duration of our pool renovations, I'm sure Steve Rollison will send out an email Alert noting the changes and how to access the pools. Keep your fingers crossed. I'm trying.

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. Please submit articles and photos of upcoming events (when we resume events), past BLE events, note-worthy articles of interest, your favorite recipes, stories to share, ideas for activities while social distancing, etc. Please email all newsletter submissions to: **Editor@ BayLakeEstates.org** before the deadline. Thank you.





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Brenda Radford

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Starting July 28, three Entertainment Studios channels were added to Xfinity TV packages.

- **Comedy.TV** (channel 1437) entertains with some of the hottest stand-up comedians on sitcoms, in concert, on talk shows and touring today.
- **Recipe.TV** (channel 1483) shows the world's greatest culinary artists coming together to serve up beautiful bites.
- **Justice Central.TV** (channel 1446) features the sassiest and savviest judges in all of court television.

All three channels will be added to Digital Starter and Entertainment genre pack

With so many of our customers confined to their homes, we have worked with our various programming partners to make extra content available along with our Summer of Free promotion of free previews.

Free Preview Programming: Full On Demand Library

Available to customers with:

- Xfinity TV (X1 and non-X1 TV Boxes, Xfinity Stream in or out of the home)
- Xfinity Flex (Streaming TV Boxes, Xfinity Stream in or out of the home)
- Non-Xfinity TV (Xfinity Internet-only, Xfinity Home-only, etc.) through Xfinity Stream (in or out of the home)

Networks/Dates:

- Acorn TV (August 24 August 30, 2020)
- Disney Story Central (July 27 August 2, 2020)
- EPIX (August 21 August 27, 2020)
- Showtime (August 7 August 9, 2020)

NASCAR Honors Comcast Military Employees

On Monday, June 1, five of our Florida Region Comcast military teammates were recognized in-race during the NASCAR Xfinity Series race at Bristol Motor Speedway. These employees had their names prominently featured on the windshield headers of a NASCAR driver's car in a special red, white and blue design.

Go to www.xfinity.com/prepare find more information regarding Comcast's response to the Coronavirus.

2017 Small Business of the Year



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Board Certified Hearing Instrument Sciences American Conference of Audioprosthology

Just a **Moderate Loss**

A new client came in and was very skeptical that hearing aids would benefit his life. He and his wife, come down from up north for the social season in our Venice area. Part of their social life includes restaurants, group events at their community clubhouse, and visits with friends. His wife enjoys going to family owned restaurants.

He was confident that his loss was not affecting him. He wasn't missing much in conversations, and he could ask those around him to repeat themselves. He was certain that it wasn't such a dramatic loss as to need hearing aids.

He wasn't aware that his loss was affecting those around him, especially his wife. It is always, those who want to talk with you that are affected by your hearing loss.

I don't know how long his wife had encouraged him to come in to have a hearing test, but he finally came in. His test showed that he has a moderate loss.

He agreed to take advantage of my offer to demonstrate hearing aids from different manufacturers and compare the sound clarity.

While wearing demo hearing aids, they went out to restaurants and visited with friends. He mentioned the devices were working well. He was able to understand in restaurants without having to change programs too often.

He also said the sounds were tinny, not his preferred sound quality, but he did hear better. This is exactly why we offer a demo comparison. His brain was looking for a different sound quality, based on his feedback. I invited him to try another manufacturer that has a mellower sound.

He came back after his second week with just one guestion, "why doesn't everyone help like this?"

He said I really listened to him and wasn't just telling him how wonderful hearing aids are. He said having the option to try the different sounds from each manufacturer really helped him understand that his moderate loss was affecting his friends and, more importantly, his wife.

If you are asking friends and family to repeat themselves during conversations and are wondering if you have a loss, call for a free evaluation, 941-244-9300.



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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



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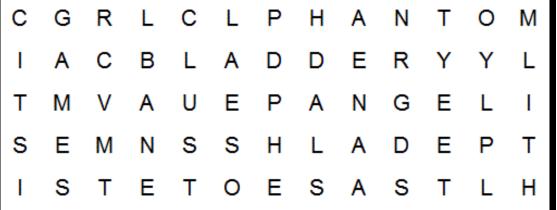


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September Word Search















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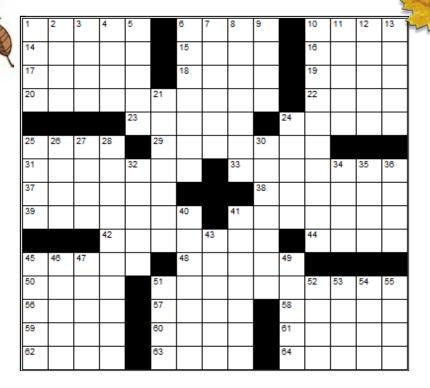
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September Crossword

ACROSS

- 1. Movie
- 6. Disgorge
- 10. Whirl
- 14. Batman's sidekick
- 15. A tart spicy quality
- 16. Prong
- 17. Mount
- 18. Therefore
- 19. Always
- 20. Possessing a hard shell
- 22. Unit of language
- 23. Double
- 24. Dapper
- 25. Wealthy man (British slang)
- 29. Lithesome
- 31. Perform surgery on
- 33. Malign
- 37. Lead sulfide
- 38. Heretofore
- 39. Lively tempo
- 41. Back rub
- 42. Sleeping chamber
- 44. Figure (out)
- 45. Thread holder
- 48. Guvs
- 50. Misprint
- 51. Obstinate
- 56. Way out
- 57. Twin sister of Ares
- 58. Got up
- 59. Not yours
- 60. Gave temporarily
- 61. Thicket
- 62. Clairvoyant
- 63. Jittery
- 64. Leg joints



DOWN

- 1. A social club for male 13. Geeky undergraduates
- 2. Wisdom
- 3. Nile bird
- 4. A box or chest
- 5. Work dough
- 6. Spire
- 7. Conditional release
- 8. Ointment
- 9. Prima donna problems
- 10. Flight attendant
- 11. Turning point
- 12. Unreactive

- of milk and eggs
 - 24. Approaches
 - 25. Roman robe
 - 26. Iridescent gem
 - 27. Tumbled
 - 28. Pillager
 - 30. Escapist
 - 32. Seraphim
 - 34. Two-toed sloth

 - 35. Sprockets
 - 36. Female sheep
 - (plural)

- 40. Commanded
- 21. Sweetened mixture 41. Propriety
 - 43. Field day
 - 45. Originates in
 - 46. Creeping evergreen shrub
 - 47. Express a thought
 - 49. Kiss lightly
 - 51. Expunge
 - 52. Weightlifters pump
 - this
 - 53. No
 - 54. Being
 - 55. D D D D



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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.



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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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SEPTEMBER

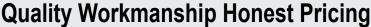
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- Vapor / Moisture Barrier
- Underhome Encapsulated Insulation
- Hurricane Tie-Down Anchors 10 Yrs Exp.

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".

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