

The Bay Laker

Issue 112



Dates to Remember:

*Bingo: Wednesdays - 7pm
Saturday's (non)Coffee – 9am*



HOA Officers & Directors

Steve Rollison, Pres
941-375-8110

Dave Eungard, Treas
419-577-1090

Jane Ann Miller, Sec
941-483-3247

George Phelps 585-356-8025

David Baker 309-830-8450

Tom Priar 717-438-3801

Stephen Medich 708-921-3367

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

FROM THE PRESIDENT

Steve Rollison – 941-375-8110

UPDATE on INDIVIDUAL WATER METERS

In the September and October issues of The Bay Laker I shared with you information about ELS's changes to our prospectus relative to the potential installation of an individual water meter for each lot in the park.

In a nutshell, in early August ELS filed an amendment to our prospectus with the state of Florida. It will become "official" on approximately November 6, 2020.

The amendment replaced some out-of-date language relative to water and sewer services, but in the amendment ELS also "reserved the right" to change "at some point in the future" the way residents are billed for those services by installing individual water meters at the residents expense.

The HOA met on this issue with ELS's regional manager, Jason Hernandez, on three occasions. We explained that our interpretation of the prospectus and relevant state statutes was that ELS had no such "right" to reserve. Jason explained that he knew of no plans or even considerations of actually installing individual meters; he believed, however, that the original prospectus granted them the right to do so if they wished, passing the expense along to Bay Lake home owners.

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

At the final meeting on October 8th, Jason first reiterated that he knew of nobody at ELS even contemplating actually installing individual meters, and stated that on the face of it such a proposal did not make economic sense for ELS. He went on to explain that the amendment's purpose was simply to clean up obsolete language, but in doing so ELS needed to preserve their rights as laid out in the original prospectus.



Jason's concluding remarks were that while ELS's attorneys had thoroughly vetted the amendment, if the HOA's attorney felt there was language in conflict with the original prospectus or with state statutes, Jason would present our attorney's proposed, corrective revisions to the ELS legal staff for reconsideration.

Our concluding remarks were these:

- We appreciated his assurances that there were no current thoughts of actually installing individual meters.
- Our opinion that ELS had no right to pass related expenses on to home owners was unchanged.
- We would send a letter to ELS's legal staff, explaining our opinion on the expenses issue, and officially notifying them that **"we reserve the right"** to exercise all avenues of relief should ELS undertake the installation of individual meters at any point in the future.

BIRTHDAYS AND ANNIVERSARIES

by Steve Limkemann – 734- 419-9142

NOVEMBER BIRTHDAYS

2	Kenneth Bertch
2	Donald Hoydilla
4	Roberta Anderson
4	Virginia (Ginger) Trent
6	Peter Morrissey
8	Caroline Bostwick
8	Sharon Brewer
8	Jo-Ann Finnell
9	Clovis Lins
10	Colleen Fagan
10	Bill Reese
11	Boyd Brewer
12	Rod Van Buskirk
13	Eleanor Locke
13	Vicki Messier
16	Stephen Medich
16	Patti Schinharl
19	Virginia Babbitt
19	Joyce Martin
20	Rosemary Baumgartner
20	Bruce Boutelle
21	Steve Hauser
21	Sheldon Ludwig
21	Donna Pfeiffer
24	Gary Sekuler
24	Ivy Smart
27	Steve Shepard
27	Jane Shupp
29	Joyce Havens
29	Julie Tomash



NOVEMBER ANNIVERSARIES

- 5 Andy & Donna Takach
- 6 Donna & Kent Mattix
- 7 John & Judy Coe
- 22 Gwen & Robert Kreidler
- 24 A. John & Helen Stephens
- 25 James & Judy Gerarge
- 28 Becki & George Phelps
- 29 Brenda & Brian Duplante



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.

OUR CONDOLENCES...

Fred Samples passed away on October 6th following surgery and a relatively short stay in the Venice hospital. Despite COVID restrictions his wife, Mary, and her granddaughter were able to be at his side and hold his hand as he passed.



Fred was our most senior senior-citizen resident. He was looking forward to celebrating his 95th birthday on November 24th.

Like Mary, Fred had been an avid golfer in his younger days. His number one obsession, however, was photography. His photographs of wildlife and nature scenes adorn the walls of his home, and his computer hard drive is full of photos from his excursions to Africa, the Caribbean Islands, Europe, the Panama Canal, and various U.S. locations including Alaska, New Orleans, Georgia, Michigan and Key West.

One of Fred's great disappointments was that he could no longer get around well enough to continue

taking photographs. In spite of being restricted to a wheelchair, however, he stayed involved with his photography every week, manipulating the images stored on his computer and making prints to share with friends and family.

WOMEN'S CLUB NEWS

Donna Reese and Rosemary Baumgartner

Save the date: December 10, 2020 at Noon. The Board is working on having a Women's Club Christmas Luncheon. We will be following all ELS and CDC guidelines, and will have the food brought in from a local restaurant in individually boxed servings. More information will be given at Saturday Coffee and the November Association meeting. Tickets will be available in mid November. Price to be announced.



SALVATION ARMY FOOD DONATIONS

Karol Ann Nickerson – 813-464-0648

Please place your non-perishable food donations in the collection box under the carport at 57 Hyacinth Street or in the collection box on the stage in the clubhouse. All non-perishable food items collected will be brought to the Salvation Army food pantry on Albee Farms Road.



Please give what you can!



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Taken of
Damaged Areas



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OLIVE OIL

Michael Kloian – 912-547-2416



Olive Oil may have been a cartoon character but there is no comparison between her and the real stuff. I've been using olive oil for many years. Whenever a recipe calls for vegetable oil, I reach for my bottle of extra virgin, first cold pressed, olive oil. Occasionally I'll mix butter with olive oil, depending upon the recipe, especially when frying eggs. I really enjoy the taste of olive oil drizzled over popcorn mixed with melted butter. The following are some olive oil basics.

Olive Oil Basics

You can use olive oil in all kinds of dishes. You can cook with it, drizzle it on bread, pasta, or salads, or use it as an ingredient in baked goods, like pizza dough. Best of all, it comes with a whole host of health benefits.

Types of Olive Oil

Olive oil comes in one of three types, or grades: extra virgin, virgin, and refined (light). They're labeled based on how much processing they go through before they're bottled and sold. Refined olive oil is the most processed of the three.

Which Is Healthiest?

The olive oil that goes through the least amount of processing to make is extra virgin olive oil (EVOO). Because of this, EVOO has more nutrition than virgin or refined olive oils do. For example, it's high in healthy plant nutrients called phytochemicals that may help fight cancer and heart disease. So, to get the most from your olive oil, you may want to reach for the EVOO.

Boosts Heart Health

Large studies have shown that when you get more extra virgin olive oil in your diet, you lower your risk of getting heart disease. Active compounds in EVOO help lower blood pressure and keep your arteries from hardening.

Lowers Stroke Risk

Replacing less healthy fats with olive oil in your recipes may lower your chance of getting a stroke by more than 40%.

Fights Inflammation

Inflammation in your body leads to chronic disease. Certain antioxidants in EVOO can reduce inflammation in your body in the same way that drugs such as ibuprofen do. The oleic acid in olive oil is an anti-inflammatory, too.

High in Antioxidants

Free radicals are unstable atoms in your body that damage your cells. Antioxidants are compounds that can help prevent or slow down that damage. EVOO is teeming with antioxidants that can lower your risk of disease.

Zaps Bacteria

Some of the nutrients in olive oil can fight harmful bacteria. *Helicobacter pylori* are stomach bacteria that can cause ulcers and even cancer. Compounds in olive oil help destroy it.

Prevents Cancer

A Mediterranean diet favors plants over meat and is rich in olive oil. Researchers have found that people who eat this way have a much lower risk of certain cancers, such as colorectal, endometrial, breast, pancreatic, and prostate cancers.

Boosts Your Brain

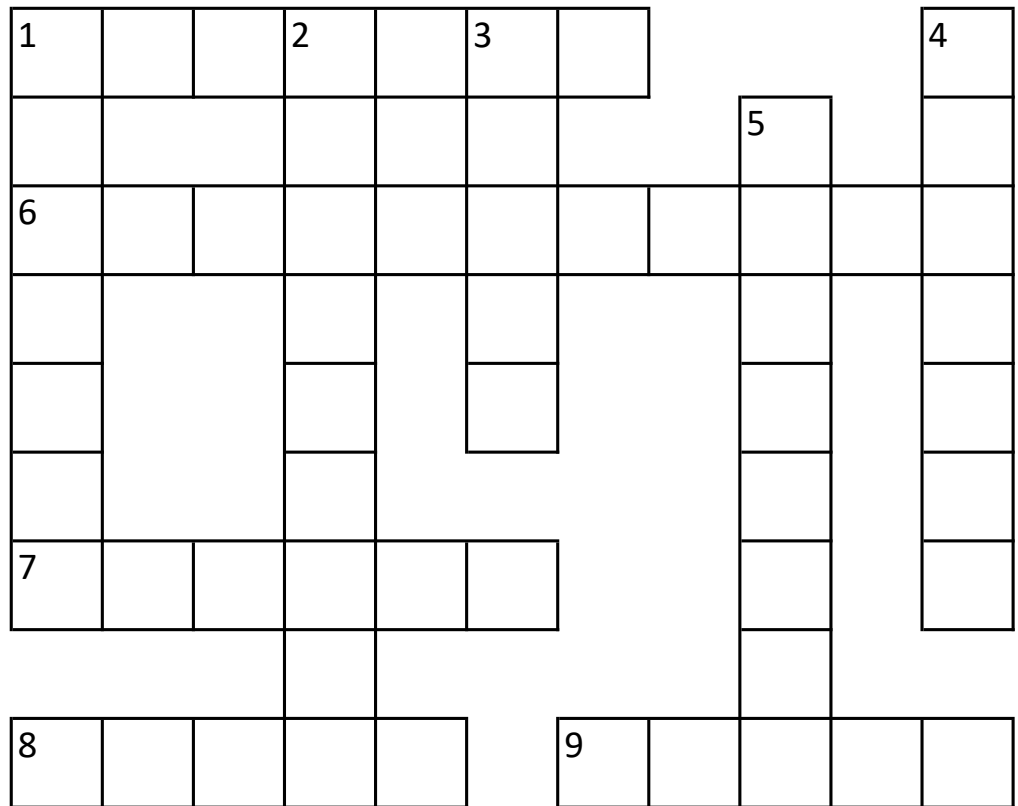
Another bonus of an olive-oil heavy Mediterranean diet: It can give your brain a boost. Studies show a menu that's high in olive oil can help you think, understand, and remember better, and may even help ward off Alzheimer's disease.

In closing, those BLE folks who have tasted my homemade all vegetable stuffed grape leaves need to know there is about 2/3 of a cup of EVOO in every batch.

QUICK CROSSWORD

BAY LAKE RESIDENTS

Anderson
Babbitt
Baumgartner
Bayless
Gerarge
Jones
Limkemann
Smart
Takach
Trent



Answers on page 10

BEST CORONAVIRUS JOKES

Dumb Chickens!

Why did the chicken cross the road? Because the chicken behind it didn't know how to socially distance properly.

Social Distancing II

If I keep stress-eating at this level, the buttons on my shirt will start socially distancing from each other.

Vacation Plan

I bought a world map and then gave my wife a dart and said, "Throw this and wherever it lands—that's where we're going when this pandemic ends." Turns out, we're spending two weeks behind the fridge.

Now We Know!

The World Health Organization announced that dogs cannot contract COVID-19. Dogs previously held in quarantine can now be released. To be clear, WHO let the dogs out.

Been Binge Watching?

I finished Netflix today.



2017 Small Business of the Year



Blair Post, HAS, BC-HIS, ACA
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 embarrassing 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.

(941) 244-9300

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OLD NEIGHBORS

Steve Rollison – 941-375-8110

“Sweet is the memory of distant friends! Like the mellow rays of the departing sun, it falls tenderly, yet sadly, on the heart.”



– Washington Irving

American short-story writer, essayist, biographer, historian, and diplomat of the early 19th century.

How many Bay Lake friends have we had who for one reason or another – often for health considerations – moved away?

We may stay in touch only with an occasional email, or an even rarer telephone call. But when we say to other current Bay Lakers, “Hey, guess who I just heard from?” it always (as Irving said) falls tenderly on the heart.

I thought it might be a good idea to start a monthly **Old Neighbors** column for the Bay Laker. If it’s met with an enthusiastic response, we might even want to expand it via an Event Alert once in a while.

Although I’ll provide the first “update” below, I can’t do it on my own. You need to contribute old neighbor updates now and then, too! Just type up whatever “news” you have in an email and send it to Donna (Editor@BayLakeEstates.org). It doesn’t have to be earth shattering news. Think about what you would like to hear about concerning a friend who moved away. Just a couple of sentences would be nice, wouldn’t it?

What you write doesn’t have to be fancy or “grammatically correct,” either. Donna will be happy to polish up anything you send.

Carolyn & Howard Cook

Howard is now a permanent resident in a local long term care facility. He has numerous problems from balance/falling, cancer, and many more. He now lives at...

Elderwood
Champlain Unit
98 Starr Farm Rd
Burlington VT 05408

Carolyn says “Hello,” sends her best wishes to “all the good people at Bay Lake Estates,” and assures us that she really misses us. She has recently undergone a trans aortic valve replacement, and is doing very well at home at...

5 Aspen Dr #307
South Burlington, VT 05403



NOTES FROM THE EDITOR

Donna Pfeiffer – 941-586-2812

Editor@BayLakeEstates.org

Although residents in our community have experienced loss and suffering from health issues this summer, our diligence to protect each other from the pandemic by social distancing and wearing masks has paid off in warding off the spread of Covid19 from within. It has taken much sacrifice and compassion. We are all weary from the experience and long for normalcy to return.

Continued on page 10

As the new season approaches and our beloved Snowbirds return, I caution all to realize and remember the pandemic continues without discrimination. Local infections have begun to increase as regulations are eased. The virus does not care how long we have been in isolation. It does not care who we are or where we are from. It will present itself to anyone it can and then continue to spread to all that it can. Our most vulnerable time is yet to come as people return from elsewhere, as Snowbirds return, as out of state visitors come and go, as flu season begins, as regulations are eased due to economic factors and tourism interests abound. Please continue to be cautious and observe CDC guidelines when out and about, observe social distancing, wear masks, wash your hands frequently for 20 seconds at a time and use hand sanitizers when washing is not practical.

We live in a vacation spot. Most people on vacation take more risks and often throw caution to the wind. But we live here (whether you are a year round resident or a Snowbird) and we are the likely ones to catch what they throw. Let us all continue to diligently follow safety precautions and keep our community safe during the remainder of this pandemic.

Stop by and enjoy our newly refurbished pool, with social distancing, of course.

Blessings to All. Be safe, be well and find Joy within. Happy Thanksgiving!

Saturday, November 7th is the deadline to submit articles for our December Issue.

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.

New Holiday Newsletter Deadlines:

December Issue:

Deadline for article submissions: **Saturday, Nov 7th**

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. Please submit articles and photos of upcoming 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.

QUICK CROSSWORD

ANSWERS

Across

1. Bayless
2. Baumgartner
3. Takach
4. Trent
5. Jones

Down

1. Babbitt
2. Limkemann
3. Smart
4. Gerarge
5. Anderson



FLORIDA ANCHOR AND BARRIER COMPANY

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,
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“THIS DOESN’T MATTER”

Steve Rollison – 941-375-8110

Except for the headline above, you’ve never seen one say “This Doesn’t Matter” – have you? Of course not!



That’s because the author of an article always thinks it is at least *somewhat* important. Otherwise, why waste time writing it?

But it is you – the reader – who has to decide if it’s worth reading. The problem is that you can’t really judge whether or not it’s worth reading until after you’ve read it! And if the author puts crappy stuff in front of you often enough, you’ll just stop reading his stuff.

That’s why we try to not waste your time with articles in this newsletter. Unfortunately, even if you judge everything in The Bay Laker as *pretty important*, if the information doesn’t get to you in a timely manner it becomes *pretty worthless*.

If you want to make sure the information you get about the park is usable (i.e. timely), 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.

Subscribing (or unsubscribing) is super easy. 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



NOVEMBER

	3		8	9				6
1		2						
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6								2
3	8				4			
9								6
			1	7				4
	2			3				5



4	2	1	6	3	9	8	5	7
8	5	6	1	7	2	9	3	4
9	7	3	4	5	8	1	6	2
3	8	5	7	2	4	6	9	1
6	1	7	9	8	3	4	2	5
2	4	9	5	1	6	7	8	3
7	6	8	2	4	5	3	1	9
1	9	2	3	6	7	5	4	8
5	3	4	8	9	1	2	7	6



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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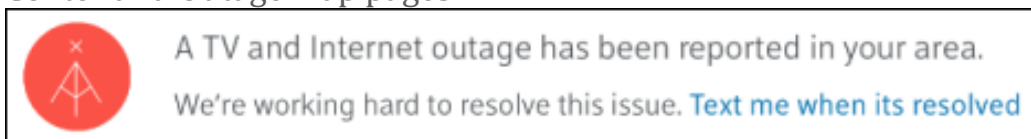
If one or more of your Xfinity services isn't working, you can check to see if a service outage has been reported in your area a few different ways:

- [My Account](#)
- [Comcast Outage Map](#)
 - Sign in to [My Account](#).
 - Click the **Services** tab at the top of the page.
 - Click the **Status Center** link.
- [Outage Text Message Alerts](#)

Outage Text Message Alerts

If you've registered your mobile phone number for [Comcast Alerts](#), you can text **OUT** to **266278** (COMCST) to check for outages in your area. (Data and messaging rates may apply.) You also have the option to receive a text message update as soon as your Xfinity services are restored.

1. Sign in to [My Account](#).
2. Click the **Services** tab at the top of the page.
3. Click the **Status Center** link.
4. If you're experiencing an outage, a banner will be displayed on the top of the Status Center and Outage Map pages.



5. Click **Text me when its resolved**.
6. Type in your cell phone number and select **Get a Text**.
7. You'll get a confirmation message that lets you know you are signed up to receive a text message update when your services are restored.

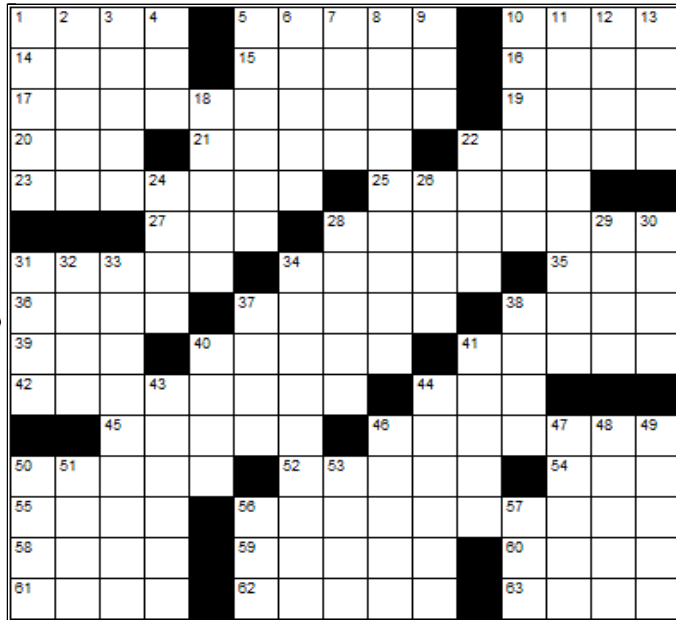
Note: Sometimes you may get a text message from us to let you know that we're already aware of the outage in your area, and we're working to fix it. Make sure you have a mobile number on your account so you don't miss these notifications

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

November Crossword

ACROSS

1. Rescue
5. Bitter
10. Hens make them
14. Beers
15. Of which person
16. District
17. Bode
19. Harvest
20. N N N N
21. Employs
22. Decorative jugs
23. Promptly
25. Aromatic seeds
27. Before, poetically
28. Joys
31. Put forward
34. A machine for baling hay
35. A wise bird
36. Envelop
37. An unbound manuscript
38. Threesome
39. Indian bread
40. Herring-like fishes
41. Overindulge
42. Statues collectively
44. Suffering
45. Not first or second
46. Black Sea republic
50. Coquetry
52. Merchandise
54. American Sign Language
55. Hubs
56. A lively whirling Italian dance
58. Egg-shaped
59. Pretext
60. Encounter
61. Water source
62. An edict of the Russian tsar
63. To be, in old Rome



DOWN

- | | | |
|----------------------|---|------------------------|
| 1. Less hazardous | 18. Bake in a shallow dish | 40. A set of garments |
| 2. Solitary | 22. Arab chieftain | 41. Promote |
| 3. Vice ____ | 24. Bottomless | 43. Exhilarate |
| 4. East southeast | 26. Gorse | 44. Twerp |
| 5. For some time | 28. Father | 46. Seizes |
| 6. Cautious | 29. Branchlet | 47. Storms |
| 7. Was a passenger | 30. Blackthorn | 48. Small islands |
| 8. Kind of triangle | 31. Possesses | 49. Winged |
| 9. Morning moisture | 32. A social club for male undergraduates | 50. Current |
| 10. A type of insect | 33. Overzealous | 51. Great affection |
| 11. Newbie | 34. Wooden seaside walkway | 53. Operatic solo |
| 12. Equipment | 37. Blacken | 56. Letter after sigma |
| 13. Exhausts | 38. Layer | 57. An uncle |





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Quality Workmanship Honest Pricing

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- **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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