www.baylakeestates.org October 2020 Editor: Donna Pfeiffer – 941-586-2812 – Editor@BayLakeEstates.org

Issue 112

C

Dates to Remember:

Bingo: Oct 7th - 7pm Saturday's (non)Coffee – 9am



HOA Officers & Directors

<u>Steve Rollison, Pres</u> 941-375-8110 <u>Susan Adkins, VP</u> 863-241-9895 <u>Dave Eungard, Treas</u> 419-577-1090 <u>Jane Ann Miller, Sec</u> 941-483-3247 <u>George Phelps</u> 585-356-8025 <u>David Baker</u> 309-830-8450 <u>Tom Priar</u> 717-438-3801

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

FROM THE PRESIDENT

Steve Rollison – 941-375-8110

UPDATE on the "8/5/2020 Amendment to the Prospectus"

V Laker

Last month I alerted you to certain changes contained in the letter you received from ELS. Here is where we stand on those changes after having met with Jason Hernandez, ELS's regional manager.

Firstly, Jason indicated that all of the changes were intended simply to clean up some of the obsolete language that went all the way back to the original prospectus issued 35 years ago. (There is additional obsolete language in the prospectus that was not addressed in this set of changes, so it would not be surprising to see more prospectus changes from ELS in the future.)

Specific Fees Replaced by Placeholders

One of the changes was replacing several fee specifications with placeholders. For example:

- "\$10 Returned check fee" was replaced by
- "\$_____ Returned check fee."

Chapter 723 of the Florida state statutes ("FS 723") allows park owners to change most fees by simply giving lot renters 90 days' notice. (The HOA is entitled to request reconsideration for increases it believes are not justified.)

The switch to placeholders allows future increases to be made without

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 ELS having to file additional prospectus amendments each time. However, a couple of points are worth noting.

- When new homeowners move in, they are "supposed to" be given the previous owner's copy of the prospectus. If the previous owner fails to do that, ELS will provide the new owners with a new copy. <u>In such a case, all the blanks will be filled in</u> with the current fees (e.g. the \$10 Returned check fee from the example).
- As noted above, whenever fees are changed, a 90-day notice will be mailed to each current homeowner. (Homeowners should file these notices with their copy of the prospectus.)

FORCED INSTALLATION OFWATER METERS



The prospectus change of most concern to most residents was the one that allows ELS to

have individual water meters installed for each lot at the expense of each home owner. Jason shared the following pertinent comments.

- Firstly, Jason is unaware of any initiatives or plans to actually switch from a "master meter" to individual meters.
- The old prospectus language said "Water Service is at present provided by the park although it may at some future time be provided by a public or private utility company at the resident's expense."
- o Until approximately ten years ago, water was provided by the park, through a well-andwater-processing-system, and was included in the base rent.
- o At that point, under orders from Sarasota County, water service was switched over to the county. All homeowners' base rents were

reduced to reflect the company's reduced expenses since they no longer had to operate the water processing system. At the same time, homeowners became responsible for their pro rata share of the Sarasota County water and sewer bill. The company is responsible for a certain percentage of the bill as "their share" for things like the office, laundry room, and car wash station.

- o (Note: The conversion from well to county water was mandated by the county. There were considerable expenses involved in making the conversion, and FS 723 allowed ELS to pass these expenses on to the homeowners. However, ELS decided against passing the expenses along and instead absorbed them.)
- Since the water service is no longer provided by the park, the language was updated to reflect the current situation; it is provided by Sarasota County, and paid for by homeowners on a pro rata basis.

This issue has not been totally resolved at this point. ELS believes that "water service" in the original language of the prospectus means water and the infrastructure to deliver it to individual homes. The HOA board of directors believes that "water service" means water.

Consequently, we believe that if for some reason ELS decides on its own to change the water delivery system, it must bear the expenses for doing so. It must be noted, however, that per FS 723 if any governmental agency requires a utilities infrastructure change, ELS may opt to pass those expenses on to homeowners. (Again, it did not opt to pass such expenses along ten years ago.)

Subsequent to the meeting with Jason, and after further review of the pre-amendment prospectus, we sent him an email indicating how our interpretation of the language differed from ELS's. We asked if further discussion was possible, and he promised to get back to us in less than one week. Watch for an Event Alert on this if you haven't already received one.

An informal estimate of the cost of converting to individual meters was obtained by ELS. It amounted to \$1,000 per home.

All of the above that relates to "water" is applicable to "sewer" service as well.

BIRTHDAYS AND

ANNIVERSARIES by Steve Limkemann – 734-419-9142

OCTOBER BIRTHDAYS

- 2 Kathie Morris
- 8 Kenny Nifong
- Sandra Lee 11
- 12 John Stephens
- 13 Donna Symonds
- 17 David Baumgartner
- Herb Van Dyke 19
- 22 **Bob Shaw**
- 23 Liz Breadstill

OCTOBER ANNIVERSARIES

- 7 Fred & Mary Samples
- 17 Ernest & Valerie Hopkins



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.



THANK YOU **TO CHRIS & CHRISTOPHER** DAVIDSON Carol Gilchrist – 941-485-7043

Last month's Bay Laker acknowledged the clip it - snip it gals who helped me trim the crepe myrtle trees by the office and Laundromat.

Living here in Bay Lake often gives us opportunities to volunteer and make our community more special. This is why I knocked on the door of Chris and Christopher who have volunteered several times with my park plant projects. Most of you know that Christopher can be hired to take care of resident's yard and weed maintenance; but this was a job that would require both of them. Again they were willing to help me save our beautiful red flowering bougainvillea plants at the end of Carissa Street.

Have you ever heard of the Strangler Wild Fig Plant? These invasive plants were choking out a tree adjacent to the bougainvillea! These wild plants grow 15 feet tall; entwine their stalks, tendrils, branches and wide green leaves smothering and killing any plant it covers. This was more than I could do, and to my rescue came the men. With tall Chris at the top of his tall ladder and with Christopher clipping, tugging and pulling, we filled six big garbage cans. Lots of raking and brush killer at the base of the stalks and the job was done - for now. I hope to continue to defeat this Strangler Wild Fig that grows abundantly in the back field with a watchful eye and Continued on page 5









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the brush killer provided by Leslee.

Many of you know I love to work with plants and am glad the park management allows me to "play in the dirt", and will continue for as long as I am physically able. I also am grateful to Chris and Christopher for helping me. Carol Gilchrist

HEADING BACK TO NORMAL

Steve Rollison – 941-375-8110

The swimming pool is open again! (Somewhat.)

Wednesday is BINGO NIGHT again! (Mostly.)

Saturday morning means coffee in the clubhouse again! (Sorta.)

We have a long way to go before everything gets "back to normal" again – if we ever get there. But for now, we're finally taking some steps in that direction.

Swimming Pool

By the time you read this, the swimming pool renovations should be finished. (That's assuming the weather cooperated and we didn't get more rain to delay the pavers' polishing and sealing.)

The swimming pool and the whole pool area is **beautiful!** Leslee did a wonderful job designing it, the workers executed the changes with care and skill, and ELS obviously allocated a significant portion of our rent payments to finance it.

Of course, we're still under COVID restrictions on the number of us that can make use of the area at any one time. But even if you're not a swimmer, you ought to stop by just to check it out. right?) or an article in the November Bay Laker, detailing all the changes that were made.



<u>Bingo Night</u>

The posted COVID restrictions on the use of the clubhouse are (1.) capacity limited to 52 people, and (2.) no organized activities. In a meeting with ELS's regional manager we learned that the purpose of the second restriction was to help ensure that adhering to the first restriction didn't become a problem.

For example, ELS didn't want us to announce a potluck dinner, and have 100 residents show up at the door with half of them necessarily being turned away.

Because there is no way we would ever have 52 people show up for a bingo night at this time of the year, we received a waiver on the "no organized activities" restriction.

Yes, bingo is back starting the first Wednesday in October! (Mark your calendar: that's 7:00 p.m. on October 7th.) Woo-hoo!

Out of respect for our players' safety, we have decided to launch this season with near-commercial procedures to ward off the virus. Thorough sanitizing wipe-down of tables, etc. Non-contact forehead *Continued on page 6*

Watch for an Event Alert (you are a subscriber -

scanning for fever-level temperatures. Mask and social-distancing requirements.

To enable the forehead scanning, all players will need to enter through the front door only. We recognize this will likely create some inconvenience, but it seems necessary to support the safety efforts overall. We'll be keeping an eye on how things go, and will make changes to the procedures if necessary.

Since last bingo season ended abruptly and without warning, there were two pots that carried over to this season. (Please don't report us to the bingo police! It wasn't our fault!) We'll start the season with the smaller pot (\$40) in play, but will hold off on including the \$250 pot until most of last year's players return to the park. (This seems only fair since they all contributed to the pot.)

Saturday Morning Coffee

We have the same background for Saturday Morning Coffee as for bingo. There's no way 52 people will show up for Coffee, so... "good to go!" Our first Coffee of the season kicked off at 9:00 o'clock on September 26th.

Since the clubhouse kitchen is still on COVIDlockdown, Saturdays are BYOC. (That's Bring-Your-Own-Coffee, of course.)

The donut situation was still up in the air as this article was going to press in The Bay Laker. Keep an eye out for Event Alerts with updates. (You are subscribed to the Event Alerts – right??? If not, just send me an email at the following. EventAlerts@SteveRollison.com



IN NEED OF FOOD DONATIONS

Karol Ann Nickerson – 813-464-0648

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.

Food pantries are struggling to keep up with the increased need in our communities.

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



TRASH DAYS Steve Rollison – 941-375-8110

I found myself scratching my head on September 10th, wondering if trash pickup day was Thursday (like usual) or Friday (bumped a day because of the Labor Day holiday).

It can get confusing. Does pickup day get bumped for every holiday? Nope – it only gets bumped for five of them! AND, for us, it only gets bumped if the holiday falls on Monday, Tuesday, Wednesday or Thursday.

I looked up the holidays online, and marked the relevant trash days on my calendar. You might want to go ahead and mark your calendar now, too, so you don't forget (or get confused!).

Holiday Celebrated On	Pickup Date
Thanksgiving (Thu. – Nov. 26, 2020)	Fri. – Nov. 27, 2020
Christmas (Fri. – Dec. 25, 2020)	Thu. – Dec. 24, 2020
New Year's Day (Fri. – Jan. 1, 2021)	Thu. – Dec. 31, 2020
Independence Day (Mon. – Jul. 5, 2021)	Fri. – Jul. 9, 2021
Labor Day (Mon. – Sep. 6, 2021)	Fri. – Sep.10, 2021

OUR CONDOLENCES...

Susan Adkins, our HOA's vice president, has lost her battle with cancer. It was just a short while ago – the middle of July – that Susan let us know she had completed tests that revealed why she hadn't been feeling good for the previous 30 days or so. Metastatic melanoma.

In the last few years Susan had become quite an active Bay Lake supporter and participant. She took on the librarian's role when our previous librarian and her husband abandoned us to be "back up north" with their grandkids. Then Susan joined the board of directors, soon accepting the vice president position. And last year she co-chaired the huge rummage sale project with Joyce Martin.

Even more than all that, Susan had begun to let the rest of us get to know her as the sweetheart she was. Which makes it just that much harder to say goodbye now.

We don't have any details at this point about a memorial service or even where to send condolence cards. An Event Alert will be issued if more information becomes available.

June Ellis, a former Oleander Street resident with her husband, Ron Sykes, passed away on September 3rd at Kingston General Hospital in Kingston, Ontario. She was 83 years old.

It's possible you knew their adorable, rabbit-chasing beagle, Chloe, even better than you knew either June or Ron. That would somehow seem appropriate, given that Chloe was held in such high regard that she received a special mention in June's obituary:

https://cutt.ly/JuneEllis (case sensitive!)

If you would like to send a card to Ron, here's his address (in the format preferred by the postal service).

RON SYKES 36 BRETHOUR RD BANCROFT ON KOL 1CO CANADA





FREE SHARPS CONTAINERS

Steve Rollison - 941-375-8110

BEST CORONAVIRUS JOKES

Do you stick your finger to test your blood? Or regularly give yourself an injection? Or give your pet subcutaneous saline infusions for hydration?

If you answered "yes" to any of these questions, then you already know about medical "sharps." Sharps are lancets, needles or hypodermics. And after they are used, they can't be thrown in the trash; they have to be properly disposed.

Through the Sarasota County department for solid waste I learned that you can get a free "sharps container" for accumulating your used sharps. And when the container is full, you can turn it in for disposal free of charge, and get another new, free, empty container.

The nearest pickup and drop-off point is in the Sarasota Memorial Health Care Center at Blackburn Point. It's right across the highway from the Tervis Store in Osprey.

Their hours are 6:30 a.m. until 5:00 p.m. If you call them a day ahead of time (941-917-4916) they'll have as many containers as you need ready for when you arrive.

From the Editor: If I can add my two cents to this, you can also go to the Suncoast Blood Bank in Bird Bay Plaza to pick up a free sharps container and to return it when the container is full. I've been using their containers for years.



What a Relief!

At first I panicked when I couldn't breathe. I was sure I must've caught the Coronavirus. Then I unbuttoned my

pants, and everything was okay.



This Is True

What started out as a virus has mutated. It's now an IQ test.

When WE Were Kids

It's a good thing COVID-19 wasn't around when we were kids. Our moms would've made us go play with the neighbor kid who had it, just to get that crap over with!

Overheard Conversation

Charlie Brown: "Lucy, this Corona has me frightened."

Lucy: "No problem, Charlie Brown. Just switch to Budweiser. Five cents for the advice, please!"

Insightful Analogy

If 2020 were a drink, it would be a colonoscopy prep.





PAGE 9

COMCAST NEWS

Brenda Radford

XFINITY Communities[™]

Frequently Asked Questions about the X1 Voice Remote

How do I use voice control?

Press and hold the **Voice (Microphone)** button while speaking a command into the microphone located at the top of your Voice Remote. Be sure to speak one to eight inches away from the microphone. Release the **Voice (Microphone)** button when you've finished the command.

When is the microphone on?

The microphone is only on while you're pressing and holding the **Voice** (Microphone) button on your Voice Remote. A flashing light on your Voice Remote and a microphone symbol on the TV connected to your X1 TV Box let you know the microphone is on and listening for your voice commands.

What voice commands can I use?

The Voice Remote supports natural language speech recognition, so you can search by keyword as well as by phrase. Use voice control to change channels, search for shows, get recommendations and more. Here are some examples of voice commands:

- 'Watch NBC.'
- 'Find kids movies.'
- 'Launch Sports app.
- 'Show me what's on tonight at seven.'
- 'Turn on Closed Captioning.'
- 'Show me settings.'

Why doesn't my Voice Remote recognize my voice commands?

If your commands aren't recognized, make sure you're speaking clearly and at a natural, conversational volume. Hold the remote one to eight inches away while giving a command and hold down the **Voice (Microphone)** button until you're done talking. If you're still having trouble, consider whether or not there are other sources of noise near you that may be interfering with your voice commands.

The battery levels in your remote could also have an impact on voice commands. To check your battery level, visit the **About** section of the **X1 Settings** or **Flex Settings** menu. If your battery level is red or yellow, try changing your batteries. If your remote has low battery power, you'll see a notification that says, "Voice Commands cannot be processed due to critically low remote battery."

Go to <u>www.xfinity.com/prepare</u> 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

What I Wish You Knew...

Having worked in this industry for over 20 years, I've seen all too often people who waited to get their hearing checked struggle during conversations. They describe the same pattern, while listening to their friend's story one word sticks out as odd, and they lose track of the rest of the story.

It's always just one word in a story that causes confusion, which results in an interruption since the story doesn't make sense. Needing to ask for help with a misunderstood word gets embarassing for the listener. Overtime they stop asking for clarity. Then they worry that everyone thinks they are always confused.

Being able to hear a story clearly is what hearing aids should do.

People think wearing a hearing aid is like wearing glasses. When you look at a flower, you see a flower. When you hear a simple noise, like a siren, you hear the sound. However, a better comparison would be listening is like reading, since both involve understanding what is being shared.

Reading is not about looking at words it is about comprehension of words. Reading a story requires you to imagine characters and what they will do. When you get caught up in a story you feel their reactions and hope for their future. You have an emotional response to the characters. You aren't just reading words, you engage in what happens.

Listening to a conversation is not about hearing sounds, it is about the words and their meaning. Listening involves the entire story, including emotions and experiences. You honor your friends by engaging with their stories.

Studies have shown that waiting to address a hearing loss will reduce the words you understand. Every time a word is not understood during a story, you will lose the flow of what is being shared while you try to figure out that one word. Missing out on words during a conversation reduces your ability to connect the words you hear to the full experience of the story.

If you get lost when hearing a story and wonder if you hear well enough, call for a hearing test, 941-244-9300.







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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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ER 2 YOU Michael Kloian – 912-547-2416

There is a unique service provided by Dr. Suzanna Vass DO., a board certified emergency doctor with



over 20 years of experience, that everyone should know about that makes it very convenient to receive medical help at your home, at work or wherever you may be, in place of going to the ER at a hospital. When I first met Dr. Vass I had no idea she was operating a portable ER unit to assist folks with medical issues.

As you know, Andy & Donna Takach, our karaoke couple who has brought karaoke to Bay Lake Estates, along with Trivia night, and now we have car-port karaoke most Saturdays around 7ish, weather permitting, in their driveway.

So, one night, before karaoke, I was telling Donna and Andy that I met this ER 2 YOU doctor and Donna was very familiar with her and her emergency services. Donna then told me that she called ERE2YOU to help Andy with a rather serious back issue when covid19 was beginning to scare folks away from going to the ER at a hospital. Dr. Vass administered a shot to relieve Andy's back pain, then Donna, being a massage therapist, set up her portable massage table for Dr. Vass's assistant so he could take an x-ray of Andy's back.

The purpose in telling this story is to inform our residents at BLE there is an alternate way to receive medical help without leaving your home. Needless to say, if someone is experiencing a heart issue you must always dial 911.

According to Andy, their insurance took care of their medical bill with no out-of-pocket expense. In fact, I asked Dr. Vass if she accepted Medicare and other types of insurance and she replied with a big yes, except for Florida Blue.

ER 2 YOU can evaluate and treat illnesses and injuries at your home, work place, the beach, hotel or job site. Injuries from cuts, scrapes and burns to

sprains, strains and fractures can be easily treated where you are. Her providers can suture, splint, apply dressings and even treat nose bleeds. No need to ruin a beach day for a shell injury, they will even go to the beach, where you can obtain private care in the comfort of their state of the art air conditioned van.

ER2YOU is a Medicare provider and is in network with United Health care, Cigna, Humana, Tricare West, Prime and are certified VA Urgent Care (always check with your insurance carrier first). Their self-pay rate is reasonable and is listed on their website.

The phone number is 941-275-2YOU (2968) or you can go to www.ER2YOU.net for more information.

NOTES FROM THE EDITOR

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

A little side note: My hopes for being able to use the Bay Indies pools were dashed. Seems the pandemic rules about no guests allowed at this time, includes Bay Lake



Estate residents. Hopefully by the time you read this, we are able to enjoy our own freshly refurbished pool.

Monday, October 12th is the deadline to submit articles for our November Issue.

It may be early to be thinking about the holidays in November and December, but, the first article submission deadline for the holiday season is November 7th. If you would like to submit something for the December Bay Laker, please do so by November 7th. Community Media will be printing and delivering the December newsletter to Bay Lake Estates before Thanksgiving.

s to *New Holiday Newsletter Deadlines:* PAGE 13

December Issue:

Deadline for article submissions: <u>Saturday, Nov</u> <u>7th</u> Estimated delivery to BLE: November 20th - 25th

January Issues:

Deadline for submissions to us: Saturday, Dec 5th Estimated delivery to BLE: December 18th – 23rd

All articles and information must be received by the due date each month, to be included in the newsletter for the following month. <u>Please submit</u> <u>articles and photos of upcoming events, past BLE</u> <u>events, note-worthy articles of interest, your favorite</u> <u>recipes, stories to share, ideas for activities while</u> <u>social distancing, etc.</u> Please email all newsletter submissions to: Editor@BayLakeEstates.org before the deadline. Thank you.



Moving is the best medicine. Keeping active and losing weight are just two of the ways that you can fight osteoarthritis pain. In fact, for every pound you lose, that's four pounds less pressure on each knee. For information on managing pain, go to fightarthritispain.org.



DID YOU KNOW? Steve Rollison – 941-375-8110

Steve Rollison – 941-3/5-8110

Did you know that work on the swimming pool is finished? And that it's beautiful? Did you know that bingo is starting back up on October 7th – and that Saturday Morning Coffee started back up on September 26th?

Of course you knew those things – you just read about them right here in The Bay Laker. But you would have known about them sooner if you were an Event Alerts subscriber.

Event Alerts? Yes, "Event Alerts."

They are "blast e-mails" that get sent out whenever there's anything Bay Lake Estates newsworthy to report. Generally, that's a few times each month, although it's been less lately. And, you'll be glad to know, they're usually **short**.

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







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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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.

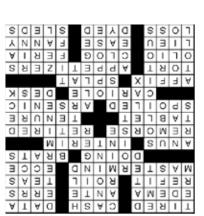


October Crossword

ACROSS

- 1. Exhausted
- 6. Money
- 10. Figures
- 14. Swelling under the skin
- 15. Blind (poker)
- 16. Makes a mistake
- 17. Fit out again
- 18. Agitate
- 19. Orange pekoe
- 20. Genius
- 22. Behold, in old Rome
- 23. Accomplishing
- 24. Very troublesome
- children
- 25. Rectum
- 29. Temporary
- 31. Self-reproach
- 33. No longer working
- 37. Pill
- 38. Incumbency
- 39. Rotted
- 41. Insecticide
- 42. Open one-horse carriage
- 44. Writing table
- 45. Annex
- 48. Water balloon sound
- 50. Legal wrong
- 51. Starters
- 56. Hodgepodge
- 57. Blockage
- 58. Weekday
- 59. Place
- 60. Leisure
- 61. Backside
- 62. Not a win
- 63. Not the original color
- 64. Sleighs







- 13. Donkeys
- 21. Carouse
- 25. " and crafts"
- 26. Half-moon tide
- 34. Graphic symbol

36. A pack of playing cards

PAGE 17

- 46. Page 47. Strips of potato
 - 49. Spats
 - 51. Breezed through

12

36

10

16

19

22

44

52 53 54 55

34 35

24

49

58

61

64

30

38

33

- 52. Ardor
 - 53. Sea eagle

40. Exhibit

41. Asserted

43. Be against

45. Coral island

- - 55. Articulates

- 1. School session 2. Notion 3. Umpires
- 4. Send forth

17

20

25 26 27

31

37

39

45 46

50

56

59

62

- 5. Obsolete
- 6. Crimson
- 7. Consecrate
- 8. A wasp has one 9. Grasped
- 10. Obstinate
- 11. Betel palm
- 12. Plot of land

- **DOWN**
- 24. Nibbles

15

18

40

48

51

57

60

63

43

21

23

32

42

- 27. Part of an ear 28. Concerned 30. Withdraw 32. Unwind
- - 35. Goddess of discord 54. Peel







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.

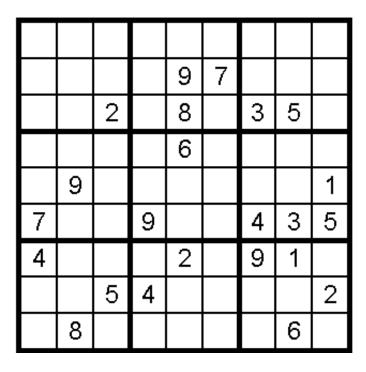
We have taken steps to limit exposure to the virus by making our customers aware that there is no need to have any contact with our employees if you choose to do so. Our business falls under the state's guidelines as "Essential Business".

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

Stay Safe and Continued Good Health. *Underhome Armor Family*









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When the time comes to sell your home, there's no need to settle for average!



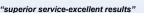
We will market your home on Zillow, Trulia, Realtor.com and other notable sites. Call Michael. You'll be glad you did!



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