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OADVOGATEO

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# April-2024

# Issue 2 48<sup>th</sup> Year



East Bay Oaks and El Dorado Village residents (45+ in total) recently went on a Bahamas Cruise aboard the Carnival Paradise sailing on February 10th, 2024.

Great time was had by all! Thanks to David MacAskill for the photo!

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	AIL	DINECTORS.	

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Treasurer			
Corp. Director	Nancy Kern	#335	321-217-3598
Corp. Director			
Corp. Director	Mike Durham	#355	419-709-6648

### **SOCIAL COMMITTEE:**

SOCIAL COMMITTIES:			
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Vice-Chairperson	Lisa Rodgers	.#341	. 502-387-1612
Secretary			
Treasurer			
Welcome Committee			
Sunshine Committee	Deborah Shrader	.#214	724-422-5585
Kitchen Managers			
Director			
Director			

The Amber Glades Social Committee is happy to announce the above officers for the upcoming year. We hope you will continue to help them when needed.

### **HOA MEETING**

The next HOA Board Meeting will be on Tuesday, April 2, 2024, at 7:00 pm.

The next Social Committee Meeting will be on Wednesday, April 3, 2024. The Social Committee will again have a Coach Drawing. Tickets are 3 for \$1. Half the money is given out and half is put into the coach drawing. If the resident drawn for the coach drawing is not present, the money rolls over until the next meeting. In March Lot 41 was drawn but not present so it has rolled over.



2024 HOA Dues – Dues are due for the year. Keep in mind that this is the year we negotiate the rent for the next 3 years. We are only as strong as our membership and if we don't have a majority of our residents as members, the rent increase will reflect that. You can either put a check made out to the Amber Glades HOA or an envelope with cash in the dues box by the sliding door at the clubhouse or give it to Pat Peterman, Lot 205, 618-960-9284. You must be a HOA member to attend monthly HOA meetings and vote on issues and in elections. Membership entitles you to a lower price for activities.

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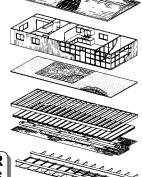
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oy oh Boy oh Boy – Who would have thought Lautrec would be

### **Notes from the HOA Board of Directors:**

\*HOA.

greedy enough to propose a \$69 rent increase for base and \$1.58 increase for Ad Valorem/Non-Ad Valorem taxes. I talk to residents everyday that are already struggling to pay their bills, buy a few groceries and maybe medicine if they have insurance and the copay isn't too expensive. I am so saddened to think that our society has gotten into a pattern of treating our have nots like they don't count. Some of us are lucky enough to have pensions from jobs that sustain us at a comfortable rate. Others (most of residents) rely on social security and savings to meet their needs. I started to provide facts and figures for the social security payments and cost of living, but its like singing to the choir. You all know what you got in increases and what you will probably get this year and very few will see \$69 extra dollars per month, plus don't forget the Medicare premium increase. We need to stand together and fight this taking advantage of seniors "just because they can". Our first meeting with Lautrec to discuss increase is tentatively scheduled for April 12.

The HOA is preparing for our meeting to discuss the proposed increase in lot rent starting July 1. There has been a great response from over 100 residents since our March meeting but much more is needed. Board members and resident volunteers will begin to canvas residents street by street to get signatures for our dispute petition and to ask your ideas to help us fight this battle. Many of you are not able to attend meetings at the clubhouse to discuss things and many more do not use a computer or make use of facebook to get information. Since we will be meeting with the owners' representative in early April, we have little time. Please call any of our board members to let us know that you want your voice heard by signing the dispute petition. Also prepare yourselves for knocks on your door, so we can do the work to fight this good fight.

WINDOW SIGNS: The HOA Board has printed window signs that say I SUPPORT MY HOA. If you need a sign, contact a Board member and if you have one, please display in your front window. Thank you!

### **FMO UPDATES**

s of March 4, HB 361 and SB 1140 have passed both houses and the bill is sitting on the Governor's desk for signature. This is the bill that addresses Mediation of lot rent increases. It shortens the time allowed for it to be completed.





### **Announcements:**

Because of this climate, homes often get mold on the outside making them less than appealing. If you are having a problem with this, you can hire someone to power wash the outside of the home for about \$100 or so. It's nice to keep our places clean and neat making the park more appealing.

**Reminder (AGAIN):** Please do not let your dog "do his business" on someone else's property. Also, follow the law and pick up anything the dog leaves behind.

**SAVE THESE DATES:** April 6 – Blood Donation Drive

April 6 - Poker Run May 18- Dance

### **NEW RESIDENTS:**



ot 91 Katherine Rose; Lot 113 James Bowen; Lot 151 Chris Rogal and Teresa Rogal; Lot 189 Doris Gray and Michaell Gray; Lot 254 Brian and Jean Haley.

PLEASE MAKE THESE NEW RESIDENTS FEEL WELCOME!!

### **RESIDENCE OF THE MONTH:**

ot 95, Vickie Rea



### **BLOOD DONATION**

he big Red Bus will be at the clubhouse on Saturday, April 6, 2024 from 9 am to 2 pm. Get a \$20.00 e-card & tee shirt. Please donate if you can – you may save a life.

### **POKER RUN**

aturday, April 6, 2024 @ 3:00 p.m. Poker run and Share the Wealth Raffle. Sign up in Clubhouse by 3:30 p.m. - \$5.00 at signup. You can walk, ride bikes, golf carts or drive!!!

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### AMBER GLADES 2ND ANNUAL ARTS & CRAFTS SHOW

ark your calendars for December 7, 2024, for the Arts & Craft show. Registration forms for vendors will come out October 1, 2024, and must be returned with table fee by November 22, 2024. The table fee will remain at \$10. Watch this newsletter, Amber Glades facebook page and bulletin boards for more information as the event gets closer.

### SHUFFLEBOARD LEAGUE

huffleboard is winding down for the year. The last day is March 28.

### **SUNSHINE COMMITTEE**

eeAnne McHugh, 727-458-8134, Lot 334 has graciously taken on the duties of the Sunshine Committee. If you know of someone sick or someone that has a death in the family, please contact her so she can send them a card.

### **KOFFEE KLATCH**

offee Klatch is every Tuesday morning at 9:00 am. unless notified otherwise. Coffee is free. Join us for an hour of fun and banter. Bring your swimsuit and towel to enjoy the pool afterwards.

### **COLORING**

oloring is held on Tuesday at 11:00 am. If you don't have supplies, they can be provided for you. For any questions, contact Sharon Kachinski at 727-725-3745! This is a great way to alleviate tension. (We will no longer have a Thursday afternoon session.)

### **BUNCO**

unco is cancelled until further notice. If anyone wants to start a weekly game, contact a board member.



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# 

### PRAYER GROUP

prayer group meets every Thursday at 1:00 PM in the Clubhouse Library. For questions, contact Eva Rivera at 917-662-1428. All are welcome!



### **EXERCISE GROUP**

eeting at clubhouse on Tuesdays and Thursdays at 6:00 pm (except for 1st Wednesday of month).

### **WALKERS & WHEELCHAIRS**

here are a few walkers and wheelchairs that are available to Amber Glades residents to borrow when needed. These should be returned when the need is over. For information contact Craig Rodgers, 502-435-1612.

### **HORSES**

Te are now playing the game of Horses at 2:00 pm every Tuesday. If you don't know how to play, no problem – it's easy to learn. Bring nickels and dimes and have a fun time trying to win a little change.

### **NEW PICTURES**



The office has added some new pictures to the wall in the clubhouse just to the left of the stage. They had old pictures of the park so they shot new pictures of the same area to show the changes.

# Amber Glades Office

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### AMBER GLADES FACEBOOK PAGE

tet connected to Amber Glades Facebook page. Pictures of events are posted there by residents and interesting discussions are often seen. Join in and "friend" the Amber Glades Facebook page. We also have an Amber Glades Marketplace page where residents can sell and buy items and an official HOA page – Amber Glades HOA Approved – where the board will post notices and activity announcements.

### Sheriff's Office

#### CALL 9-1-1 FOR EMERGENCY ONLY • All Other Calls: 582-6177

If you see suspicious activity in the park or have been confronted by a trespasser, solicitor or door-to-door salesperson – get a good description. Call the Sheriff's office immediately. This is your best protection and can possibly help apprehend the party.

# **Oversize Trash Pickup**

all Waste Pro 727-452-5278 to arrange pickup.



### **DEADLINE FOR MAY UPDATES**

pdates for the May 2024 Media Guide updates need to be turned in to Pat Peterman, #205, 618-960-9284, by April 8, 2024. Includes calendar updates.

# On the Light Side

(by Ken Spellman)



**T**ary and Jane were old friends. They had both been married to their husbands for a long time. Mary was upset because she thought her husband didn't find her attractive Anymore. "As I get older, he doesn't bother to look at me!" Mary cried. "I'm so sorry for you, as I get older my husband says I get more beautiful every day", replied Jane. Mary snapped, "Yes, but your husband's an antique dealer!".

A blond gets a job as a physical education teacher of 16 year olds. She notices a boy at the end of the field standing alone while the other kids were running and having fun kicking a ball. She takes pity on the lonely boy and decides to speak to him. "You ok?" she asks. "Yes" he says. "You can go and play with the other kids you know", she says. "It's best if I stay here," he says. "Why is that sweetie?" says the blond. The boy looks at her incredulously and says AMBER GLADES ADVOCATE APRIL, 2024 N I'm the goalie".

continued on page 14 13

Irish Divorce.... The mother-in-law arrives home from shopping to find her son-in-law Paddy in a steaming rage and hurriedly packing his suitcase. "What happened Paddy"? "I'll tell you what happened" screams Paddy. "I sent an email to my wife telling her I was coming home today from my fishing trip. I get home...and guess what I found? Your daughter, my wife Jean, naked with Joe Murphy in our martial bed! This is unforgiveable! The end of our marriage – I'm done – I'm leaving forever"! "Ah calm down Paddy" says his mother-in-law. "There's something very odd going on here. Jean would never do such a thing. There must be a simple explanation. I'll go speak with her immediately to find out what happened". Moments later, the mother-in-law comes back with a big smile. "Paddy, there I told you there must be a simple explanation.......she never got your email."

# 80% of Older Americans Cannot Pay for Long-Term Care or Withstand a Financial Shock, New Study Shows

This is a snowballing crisis given that the older population is growing rapidly. The cost of care is staggering, and older adults' resources are insufficient."

Arlington, VA (April 19, 2022)—A new analysis by the National Council on Aging

(NCOA) and the LeadingAge LTSS Center @ UMass Boston finds that 80% of older Americans (47 million) continue to be unable to sustain a financial shock such as needing to pay for long-term care services and supports (LTSS) or the loss of income due to divorce or widowhood.

The 80%: The Continued Toll of Financial Insecurity in Retirement looks at the total net value of all assets—housing, retirement accounts, income, and savings—of people age 60 and older by income quintiles and compares that with the cost of two years of in-home long-term care services and nursing homes.

"It is unacceptable that nearly all older Americans are one crisis away from plunging into poverty after working their entire lives and often saving a nest egg that is then wiped out by the cost of care," said Susan Silberman, PhD, NCOA Senior Director, Research & Evaluation.

Among the key findings:



- 20% of older households (approximately 11 million) have no assets to draw upon to withstand a financial shock.
- 21-80% have modest assets but would still be unable to afford more than two years of nursing home care or four years in an assisted living community.
- The total net value of household assets is \$39,500 for those in the 21-40% quintile and \$150,000 for those in the 41-60% quintile.

Previous research found that over half of adults age 65 and older will need LTSS for less than two years, and about one in seven will require care for more than five years. In 2021, the median yearly cost of a private room in a nursing home was \$108,405, and that of a home health care aide was \$61,776.

Since Medicare does not cover LTSS costs, older adults and their families must shoulder this financial risk or spend down their assets into poverty to qualify for social safety net programs such as Medicaid.

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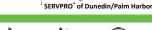
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NCOA is advocating for public policy solutions to address this crisis, including improving access to home and community-based services under Medicaid; providing additional assistance to family caregivers, such as tax credits and paid medical leave; and promoting retirement savings among lower and middle-income workers.

"When you think about these potential costs, and then look at the entire picture of what is available to people in terms of their own resources and government assistance, you realize that the most vulnerable here are middle income Americans, who have the most to lose," said Marc Cohen, PhD, MPP, Co-Director of the LeadingAge LTSS Center at UMass Boston.

#### **About NCOA**

The National Council on Aging (NCOA) is the national voice for every person's right to age well. We believe that how we age should not be determined by gender, color, sexuality, income, or ZIP code. Working with thousands of national and local partners, we provide resources, tools, best practices, and advocacy to ensure every person can age with health and financial security. Founded in 1950, we are the oldest national organization focused on older adults. Learn more by following us at @NCOAging.

# **April Sudoku**

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		5	1				8	7



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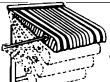
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# **Amber Glades**

uesday	Wednesday	Thursday		Friday	Saturday
2	3		4	5	6
Klatch					Blood Bus 9-2 Noon Pickup
ng 11 am s 2 pm	Social Comm	Prayer Group 1 pm			Food Donation or Lot 44
/ltg 7 pm	Social Comm. Mtg. 7 pm	Exercise 6 pm			Poker Run 3 pm
9 Klatch	10	Prayer Group	11	12	Noon Pickup
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30					

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#### **ACROSS**

- 1. Kind of nut
- 6. Condition
- 11. Extreme
- 12. Rhythmic pattern
- 15. Remnants
- 16. Scales
- 17. N N N
- 18. Bicyclist
- 20. Local Area Network
- 21. Mark down
- 23. Brews
- 24. Amount of medication
- 25. A set of garments
- 26. Small fastener
- 27. Sage
- 28. Engrave
- 29. Picnic insect
- 30. Uninterested
- 31. Humiliation
- 34. Walking sticks
- 36. Dung beetle
- 37. Big party
- 41. Double-reed woodwind
- 42. Cozy
- 43. Dwarf buffalo
- 44. Noble
- 45. Not now
- 46. Jewels
- 47. South southeast
- 48. Forceful
- 51. Encountered
- 52. Sporting venues
- 54. Not a single person
- 56. Perfume
- 57. Large Asian country
- 58. Thick woolen fabric
- 59. It comes from bees



	1	2	3	4	5			6	7	8	9	10		
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47				48					49	50		51		
52			53						54		55			
56									57					
		58							59					

#### **DOWN**

- 1. Emotional exhaustion 15. On edge
- 2. Stretchable
- 3. And more
- 4. Ship workers
- 5. Chop finely
- 6. Climbed
- 7. Fables
- 8. Jewish month
- 9. 5 plus 5
- 10. Surround completely 32. Honey insect
- 13. Stopped
- 14. Feudal worker

- 16. Unpunctual
- 19. Deservedly receives
- 22. Grain alcohol
- 24. Lowlife
- 26. Bleats
- 27. Was victorious
- 30. Large mass of
- floating ice
- 33. Climb up
- 34. Seashores

- 35. Side by side
- 38. Windflower
- 39. Eventually
- 40. Hurried
- 42. Humiliated
- 44. Being
- 45. Ceasefire
- 48. Banquet
- 49. 2.53 centimeters
- 50. Type of salmon
- 53. Morning moisture
- 55. Container



April Crossword



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### APRIL CALENDAR

**A lcohol Awareness Month.** April 1–30. To help raise awareness among community prevention leaders and citizens about the problem of underage drinking. For more information, browse www.ncadd.org.

Celebrate Diversity Month. April 1–30. To celebrate all diversity that exists within our workplaces, schools and communities. For more information, browse Diversity Calendar 2024: DEI Inclusion Events, Cultural Months (diversity resources.com).

**Child Abuse Prevention Month.** April 1–30. To prevent child abuse in all its forms. For more information, browse www.preventchildabuse.com.

**International Customer Loyalty Month.** April 1–30. To honor and generate customer loyalty. For more information, browse www.hyken.com.

**National Autism Awareness Month.** April 1–30. To raise awareness of autism. For more information, browse www.njcosac.org.

**National Donate Life Month.** April 1–30. To encourage Americans to consider organ and tissue donation and to sign donor cards when getting a driver's license. For more information, browse www.organdonor.org.

National Sexual Assault Awareness Month. April 1–30.

To raise awareness that every two-and-a-half minutes, somewhere in America, another person is sexually assaulted. Also to promote legislative efforts to address sexual assault violence, and to laud efforts of volunteers who assist in crisis services. For more information, browse www.rainn.org.

# **Weekly**

olden Rule Week. April 1–7. To remind everyone of the importance of the Golden Rule in making this a better world in which we can all live. For more information, browse www.holidaycalendar.io/holiday/golden-rule-week.

**Laugh At Work Week. April 1-7**. To tout the benefits of laughing at work, including improved productivity, team work, communication, stress relief, job satisfaction and employee retention. For more information, browse www.CreativelySpeaking.com.

Administrative Professionals Week. April 21–27. To acknowledge the contributions of all administrative professionals and their vital roles in business, industry, education and government. For more information, browse www.iaap-hq.org.

## **Daily**

**pril Fools' Day. April 1.** Began in France in 1564. April 1 used to be the first day of the new year, but was changed to Jan. 1 that year. People who insisted on celebrating the new year on April 1 became known as April fools and it became common to play jokes on them.

Earth Day. April 22. To accelerate the transition to renewable energy worldwide. For more information, browse www.earthday.net.

# Now that's irrepressible

ccording to Gene Shalit in *Great Hollywood Wit*, Oscar Levant was one of Hollywood's most irrepressible personalities. He was a quick wit and a concert pianist; he composed 19 film scores; he wrote three best-sellers; and he was known to drink up to 36 cups of coffee a day.

One day Levant showed up for a physical to join the World War II effort.

"Do you think you can kill?" a psychiatrist asked him.

"I don't know about strangers," Levant said, "but friends, yes."

He was deferred from service.

# **Joke-telling 101**

ccording to Greg Dean, author of Step by Step to Stand up Comedy, in Health magazine, there are things you can do to tell a joke optimally. Here are his tips:



- Form a picture of what is happening in the joke in your mind. That should key in voice tone and body language that will help you with the storytelling facet of your joke.
- Practice on family or friends before you go public with your joke telling. Develop confidence in the telling of your joke.
- Never tell people that you're not good at telling jokes. Let them decide. Do not sabotage yourself.
- Once you deliver the punch line, be quiet and let your audience laugh. Don't distract them.
- If you bomb when telling a joke, make light of it. Tell listeners it was much funnier when you told it to your dog.

# All in a day's work

van carrying a dozen movie stuntmen on the way to a film location in the mountains spun out of control on an icy road, crashed through a guardrail, rolled down a 90-foot embankment, turned over and burst into flames. There were no injuries.



— attributed to Bryan McNutt of the Vilas County News Review

On staying young

The secret of staying young is to live honestly, eat slowly and lie about your age.

— Lucille Ball



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# If you can't beat 'em — start your own company

ary Kay Ash, who would later found the \$2-billion-a year company Mary Kay Cosmetics, once worked for Stanley Home Products. There she learned the direct marketing scheme that would bring her fortune and fame. According to Anecdotage.com, she once received an incentive reward: a flounder light. The company had given her a light that she could clip onto waders when she went fishing. Mary Kay did not appreciate the gift.

REPRESENTED FOR THE PRESENT OF THE P

Later, at the same company, she found out that she had been passed over for a promotion that was given to a man that she had trained. She learned that men were making \$50,000 a year and she was only pulling in \$25,000. That was all the incentive she needed. She took a month off, gathered up \$5,000 and started her own company.

Her rewards for employees: pink Caddies.

# Oprah shares the secret of her success — learning to be herself

ife should teach you who you are, according to Oprah Winfrey in a 1997 commencement address she gave at Wellesley College. The talk show host and media mogul says that life's everyday experiences will teach you who you are — moment by moment. How did she learn this? Oprah says for a long time she spent her life wanting to be someone else. She says when she first saw Diana Ross with the Supremes on The Ed Sullivan Show she thought, "I want to be like that." However, she says it took her some time to realize that no matter how many diets she tried—she was never going to have Diana Ross's thighs.

Later, when Oprah was an anchorwoman, her news director told her that her hair was too thick and her eyes were too far apart and that she needed a makeover. Oprah found herself sitting in a French beauty salon. There she had a French permanent put on her hair. The perm burnt her, but she didn't have the confidence to say that it was hurting her. She ended up bald a week later. She had to go on air as a bald news anchor.

Oprah also says she wanted to be like Barbara Walters, and discovered she was not when she could not pronounce "Barbados" on air. "That may be 'Barbados' to you but it was 'Barb-a-does' to me," she said. She said she started to laugh on air — which was not very Barbara like. But Oprah felt OK about it, because she was being who she really was—finally. From that moment, Oprah says she knew that she could be a better Oprah than a Barbara, and though she still kept Barbara as a mentor, she decided to pursue just being herself once and for all. Her phenomenal success was the result of being "demoted" from news anchor to talk show host.

"I am just thrilled that I get paid so much money every day for just being myself, but it was a lesson long in coming, recognizing that I had the instinct, that inner voice that told me that you need to try to find a way to answer to your own truth was the voice I needed to be still and listen to."

# **Drop the drive for perfection**

Journalist and novelist Anna Quindlen says that when she was younger and in college that she rose every day and tried to be perfect—in every possible way. She studied when she was supposed to, she got her assignments turned in on time and she smiled at everyone as she passed them in the dorm halls.

In a 1999 commencement address given at Barnard, where she had graduated 25 years earlier, she said that being perfect was hard work—and the rules changed. What constituted perfection in 1970 when she started college (sweaters and pleated skirts) morphed into her new version (Doc Martens and turtlenecks) as she found herself striving to be a hyper intellectual.

Eventually, the burden of trying to be perfect year after year became too heavy. Here are her words of wisdom on the art of perfectionism:

"Trying to be perfect may be sort of inevitable for people like us, who are smart and ambitious and interested in the world and in its good opinion. But at one level it's too hard, and at another, it's too cheap and easy. Because it really requires you mainly to read the zeitgeist of wherever and whenever you happen to be, and to assume the masks necessary to be the best of whatever zeitgeist dictates or requires. Those requirements shapeshift, sure, but when you're clever you can read them and do the imitation required.

"But nothing important, or meaningful, or beautiful, or interesting, or great ever came out of imitations. The thing that is really hard, and really amazing, is giving up on being perfect and beginning the work of becoming yourself."

# Daily meditation can bring insight

Then you're feeling at loose ends, it could be a good idea to participate in some type of meditation. According to the Web site Learningtomeditate.com, you don't have to think of meditation as an Eastern art, complicated to learn, where an old man under a tree comes up with all the answers to the mysteries of life. It can be a lot more practical than that.

Meditation often is no more than seeking out peacefulness and calmness during the stress and struggle of everyday living. Simple practices can work well. Find a quiet place, focus on your breathing and grow quiet. Eventually you will grow calm, and if you practice on a daily basis and learn how to empty your mind, you may find that you gain insight into matters that seemed to evade your understanding previously.

On self-development
Every artist was first an amateur.
— Ralph Waldo Emerson

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-Monthly Media Staff

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**Have You Looked UNDER** PROTECT **Your Home Lately?** YOUR HOME

### **Fix Small Problems Today Before They Cause Serious Damage!**

We will inspect and photograph any issues, showing you pictures of the underside of your home. Damaged & worn vapor barriers can create high energy costs and allow mold & mildew to grow and weaken your sub floor creating "Soft Spots". Keep Mold, Moisture & Animals out of your Home.



Repairs will be made quickly and include a 20 Year Transferable Warranty!

Call Us for a FREE NO-PRESSURE No-Obligation Estimate

727-431-6875 800-492-3890

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License #0CL0027169 • Bonded • Insured

# New A/C System As Little As \$100 Monthly **Wells Fargo Financing with Approved Credit**

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<u>00 A/C INSPECTION</u>

or Repair Call

100% SATISFACTION GUARANTEE

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After Hours Service Service All Units



(Mon.-Fri. 8AM - 4:30PM)



