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• A D V O C A T E •

N

August • 2024

**Issue 6
48th Year**

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Corp. Director	Hazel Holliday.....	#354	440-225-1765

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Vice-Chairperson	Lisa Rodgers	#341	502-387-1612
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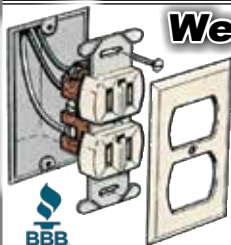
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HOA MEETING

The HOA Board and Social Committee do not meet from May-September. The board will continue to meet with management on a monthly basis and the Social Committee will continue to have activities during the summer months. Special HOA meetings may be called if needed. In that event, all residents will be notified of the meeting.



Notes from the HOA Board of Directors: July brought the 4th of July Annual cookout. Thank you to the volunteers who cooked the food and helped with the activity. Later that evening, a golf cart parade was held to celebrate our country's birthday. The parades are always a good way to connect with park residents who don't come to activities.

We are once again hearing complaints of residents or guests that can't seem to follow the speed limit in the park. Someone mentioned a **black SUV** and someone else mentioned a **silver car**. If you recognize yourself, slow down before you hit someone or something by mistake.

Notes from July Management Meeting: Mgmt ordered a flat top grill to replace the one broken. They also ordered a case of mosquito foggers for use on the island and pool area. Management is putting a sign in the kitchen specifying use of the waste disposal in the sink. Evidently people are putting things down the disposal that shouldn't be and causing issues. We had hoped to have a day where dangerous chemicals, tv's, etc. could be dumped, but the county no longer does that.

SAVE THESE DATES

August 21 – Thrashers Baseball Game - Thrashers are the Phillies Minor League Baseball team and will be playing the Dunedin Blue Jays at the ballpark on Route 19 in Clearwater. More information and sign-up will be coming shortly.

August 24 - Trivia Night

New Residents

Welcome to
The Community

Ronald Eggert, Lot 296; Scott & Tina Dwyer, Lot 367; Norman Marion, Lot 309; Gary & Nancy Bilter, Lot 324

PLEASE MAKE THESE NEW RESIDENTS FEEL WELCOME!!

Home/Yard of the Month

Janice Radzun lot 119 has the July Home and Yard of the Month





AMBER GLADES 2ND ANNUAL ARTS & CRAFTS SHOW

Mark 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

Cancelled until December.

SUNSHINE COMMITTEE



Debra Shrader, Lot 214, 724-422-5585, 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

Cancelled until September

COLORING

Put on hold until further notice.

PRAYER GROUP

A 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!

55 ★ 2



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EXERCISE GROUP

Cancelled until fall.

WALKERS & WHEELCHAIRS

There 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

Cancelled until Fall.

PICKLE BALL

Court is ready for open play and several residents are already enjoying this new addition. It is hoped that a Pickle Ball league will begin in the fall after snow birds return.



AMBER GLADES FACEBOOK PAGE

Get 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 AG 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. (Note: the marketplace page’s name has been changed to set up a new page so anyone not a member of the new page should request to be added. Official name: AG Marketplace)





Sheriff's Office

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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

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

DEADLINE FOR SEPTEMBER UPDATES

Updates for the September 2024 Media Guide updates need to be turned in to Pat Peterman, #205, 618-960-9284, by August 8, 2024. Includes calendar updates. Please email any updates to patt74429@yahoo.com – thanks!



On the Light Side (Apologies ahead of time!)



1. What do the movies *Titanic* and *The Sixth Sense* have in common? Icy dead people.
2. When you die, what part of the body dies last? The pupils... they dilate.
3. Why is England the wettest country? Because the queen reigned there for decades.
4. You know there's no official training for trash collectors? They just pick things up as they go along.
5. What's the difference between a golfer and a skydiver? A golfer goes *whack* "darn" and a skydiver goes "darn" *whack*.
6. A friend of mine went bald years ago but still carries around an old comb. He just can't part with it.
7. I want to die peacefully in my sleep like my grandfather did. Not screaming in terror like the passengers in his car.
8. What sits at the bottom of the sea and twitches? A nervous wreck.
9. What do you call a woman who sets fire to all her bills? Bernadette.
10. I was kidnapped by mimes once. They did unspeakable things to me.
11. I saw **Usain Bolt** sprinting around the track shouting, "Why did the chicken cross the road?" It was a running joke.
12. What did the full glass say to the empty glass? "You look drunk."
13. Is it ignorance or apathy that's destroying the world today? I don't know, and I don't care.
14. Did you hear about the Italian chef who died? He pasta-way.
15. Why can't you explain puns to kleptomaniacs? They always take things literally.

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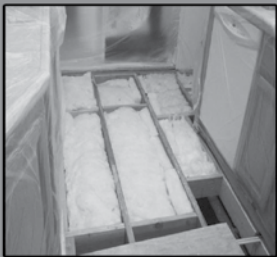
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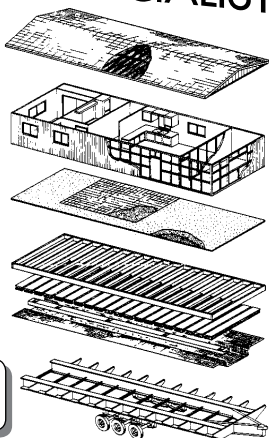
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Depopulation 2024 - Ensuring Policyholders Aware of Options
TALLAHASSEE, FL – More than 275,000 Citizens policyholders were assumed by qualified private insurance companies in 2023 under Citizens' Depopulation Program as Florida's property insurance market continues to improve. The trend is expected to continue in 2024, with initial projections indicating that more than 330,000 of Citizens' 1.2 million policyholders may receive offers by the end of the year from private companies approved by the Florida Office of Insurance Regulation (OIR.) Some policyholders may see multiple offers during the year. For the Citizens policyholders assumed by private companies in 2023, the private company will submit a renewal offer before the existing policy's renewal date. Until the policy renews, premiums and coverage stay the same. Policyholders receiving a renewal offer notice within 20% of the Citizens premium are not eligible to return to Citizens. Policyholders receiving renewal offer notices that are more than 20% higher than their Citizens renewal premium remain eligible for coverage with Citizens if no other private company offers a policy within 20% of Citizens' premium. However, the policyholder must notify Citizens of their desire to remain. That is why it is critical policyholders read all of their Citizens' mail and email throughout the year. Although premium pricing is a major consideration when seeking property insurance, it is important to note that private coverage at a higher premium might make sense for some consumers. The private policy, for example, may offer more comprehensive coverage. Citizens policyholders are also subject to a premium surcharge of up to 15% of their annual premium if Citizens exhausts its ability to pay claims following a major storm. In addition, most Citizens policyholders will be required to obtain flood insurance coverage. Flood coverage requirements will be phased in over the next three years. After January 1, 2027, all single-family home policyholders with wind coverage will be required to be insured for flood through a private insurer or the National Flood Insurance Program. New companies have entered the market, and existing companies are expanding. Policyholders should contact their insurance agent when considering their options.

(Some were transferred to a private company for one year and then the premium went up so much that they returned to Citizens.)

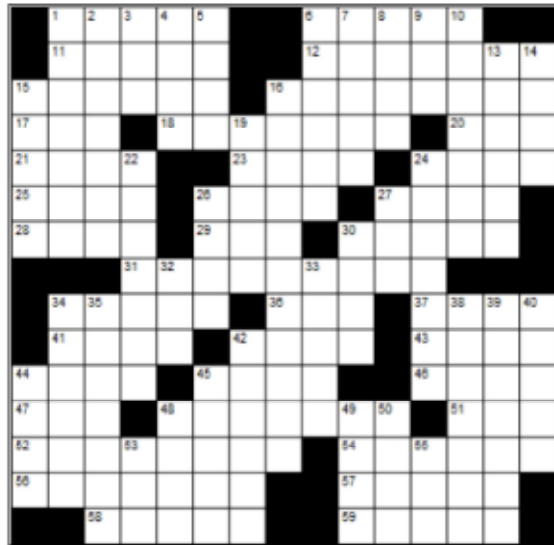
AUGUST

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ACROSS

1. Support
5. Open window problem
11. Happen again
12. Back up
15. Anagram of "Stared"
16. Realm
17. What we breathe
18. Progestin or androgen
20. Partially opened flower
21. Wingless bloodsucking insect
23. Absorbed
24. Rump
25. Custard dessert
26. Occupied
27. Rational
28. Abominable Snowman
29. Play a role
30. Took a chance
31. Rigid disciplinarians
34. Winter accessory
36. Cygnet's father
37. Female chickens
41. Healthy
42. Verruca
43. Dwarf buffalo
44. Chats
45. Kiln-dried barley
46. Rules and regulations
47. American Dental Association
48. Hotel gofer
51. Fraternity letter
52. In a dazed manner
54. Received
56. Term of endearment
57. Not upper
58. Delicacy
59. Wear away



DOWN

1. Tactile alphabet
2. Withdrawal
3. Air hero
4. Junkyard dogs
5. Once, long ago
6. Sagging
7. Send, as payment
8. Ardent
9. Bog
10. Champion of the people
13. Drunk
14. Stops
15. Goofy
16. In a forceful or urgent manner
19. Belch
22. Beasts
24. Parade V.I.P.
26. Vomit
27. Seated oneself
30. Amount owed
32. Form of "to be"
33. Not south
34. An unilluminated area
35. Floorshow
38. Decreed
39. Not anywhere
40. Antelope of India
42. Billfold
44. Handguns
45. Mass communication industry
48. Chomp
49. Look at flirtatiously
50. Impoverished
53. Each
55. One plus one



August Crossword



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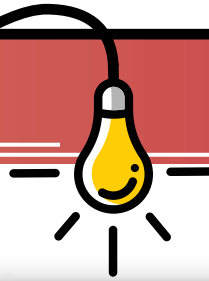
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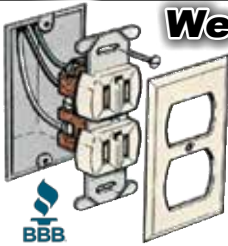


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Sunday	Monday	Tuesday
<p>SEPTEMBER</p> <p>S M T W T F S</p> <p>1 2 3 4 5 6 7</p> <p>8 9 10 11 12 13 14</p> <p>15 16 17 18 19 20 21</p> <p>22 23 24 25 26 27 28</p> <p>29 30</p>		
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13	14	15	16	17 Noon Pickup Food Donation or take to Lot 44
20	21 Thrashers Baseball Game 6:30 pm	22	23	24 Noon Pickup Food Donation or take to Lot 44 Trivia Night 7:00 pm
27	28	29	30	31

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Everything she needed to know, she learned on a potato farm

Linda Sanford grew up on a potato farm on Long Island. She says that growing up on the farm gave her a strong work ethic that she values tremendously today. According to a story on Newsday.com, Sanford said everyone in the family worked on the farm. “We all worked,” she said. “We were moving irrigation pipes or picking vegetables, or helping to plant, or we were driving trucks and tractors. You rolled up your sleeves and you got the job done.”



Eventually, Sanford found herself working and earning about \$300 a week in a job in the typewriter division of a Lexington, Ky., business.

Sanford later landed IBM’s top sales post. She was the first woman to ever fill this job. She sold computer equipment around the world and oversaw a 17,000-person unit. She flew overseas for business meetings on a regular basis. Sanford was vice president of IBM’s internal On Demand Transformation and Information Technology initiative before her retirement in 2014.

Sanford says when she starts feeling down or overwhelmed she remembers the farm and what her parents and grandparents told her repeatedly: “If you work hard and do what you need to do, good things will happen.”

Teamwork from the birds

Teamwork might seem like a complicated subject, but to some creatures it comes naturally as a way to survive and to expend the least amount of energy, according to a BBCNews Online story.



For instance, in France at the Centre National de la Recherche Scientifique in Villiers en Bois, scientists taped heart monitors to great white pelicans. These birds had been trained to fly behind a light aircraft and a boat, and a team was able to observe them during their flight. Pelicans, it is known, fly in “squadron” formation, or in a “V,” and they flap in time with their leader. Scientists, now able to observe and gather data from the heart monitors found that the birds’ heartbeats were lower when they flew in formation than when they flew solo. This was because they were able to benefit from each other’s air streams. They were also able to glide more. Animals of all types evolve certain behaviors because it helps them to migrate, feed or survive more easily. The entire group benefits because less energy is required to perform the great task at hand. Working together, the birds were able to accomplish their migratory goals by expending less energy and being able to fly farther than when they are alone. It seems that there is a lesson here, and it’s not for the birds.

On mistakes

When you make a mistake, don’t look back at it long. Take the reason of the thing into your mind and then look forward. Mistakes are lessons of wisdom. The past cannot be changed. The future is yet in your power.

— Hugh White

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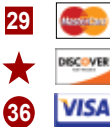
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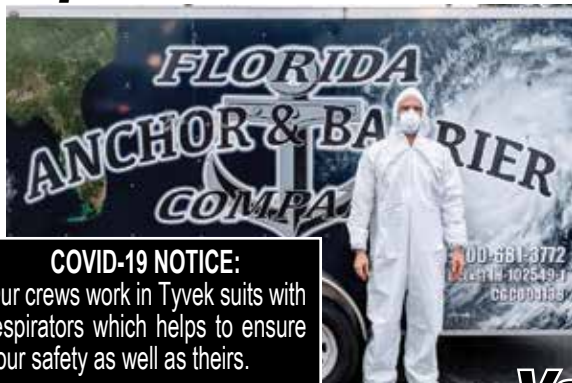
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SCAM  ALERT**Romance Scams**www.fbi.gov/how-we-can-help-you/scams-and-safety/common-scams-and-crimes

Romance scams occur when a criminal adopts a fake online identity to gain a victim's affection and trust. The scammer then uses the illusion of a romantic or close relationship to manipulate and/or steal from the victim.

The scammer's intention is to establish a relationship as quickly as possible, endear himself to the victim, and gain trust. Scammers may propose marriage and make plans to meet in person, but that will never happen. Eventually, they will ask for money.

If someone you meet online needs your bank account information to deposit money, they are most likely using your account to carry out other theft and fraud schemes.

Tips for Avoiding Romance Scams:

- **Be careful what you post** and make public online. Scammers can use details shared on social media and dating sites to better understand and target you.
- **Research the person's photo and profile** using online searches to see if the **image, name, or details have been used elsewhere.**
- Go slowly and ask lots of questions.
- Beware if the individual **seems too perfect** or quickly asks you to leave a dating service or social media site to communicate directly.
- Beware if the individual attempts to isolate you from friends and family or requests inappropriate photos or financial information that could later be used to extort you.
- Beware if the individual **promises to meet in person** but then **always comes up with an excuse why he or she can't.** If you haven't met the person after a few months, for whatever reason, you have good reason to be suspicious.
- **Never send money to anyone you have only communicated with online or by phone.**

ReportFraud.ftc.gov

**Report Imposter Scams Online to
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To make a good decision, observe the bee



Could you use a little collective wisdom in the workplace? If so, you might want to follow the way bees make their decisions, because according to researchers, they have it all over human beings when it comes to making group decisions.

According to Cornell University biologist Thomas Seely in a Cornell Chronicle Online story by Susan S. Lang, bees build coalitions until a quorum develops. Seely says that humans really could benefit from taking a lesson from the bees when it comes to making decisions because bees rely on disagreement and contest, whereas humans often rely on consensus and compromise.

Here's how a swarm of, say, 10,000 honeybees decide where their next new home is going to be. A few hundred scouts are sent out to look at real estate, and when they find a site they like they do a waggle dance. If they like it a lot, they really get down dancing, which is their way of advertising the site to other scouts. Then the scout will revisit the site frequently and dance the day away. Other scouts select other sites, and advertise those to other uncommitted scouts as well. Bee scouts build up at the best sites quickly, because they grade the level of recruitment, which is directly linked to site quality. Whenever 15 or more scouts have gathered around a particular site, the scouts then signal home to the others to get ready to fly to the new home. Researchers know the bees make excellent decisions because they set up situations that offered choices to the bees, some superior for bees, and others ho-hum. The bees almost always chose the superior sites.

So what should humans take away from the bees? How about this? Frank discussions and disagreements coupled with some friendly competition might just help human committees achieve a little collective intelligence and avoid collective folly, researchers say.

Depends where you're from...

A man became lost in the Sahara desert. He wandered, and wandered, but he could not find his way. After three days, he ran out of water, and he was lying in the sun gasping when he thought he heard a sound. He listened carefully. "Mush! Mush!" he heard.

Not trusting his ears, the man turns his head and hears the words again. "Mush! Mush!"

The man confused, pulls himself up on his elbows and looks up, and what does he see, but an Eskimo wrapped in fur on a dog sled coming toward him. The man rubbed his eyes, supposing he was having a hallucination from the lack of water and the overdose of sun. But when he's done rubbing his eyes and looks again, sure enough, right before him stands an Eskimo.

The man excited now, jumps up and says to the Eskimo. "Thank God! Thank God! I've been out here in the sun for three days. And I am so lost! The Eskimo looks at the man and says, "YOU'RE lost!" — As retold from the Basic Jokes Web site





12 ★ 8

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ALERT



consumer.ftc.gov/articles

Family Scams

Scammers are good at **pretending to be someone that they're not**. They try to trick you into thinking **a loved one is in trouble**.

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Your family member was never in trouble.

- The scammer will say it's **urgent** and that you're the only one who can help.
- The scammer might tell you it's **important to keep it secret**. They don't want you talking to other family members and friends and realizing it's a scam.
- The scammers will **play with your emotions**. They're counting on you to act quickly to help your family or friend. And they're counting on you to pay without stopping to check out whether there's really an emergency. If you get a call like this, you can be sure this is a scam.

Slow down. Verify.

Example of a Family Emergency Scam Call

Hi Grandpa, it's me.



Sebastian? Is that you?



Yes, it's me, Sebastian. Grandpa, I'm in trouble, and I need money for bail.

What happened?

Please don't tell Mom or Dad. I'll get in so much trouble.

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Janet Ludden	#12	57-76	260-704-0218
Pat Marks	#38	308-324	419-304-5568
LeeAnne McHugh	#334	4-21, 287, 289-300, 412-418	727-458-8134
Dorothy Mulaly	#115	108-127	727-417-0396
Pat Peterman	#205	183-210	618-960-9284
Lori Richards	#157	340-356	802-558-1379
Shirley Epling	#417	266-286	813-317-9986
Lou Smith	#238	357-365, 155-182, 2-3	217-836-4721
Alice Zarr	#219	211-238	727-614-9128

Activity Chairpersons

Bingo Chair	Donna Miller	#434	727-724-0306
Bingo Co-Chair	Dave Karns	#337	727-723-0346
Block Capt. Chairperson	LeeAnne McHugh	#334	727-458-8134
Bunco	Vacant		
Color Your Heart Out	Sharon Kachinski	#165	727-725-3745
FMO Representative	Pat Peterman	#205	618-960-9284
Co-Kitchen Manager	Bev Chism	#231	513-379-3755
Co-Kitchen Manager	Jackie LaFountain	#44	802-342-6604
Library	Rose Hendershot	#26	727-641-7309
Library	Pat Budney	#399	727-385-5724
Media Guide	Pat Peterman	#205	618-960-9284
Sunshine Committee	Deborah Shrader	#214	724-422-5585
Welcome Committee	Bev Chism	#231	513-379-3755



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