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SILK OAK

• CHATTER •

N

August • 2025

**Issue 6
49th Year**

**Bay Ranch and
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FLORIDA STRONG
by Jim Hofmann - Bay Ranch

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Silk Oak Homeowners Association

2025 Silk Oak Board of Directors and current Acting Officers:

President	Monica Collier	(305) 801-8425	Unit 121	collier.silkoak@gmail.com
V.P.	Maria DeLeon	(727) 417-3709	Unit 173	getmovedin@gmail.com
Secretary	Lorraine Neal	(802) 249-7353	Unit 60	lneal.silkoakhoa@gmail.com
Treasurer	Monica Collier	(305) 801-8425	Unit 121	collier.silkoak@gmail.com
Directors	Christopher Harper	(352) 215-3601	Unit 80	christophereharper@live.com
	Lisa Dearing	(309) 251-1522	Unit 153	chrislisadearing@yahoo.com
	Stefon Chapman	(727) 899-1277	Unit 13	fipllc369@gmail.com
	Maryann Bullock	(727) 906-2377	Unit 11	danmaryannB@gmail.com

WHAT WE DO:

1. Ensure the HOA complies with all Federal, State, and Local laws.
2. Ensure the Board of Directors and Members abide by the Florida State Statute 723 and the HOA Bylaws.
3. Meet with Park Management to negotiate rent increases, changes in services, changes in park rules and regulations.
4. Assist residents in resolving disputes with Management.
5. Ensure that Management enforces rules and regulations equally among residents.
6. Manage the finances of the Homeowners Association.
7. Schedule, organize, and supervise events, special meetings, and functions.

Contact any HOA Board Member to join. Dues \$20 per year.

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President.....	Shelley Mulholland....	(727) 218-7327.....	Unit 149
Vice Pres.	Elyse Poole	(317) 501-4243.....	Unit 179
Treasurer	Becky Zinser.....	(727) 458-3892.....	Unit
Secretary	Jeannie Jewell	(727) 669-7686.....	Unit 32



Committees

Shuffleboard.....	Jeannie Jewell	(727) 669-7686.....	Unit 32
Bingo.....	Jeannie Jewell	(727) 669-7686.....	Unit 32
Chatter Editor.....	Lorraine Neal	(802) 249-7353.....	Unit 60.....lneal.silkoakhoa@gmail.com
Calendar	Lorraine Neal	(802) 249-7353.....	Unit 60.....lneal.silkoakhoa@gmail.com

**A Complete Listing of Resident Services
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Philippians 4:13

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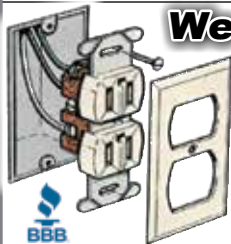


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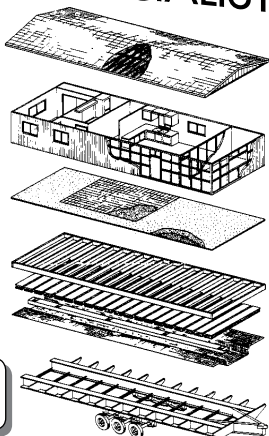
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Phone # _____

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Resident #2

Name _____ Lot # _____

Phone # _____

Email _____

If you would like to be added to the Resident email list to receive notifications about upcoming events, parties and important Silk Oak news, please fill in the Resident form and return to Lorraine Neal, Lot 60 Info Box. (All emails are blind copied. Your information will not be shared with other residents.)



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WITH STUNNING



NEW WINDOWS

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August



August is a transitional month in many parts of the world, marking the tail end of summer in the Northern Hemisphere and the approach of spring in the Southern Hemisphere

AUG

U.S. National Holidays and Observances –

- **August 4 (Monday)** – Colorado Day (State holiday in Colorado)
- **August 4 (Monday)** – American Family Day (Arizona, state observance)
- **August 4 (Monday)** – Civic Holiday (Observed in some U.S. territories and Canadian provinces)

Note: There are no federal holidays in the U.S. during August.

Notable National Observances

- **August 1** – National Girlfriends Day
- **August 2** – National Ice Cream Sandwich Day
- **August 4** – National Chocolate Chip Cookie Day
- **August 8** – International Cat Day
- **August 9** – National Book Lovers Day
- **August 10** – National S'mores Day
- **August 13** – International Left-Handers Day
- **August 15** – National Relaxation Day
- **August 17** – National Thrift Shop Day
- **August 19** – National Aviation Day (honoring Orville Wright's birthday)
- **August 21** – National Senior Citizens Day
- **August 26** – National Dog Day
- **August 30** – National Beach Day



Seasonal Characteristics

Northern Hemisphere:

Typically the hottest month of the year in many regions.

Associated with vacations, beach trips, and outdoor festivals.

Late summer crops like tomatoes, corn, and peaches are in abundance.

Southern Hemisphere:

It's the end of winter, with signs of early spring appearing in places like Australia and South Africa.

Cooler temperatures persist, but days begin to lengthen.



13 ★ 9

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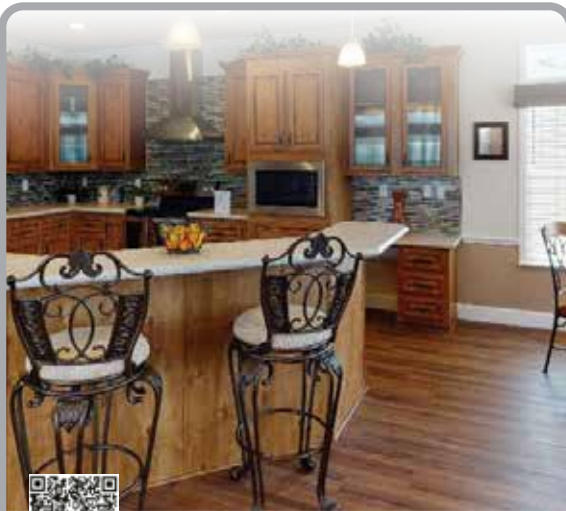
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World Elephant Day



Celebrated every year on August 12, is a global initiative dedicated to the preservation and protection of elephants—both African and Asian species.

Origins and Purpose

- Founded in 2012 by Canadian filmmaker Patricia Sims and the Elephant Reintroduction Foundation in Thailand.
- Created to raise awareness about the urgent threats elephants face, including:
 - Poaching for ivory
 - Habitat loss
 - Human-elephant conflict
 - Mistreatment in captivity

Why It Matters

- African elephants are listed as Vulnerable, and Asian elephants as Endangered on the IUCN Red List.
- The global elephant population has declined drastically due to illegal wildlife trade and shrinking habitats.
- Elephants are admired for their intelligence, empathy, and strong social bonds, making their protection a moral and ecological priority.

How People Participate

- Educational events and documentary screenings (like *Return to the Forest* and *When Elephants Were Young*).
- Sanctuary visits and virtual tours that promote ethical elephant experiences.
- Social media campaigns to spread awareness and support conservation efforts.
- Fundraising for organizations that rescue and rehabilitate elephants.

Source:

https://en.wikipedia.org/wiki/World_Elephant_Day

1. David Sheldrick Wildlife Trust (Kenya)

- **Focus:** Rescue and rehabilitation of orphaned elephants, anti-poaching, and habitat preservation.
- **Known for:** Its orphan-elephant adoption program and pioneering veterinary units.
- **Website:** sheldrickwildlifetrust.org

2. Save the Elephants (Kenya)

- **Focus:** Elephant research, tracking, and community education.
- **Known for:** Using GPS collars to monitor elephant movements and reduce human-elephant conflict.
- **Website:** savetheelephants.org

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August Anecdotes



Columbus Sets Sail – August 3, 1492

Christopher Columbus began his famous voyage across the Atlantic in August. Legend has it that as he departed from Spain, many believed he would fall off the edge of the Earth. Instead, he stumbled upon the Americas—though he thought he’d reached Asia!



Shakespeare’s Summer Stage

It’s said that in Elizabethan England, August was prime time for open-air theater. Shakespeare’s Globe Theatre would be packed with audiences enjoying plays like *A Midsummer Night’s Dream*—a fitting title for the season!



World Elephant Day – August 12

In recent years, August has become a month of advocacy too. On August 12, people around the world celebrate World Elephant Day, raising awareness about the majestic creatures and the threats they face. One touching story involves an elephant sanctuary in Thailand where rescued elephants are treated to fruit buffets and mud baths on this day.



The Great American Road Trip

August has long been the month of the classic family road trip in the U.S. One anecdote from the 1960s tells of a family who drove from New York to California in a station wagon, stopping at every roadside attraction—from the world’s largest ball of twine to dinosaur parks. It became a cherished family tradition for decades.



The Perseid Meteor Shower

Every August, stargazers gather to watch the Perseid meteor shower. One couple in Utah reportedly got engaged under a sky full of shooting stars—he timed the proposal with the peak of the shower, and she said yes just as a meteor streaked overhead.



“A perfect summer day is when the sun is shining, the breeze is blowing, the birds are singing... and the lawn mower is broken.”
— **James Dent**

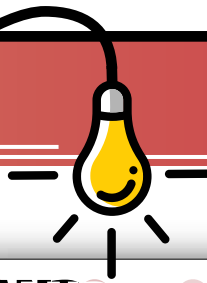
“Some of the best memories are made in flip-flops.”
— **Kellie Elmore**

“It’s so hot I saw a fire hydrant chasing a dog.”
— **Unknown**

“Resting beach face.”
— **Every beachgoer ever**

Did You Know?

There are more babies are born on September 9th than any other day of the year



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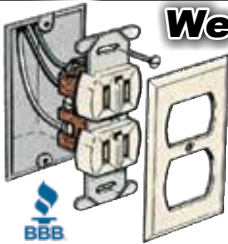
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Pinellas County Events

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St Pete Indie Flea Market

Over 100 top local vendors at the historic Coliseum and visitors can expect a variety of locally sourced curated hand-crafted goods, vintage wares, decor, Mid-century furniture, vintage plants, antiques, plants, collectables, food, music, and so much more!

August 10th
12pm - 4pm

Free

Location: The Coliseum

1 Ave N, St. Pete, FL 33701

Tarpon Springs Hippie Fest

Hippie Fest is one of our most popular events of the year. This free, family-friendly event features food trucks, vendors, bands, and psychedelic VW buses. Dust off your bell bottoms, fluff up your afro, and come out for a great event!

August 16th
12pm - 9pm

Free

Location: Tarpon Springs Sponge Docks

10000 US Highway 19, Tarpon Springs, FL 34689

Dunedin Downtown Market

Dunedin Downtown Market is a local open-air market that supports 60+ local vendors offering a mixture of produce, plants, eggs, meats, baked goods, take home foods, ready-to-eat lunch bites and locally made handcrafts.

Weekly on Fridays

9am - 2pm

Free

Location: Main Street, Dunedin, FL 34698

Pinellas Farmers & Flea Market

Come out and shop locally grown vegetables, tropical exotic fruits, arts & crafts, antique collections and more at the weekly Pinellas Farmers & Flea Market!

Date: Every Saturday and Sunday

Time: 7am - 2pm

Cost: Free

Location: 13600 Icot Blvd. Clearwater, FL 33760

St. Pete Pier Sunset Drum Circle

Unwind with a rhythmic drum circle experience during sunset on the St. Pete Pier. Every Saturday, a group meets for a dance and drum collective under the net art installation on the pier. Get there early at 5 p.m. for an hour-long djembe lesson. Bring a drum, or a make ship drum out of pots and pans to join in on the sound!

Date: Weekly on Saturdays

Time: 5pm

Cost: Free

Location: St Pete Pier.

600 2nd Ave NE, St. Pete FL 33701

Safety Harbor's Market on Main

Safety Harbor Market on Main is every Sunday and offers local hand-crafted items, local food vendors, produce, fresh orange juice, pickled products, and much more! Selection varies each week. Enjoy a walk through quaint downtown Safety Harbor after your visit to the market.

Date: Sundays

Time: 10am - 3pm

Cost: Free

Location: 400 Main St. Safety Harbor, FL 34695

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Fun Facts About August



It Wasn't Always Called August

Originally, August was called Sextilis in Latin, meaning the sixth month of the Roman calendar. It was renamed in honor of Emperor Augustus Caesar.

It's the Only Month Without a Major U.S. Holiday

While there are observances and fun days, August is the only month without a federal holiday in the U.S.

It's a Meteor Shower Month

The Perseid meteor shower, one of the most spectacular of the year, peaks in mid-August and can produce up to 100 meteors per hour!

Birthstone & Flowers

Birthstone: Peridot – said to bring peace and good luck.

Flowers: Gladiolus and Poppy – symbols of strength, integrity, and remembrance.

It's National Picnic Month (U.S.)

August is the perfect time to grab a blanket and basket and enjoy the outdoors.

Leo and Virgo Rule the Zodiac

Leo (July 23 – August 22): Bold, creative, and charismatic.

Virgo (August 23 – September 22): Practical, thoughtful, and detail-oriented.

It's a Popular Vacation Month

In many countries, especially in Europe, August is when people take extended holidays—some businesses even close for the entire month!

The Dog Days of Summer

The phrase refers to the hottest days of the year, often in early August, and is linked to the rising of the star Sirius, the “Dog Star.”



Funny Quotes About August

“August: the only month where your ice cream melts faster than your patience.”

“If you need me in August, I’ll be somewhere between the fan and the freezer.”

“August is like the Sunday of summer—still fun, but you know what’s coming.”

“In August, even my shadow needs a break from the heat.”

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17



August Heat

Why did the sun go to school in August?
Because it wanted to be a little brighter before fall!

It's so hot in August...
I saw a squirrel fanning his nuts.

Why don't people tell secrets in August?
Because the heat makes everything leak!

What's the best way to enjoy August heat?
From inside an air-conditioned room with ice cream in hand!

You know it's August when...
You open the car door and feel like you've entered a pizza oven.

Why did the popsicle break up with August?
Because it couldn't handle the heat of the relationship!

What's August's favorite type of music?
Anything with a cool beat!

Why did the air conditioner break up with August?
Because it couldn't handle the pressure of a hot relationship!

What do you call a lazy breeze in August?
A fan with commitment issues!



"If you can't stand the heat, get out of the sunscreen."
— **Unknown**

"I need six months of vacation, twice a year."
— **Unknown**

"Deep summer is when laziness finds respectability."
— **Sam Keen**



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August Safety



Stay Cool

- Stay indoors during peak heat hours (10 a.m. – 4 p.m.).
- Use fans or air conditioning to cool down your space.
- Take cool showers or baths to lower body temperature.
- Wear lightweight, loose-fitting, and light-colored clothing.



Stay Hydrated

- Drink plenty of water, even if you're not thirsty.
- Avoid alcohol, caffeine, and sugary drinks, which can dehydrate you.
- Eat water-rich foods like fruits and vegetables (e.g., watermelon, cucumber).



Check on Vulnerable Individuals

- Seniors, children, and people with chronic illnesses are more at risk.
- Check in regularly with neighbors or family members who live alone.



Protect Yourself Outdoors

- Wear a wide-brimmed hat and sunglasses.
- Apply sunscreen with SPF 30 or higher every 2 hours.
- Take breaks in the shade or indoors when possible.



Know the Signs of Heat Illness

- Heat exhaustion: Heavy sweating, weakness, dizziness, nausea.
- Heat stroke: High body temp, confusion, no sweating — call 911 immediately.

Hydration Recipe

Cucumber Mint Water

Ingredients:

1 cucumber, thinly sliced
A handful of fresh mint leaves
1–2 liters of cold water
Ice cubes



Instructions:

Combine all ingredients in a pitcher. Let it infuse in the fridge for at least 1 hour. Refreshing and great for digestion!

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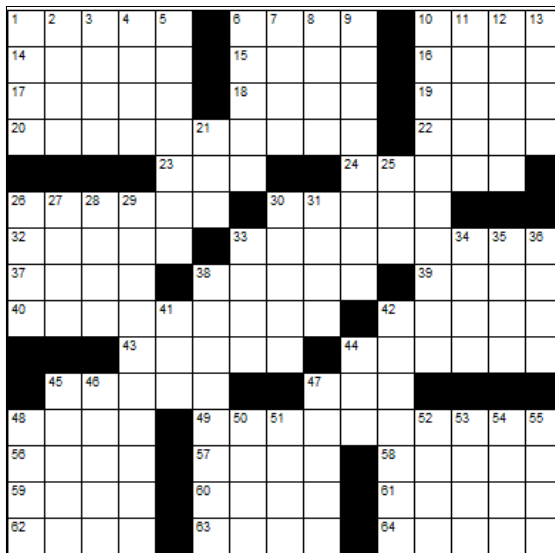
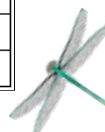
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ACROSS

1. Retrieve
6. Not fat
10. A speech defect
14. Drama set to classical music
15. Overhaul
16. Bounce back
17. Adjust again
18. Weightlifters pump this
19. Found on rotary phones
20. Noticeable
22. Prefix meaning "Within"
23. Possessed
24. Durable fabric
26. Browbeat
30. Show embarrassment
32. Give or take
33. Supervised examinations
37. French for "Black"
38. Difficult
39. Achy
40. Excisions
42. Stop
43. Battle
44. Thousands of kilograms
45. Truth (archaic)
47. Aspiration
48. Storage site
49. Interchanged
56. Module
57. Walk in water
58. Parental brother
59. Roof overhang
60. Nitpicky to a fault
61. Josh
62. Perished
63. Awful
64. Aromatic compound



DOWN

1. Car company
2. Type of sword
3. Exam
4. Algonquian Indian
5. Short-handled ax
6. Threesome
7. Parsley or sage
8. False god
9. Paragon
10. Leather shorts
11. Sugarcoating
12. Protective covering from sunlight
13. Game on horseback
21. Small amount
25. Estimated (abbrev.)
26. Orchestra
27. Double-reed woodwind
28. Earth
29. Steady
30. Main impact
31. Cuts lumber
33. Winnie the ____
34. Horse color
35. Celtic language
36. D D D
38. Cheapskate
41. Small songbird
42. Use a calculator
44. Poetic contraction
45. Red Sea peninsula
46. Martini garnish
47. Bless with oil
48. Took to court
50. Hindu princess
51. Jewish month
52. Anagram of "Nose"
53. "Go away!"
54. Otherwise
55. Bambi was one



August Crossword



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Identity Theft

Warning signs of identity theft

- Bills for items you did not buy
- Debt collection calls for accounts you did not open
- Information on your credit report for accounts you did not open
- Denials of loan applications
- Mail stops coming to, or is missing from, your mailbox

How to report identity theft

- To report identity theft, contact:
- The **Federal Trade Commission (FTC)** online at IdentityTheft.gov or call 1-877-438-4338
 - The three **major credit reporting agencies**. Ask them to place fraud alerts and a credit freeze on your accounts.
 - The **fraud department at your credit card issuers**, bank, and other places where you have accounts

How to protect yourself from identity theft

- **Do not answer phone calls**, texts, social media messages, or email from numbers or **people you do not know**.
- Do not share personal information like your bank account number, Social Security number, or date of birth.
- **Collect your mail every day** and place a hold on your mail when you will be on vacation or away from your home.
- Review credit card and bank account statements. Watch for and report unauthorized or suspicious transactions.
- **Understand how ATM skimming works** and how to protect yourself
- Learn when it is safe to use a public Wi-Fi network
- Store personal information, including your Social Security card, in a safe place. **Do not carry it in your wallet.**

Imposter Scam

The top types of imposter scams:

An imposter scammer may call, text, or email to convince you they are **someone in authority**. They may even use caller ID to make it look like they are calling from an official government or business' number. To commit identity theft, they try to get you to send money or a gift card or share personal information.

- **Government imposter scams** - Unless you contact them first, government agencies typically initiate communication with you by letter. Unexpected contact or demands through any other method may be a scam.
- **IRS imposter scams** - scammers pretend you owe the IRS money for taxes and may threaten legal action
- **Social Security imposter scams** - scammers claim there is a problem with your Social Security account or promise to increase your benefits
- **Charity scams** - scammers pretend to be from a real or fake charity and try to get you to contribute
- **Grandparent scams** - scammers pretend to be a grandchild or other relative who needs emergency financial help
- **Tech support scams** - scammers tell you your computer's security is at risk and try to remotely access your device and steal personal information or ask for payment
- Scammers may also pretend to be from your **bank or a company you do business with**. You might be told you owe money or there is a problem with your account.

ReportFraud.ftc.gov

Report Imposter Scams Online to the Federal Trade Commission



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August Word Search



W	E	D	D	I	N	G	A	M	B	L	E	K
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E	A	Z	I	T	E	K	C	I	T	R	I	T
G	I	L	S	R	Y	X	I	L	A	A	F	G
I	R	R	L	T	T	P	O	I	L	T	F	R
M	T	B	E	Y	P	S	V	T	I	E	I	A
E	N	J	O	Y	M	Y	F	Y	Z	A	D	F
B	R	O	T	H	E	R	B	R	E	A	K	T



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