



**Silver Oaks Subdivision, Phase I, Home Owner's Association Newsletter
January 2008**

**Board of Directors/Special
Appointments/Volunteers**

President - Edwin Santos, 682-2911
hmd5859@cox.net

Vice President - Barbara Cole, 682-5283
franzcole@cox.net

Treasurer - Margo Vickery, 423-0996
mrvickery1@cox.net

Secretary - Susan Cooper, 423-5699 dlcammo@cox.net

Architectural Committee

Chair - Kevin Miller, 689-4524 kmiller60@hotmail.com
Lee Sterman, 826-0262
Al Hansen, 682-8182 karanal@cox.net
Jim Vance, 398-8268 jimandlesleyvance@cox.net

Grounds Committee

Chair - Karen Figueroa, 689-3442 kitt2u@cox.net
Al Hansen, 682-8182 karanal@cox.net
Mike Maharaj, 758-0052, harrybson@yahoo.com
Barbara Cole, 682-5283 franzcole@cox.net
Kevin Miller, 689-4524 kmiller60@hotmail.com

Common Grounds Decoration Committee

Chair - Barbara Cole, 682-5283 franzcole@cox.net
Karen Figueroa, 689-3442 kitt2u@cox.net

Neighborhood Watch Committee

Chair- Al Hansen, 682-8182 karanal@cox.net

Webmaster -

Primary, Jim Vance, 398-8268
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Welcome Wagon

Chair - Connie O'Neill, 682-4654, josephroneill@cox.net
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Newsletter

We publish this newsletter monthly. It follows each Owner's Association Board of Director's meeting. Opinions expressed are those of authors. Permission for Silver Oaks Phase I residents to reprint is granted. Articles/items are solicited for this newsletter and need to arrive by the end of each month for publication the following month, if room permits. We prefer to stay away from religious or political statements, but will announce social, church, or political events. Mail or e-mail to Newsletter Editor. Photos/art work are welcome also. Written details surrounding photos/art work are appreciated. Who, what, when, how, etc.

Advertising

Want to be a newsletter sponsor? Being a sponsor can be very good for your business. This newsletter will reach well over 115 families. \$36.00 will get your business card included in this newsletter for one year. Contact our Treasurer on how you do it.

**Next Silver Oaks Phase I Board of Director's
Meeting**

**February 12, 2008, Davidson Middle School,
6:30 pm to meet
You are invited and encouraged to attend.**

**Silver Oaks Phase I
Home Owner's Association
P.O. Box 1542
Crestview FL 32536**

Web Site: <http://www.silveroaksfl.com>

Silver Oaks Phase I Owners Association (HOA) Board of Directors

Mission Statement: The Silver Oaks Phase I Owner Association Board of Directors (BOD) manages the affairs of the Silver Oaks Phase I Owners Association. The BOD uses the By-Laws of Silver Oaks Phase I Owner's Association; Declaration of Covenants, Conditions and Restrictions of Silver Oaks Subdivision Phase I; and Written Procedures approved by majority vote of the BOD as primary guide lines when carrying out their duties. Duties include, but are not limited to: management of the common areas and facilities, management of owner assessment dues, and architectural review controls.

Vision Statement: Working as a team, the Board of Directors assures exclusive country living within the area while promoting community participation in the Owner Association by being good stewards of the requirements and funds. Good will and communication are also promoted. Our prestigious area remains a sought after place to live and property values remain on par with or exceeding that of neighboring communities.

From the President

Happy New Years Silver Oaks. I hope this year brings good news and, better yet, good fortune for all of us here in our community. ☺ As this year begins, so do the many tasks that your Board of Directors of the Silver Oaks Phase I Homeowners Association undertakes. Items that will make a difference in our community for all. First and foremost is the task of getting a bid for a water well to be installed at the front entrance. This will go a very long ways in ultimately saving the community a lot of money as it will free us from the enormous monthly bill from Auburn Water. This issue has been unresolved now for a while but IT WILL HAPPEN this year! While we are taking care of the front, we will also endeavor in re-planting the flower beds and re-sod the dead grassed areas that seem to be getting larger. It has come to our attention that there are broken sidewalks in the community. That will also be looked at and acted upon. We are in the process of re-starting our Neighborhood Watch program, and I am sure we will be needing volunteers from the community. (HINT!!!) We have not forgotten about the speeding situation on Hunting Meadows and Saratoga and we are desperately trying to find some common ground with the county on this. (More to come.) I remind all that as you drive through our community, be mindful of the speed limits. We have several areas that have little ones playing. As you can tell, we have our newsletter back, and it is there for you as well. If you have something to announce, sell, advertise, please feel free to contact Mr. Bill Vickery. Our website is also being overhauled, and is also available to you all. (More to come on this also.)

There are many issues being brought up on the over all condition of the community. (i.e. garbage cans left out all the time, one house with a missing garage door, construction equipment left out, and the list goes on.) My point to you all is in asking every one to please police their areas of responsibility. If we each ensure that our areas look good, it will go a very long way in the overall appearance of Silver Oaks. I know that each house has a different set of circumstances, and that frankly we are hard working middle class families that sometimes find it hard to catch a minute to deal with every day life. Believe me I fully understand that point, but again if we could all just make an extra effort to ensure we are in compliance with the covenants, our community will continue to improve, our home values will maintain steady, and we will continue to be a model for all of Crestview. If you all do this, I promise you I will take care of the rest with your best interests at heart. I have charged our current board of directors to move on with new fresh items that impact each and every one of your standards of living in Silver Oaks. I am not interested in re-visiting/re-hashing old issues that seem to always creep up year after year. You can help me with this by simply ensuring that your areas are good to go. If situations need to be acted upon, we will move on them with a fair and objective eye keeping each and every one of your best interests in mind. Your homeowners association board of directors is not a rigid plank of wood. We will work with you. If you have an issue that you feel we can help with, please feel free to let us know. If you want to just chat to find out what is going on, feel free to approach any one of us with any question. I will offer one better, every second Tuesday of every month we meet at Davidson Middle School for our monthly meeting. Show up, come sit with us for an hour or so, offer your advice, or just please us with your smiling faces. We will always welcome each of you.

Lastly, I wanted to inform you that a family in our community has suffered a loss. Mr. James White of Saratoga Drive passed away, and I wanted to say that our heart goes out to his family. Please keep Mrs. White in your thoughts and prayers as she deals with a very tough time in her life.

With all that said, I will speak to you next month if not sooner.

Edwin Santos

2008 Homeowner's Assessment

By: Margo Vickery, Treasurer

As a reminder. The 2008 Phase I homeowner's assessment is \$135.00 per lot. The dues assessment notices for 2008 are being sent out by Mike McDuffies' Accounting Services. Due date is 15 February 2008. Overdue date is: 15 March 2008. Early payments will be appreciated.

Architectural Review Committee (ARC) Recent Activity

By: Kevin Miller, ARC Chair

APPROVED PROJECTS: None

DISAPPROVED PROJECTS: None

PENDING: Storage Shed Issue

Neighborhood Watch

By: Al Hansen

Ashley M. Bailey, formerly Ashley Barrineau, Crime Prevention Specialist, Okaloosa County Sheriff's Office, will present her well done Crime Prevention/Neighborhood Watch briefing at our next Board Meeting on 12 February 2008. You are invited and encouraged to attend. The question not asked may be the one you want answered.

House Numbers

By Al Hansen

Each house in our area should have house numbers on the front of the house that are clearly readable from the street. Some folks have their house numbers also on their mail boxes. Numbers on both the house and mail box are an even better idea. We see this is as a safety issue in that the fire department or other responders may not be able to respond to a certain location in a timely fashion IF the property is not clearly marked with the address.

New Folks

By: Bill Vickery

WELCOME TO:

- Justin and Michelle Snyder at 2602 Pinto Lane. They have one son, Logan – 7 months old Justin is in the Air Force and Cecilia is a nurse.
- Tim Ferguson at 5851 Hunting Meadows Drive. Tim is originally from this area and works with Citibank.
- Tim & Beth Bryant at 5837 Hunting Meadows Drive. They have two sons, Timmy, 11 years and Trevor, 9 years. Tim is a manager at Publix and Beth sells Tastefully Simple.
- Jeffrey Griffin at 2645 Sorrel Ridge Road.

NEW RESIDENTS: If you recently moved into our area and have not received a welcome basket, please let us know. Contact one of your Board Members listed on the cover of this newsletter.

IF YOU HAVE A NEW RESIDENT AS A NEIGHBOR: Please introduce yourself and welcome them to our neighborhood.

Silver Oaks Phase I Directory

By: Bill Vickery

Phase I residents, Ginger Arthur and Susan Nagy, are compiling a directory of all our residents. This is a voluntary thing on your part. You will get a copy of the finished product. If you want to help them save some time in doing this, you can go direct to them via email to provide them the following:

Name(s)

Street address

Phone #

E-mail address(es)

Children and ages as of Jan 08

Business (anything from Babysitting, lawn mowing, home base type business, or regular or service business) that they would like to have their neighbors know about.

And, if you would like to be in or organize a club/group for the neighborhood - playgroup, book or other suggestions.

We believe this is a great idea to help folks get to know each other better. Contact Ginger at 398-6014 or willsbear@cox.net or Susan at dscnagy@cox.net

Thanks

By Barbara Cole

Thanks to Joyce and Rupert Johnson for helping me take down and store the community Christmas decorations at the front of our area. And, thanks to George Stevens who was out of town but generously allowed us the use of his truck in moving the decorations to storage.

Editors' Note: Thanks again to Barbara Cole and Karen Figueroa, our Decorations Committee, and those that helped them get and arrange decorations up front this year. We received several comments on how nice they looked.

Personal Security Advice
By Bill Vickery

Good personal security practices can help you assure you aren't a victim. Identity theft is alive and well. Here are some tips to ponder and adopt as you see fit:

1. Do not sign the back of your credit cards. Instead, put "PHOTO ID REQUIRED."
2. When you are writing checks to pay on your credit card accounts, DO NOT put your complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.
3. Put your work phone on your checks instead of your home phone. If you have a P.O. Box, use that instead of your home address. If you do not have a P.O. Box, use your work address. Never have your SS # printed on your checks. You can add it if necessary. But if you have it printed, anyone can get it.
4. Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will not only know what you had in your wallet and all of the account numbers, you will have the phone numbers to call and cancel. Keep the photocopy in a safe place. Also carry a photocopy of your passport when you travel either here or abroad.
5. We have been told we should cancel our credit cards immediately. But, the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.
6. File a police report immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there is one).
7. And, perhaps most important, call the three national credit reporting organizations immediately to place a fraud alert on your name and also call the Social Security fraud line number. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit.

Here are numbers you should contact about your wallet, etc., if stolen:

- Equifax: 1-800-525-6285
 - Experian (formerly TRW): 1-888-397-3742
 - Trans Union: 1-800-680-7289
 - Social Security Administration (fraud line): 1-800-269-0271
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ODDS and ENDS

SERVICES RENDERED:

- For alterations call, Karen Figueroa at 689-3442

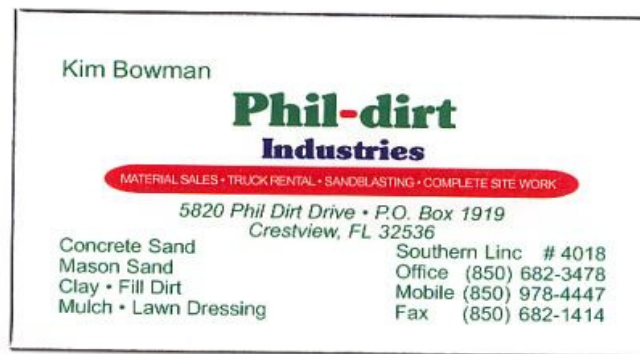
- **Is your New Year's Resolution to have more time with your family, finding the famous "work/family balance" in your life?** Well let me help you – consider me your personalized errand assistant. Whether you're having last minute guests over but can't fit in the grocery store run, stuck in traffic and your pet is waiting its 12th hour to be let out or they desperately need a trip to the vet, dry cleaning needs picked up, payments dropped off, library book return, merchandise return or exchange or prescription pick-up, I can help! Go ahead put a "to-do" list together and give me a call to put more time back in your day! Contact, Susan at 682-9937 or 826-0457.

PONDERMENT MATERIAL:

Don't believe all you see. (Maxine)

OUR SPONSOR

Here's a sponsor that is one of us. Located very close and familiar with our area. Give Phil-dirt Industries a chance to earn your business.



News Flash

Coming soon! Silver Oaks Owners Association Phase I Yard of the Month program

Towards the end of January 2008, a team of Silver Oaks Phase I board members will survey Phase I for Yard of The Month candidates. Basic criteria will be curb appeal. On or about 1 February 2008, the winner will be notified.

What does winning yard owner get?

- **Sign announcing Yard of The Month in their front yard.**
- **Picture of their yard in Phase I monthly newsletter.**
- **\$25.00 certificate towards purchase of items from Crestview Publix Store.**



**Silver Oaks Phase I Newsletter Editor
P.O. Box 1542
Crestview FL 32536**

TO: