



**Silver Oaks Phase I  
Homeowner's Association  
P.O. Box 1542  
Crestview, FL 32536  
Web site: [www.silveroaksfl.com](http://www.silveroaksfl.com)**

*Exclusive Country Living in North Crestview*  
**May 2010 Newsletter**

*Board of Directors,  
Special Appointments & Volunteers*

**BOARD MEMBERS**

**President**

Steve Taylor, 398-8650  
[silveroaks1president@yahoo.com](mailto:silveroaks1president@yahoo.com)

**Vice President**

Tim Bryant, 689-7572  
[bagboy801@cox.net](mailto:bagboy801@cox.net)

**Secretary**

Michelle Taylor, 398-8650  
[silveroaks1secretary@yahoo.com](mailto:silveroaks1secretary@yahoo.com)

**Treasurer**

Maria Del Duca, 665-5197  
[nyflcuties@aol.com](mailto:nyflcuties@aol.com)

**ARCHITECTURAL REVIEW COMMITTEE**

**Chairman**-Lee Serman, 826-0262  
[stermanh@gmail.com](mailto:stermanh@gmail.com)

Keith Boudreau, 598-7676  
[kpboudreau@cox.net](mailto:kpboudreau@cox.net)

**GROUNDS COMMITTEE**

**Chairman**-Maria Del Duca, 665-5197  
[nyflcuties@aol.com](mailto:nyflcuties@aol.com)

Lee Serman, 826-0262  
[stermanh@gmail.com](mailto:stermanh@gmail.com)

Susan Cooper, 240-4770  
[dldcammo@cox.net](mailto:dldcammo@cox.net); [susan.cooper@hurlburt.af.mil](mailto:susan.cooper@hurlburt.af.mil)

Debbie Johnson, 423-0807  
[dljohnson70@juno.com](mailto:dljohnson70@juno.com)

**WELCOME WAGON**

Susie Nagy, 682-9937  
[dscnagy@cox.net](mailto:dscnagy@cox.net)

Kaylyn Bryd, 974-4800  
[kaylyn@topproducer.com](mailto:kaylyn@topproducer.com)

**OTHER COMMITTEE MEMBERS**

**Newsletter Editor**

Connie O'Neill, 682-4654  
[josephroneill@cox.net](mailto:josephroneill@cox.net)

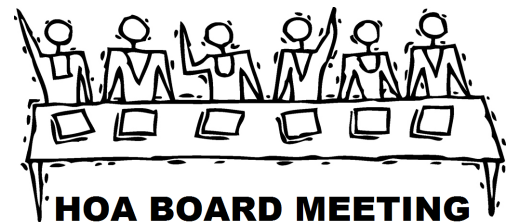
**Web Master**

Jim Vance, 398-8268  
[jimandlesleyvance@cox.net](mailto:jimandlesleyvance@cox.net)

**Neighborhood Watch**

Vic Fleischer, 682-6308  
[vicm2@cox.net](mailto:vicm2@cox.net)

**NEXT**



**HOA BOARD MEETING**

**Tuesday, May 11<sup>th</sup> at 6:30 p.m.**

Meetings are held in the Davidson Middle School Library (unless otherwise advised). You are invited and encouraged to attend. Minutes to the meetings may be found on our website.

# From the President . . .

Hello Everyone,

The semi-annual Phase I and II community yard sale was Saturday, April 17, and the weather was great. Make your plans now for the next sale which will be held in October. The date for that sale will be determined at an upcoming board meeting, and we will let you know as soon as possible so that you can plan for your next sale. Speaking of HOA board business, there is still an open position on the board. It only takes a few hours a month to make a positive difference in your community, and it also gives you a chance to meet your neighbors and get to know them. We also have committees that can always use an extra hand from time to time. If you are interested in helping out, please contact one of the board members, or attend the monthly meetings held at Davidson Middle School on the second Tuesday of each month for more details.

Spring is in the air, things are warming up, and many people are out exercising themselves and their dogs. Please remember to take pet waste bags and pick up after your pet when out in the neighborhood. Also, extra picking up in your own back yards will keep the community smelling better as the weather gets warmer. We received several complaints regarding this subject, as well as those of pets not on leashes when outside. Please be prepared to follow through with your responsibilities as pet owners. We thank all the dog owners who are cleaning up after their pets and keeping them safely on leashes, and sincerely hope everyone will do the same. Keeping in mind more people out walking, please also remember to turn on your street lights and trim shrubs and trees back so that the sidewalk is not blocked by your greenery.

The 2010 census is upon us. If you have not sent in your census form you can expect a visit from a census worker in the coming weeks. The following is copied from the [2010.census.gov](http://2010.census.gov) website.

**Do I have to talk to the census taker?** Yes. Your participation in the 2010 Census is vital and required by law, (Section 221, of Title 13 of the U.S. Code). Census workers may need to visit your household to update the Census Bureau's address list, deliver a questionnaire or ask you to complete the questionnaire face-to-face. All census workers carry official government badges marked with just their name. You also may ask them for a picture ID from another source to confirm their identity. In addition, some census workers might carry a '*U.S. Census Workers*' bag. If you still are not certain about their identity, please call the Regional Census Center (404-335-1555) to confirm that they are employed by the Census Bureau.

Please be informed about the questions the official census workers will ask and the identification they should have in order to protect yourself from those who may come to your house posing as a census worker.

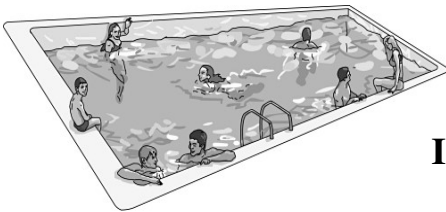
As always, please be aware of new neighbors in your immediate area and welcome them to our community by introducing yourself and also by letting us know they are here so that we, too, can welcome them.

Steve Taylor,  
President  
Silver Oaks Phase I Homeowner's Association



### FORMAL DRESSES

If you are looking for a Prom / Pageant dress for your teen, Karen Figueroa has four new and like new dresses for sale. 2-white, 1-gold and 1-black. Alterations can be made for size 2 up to size 7. If you are interested you may call Karen at 689-3442.



### SWIM SEASON IS UPON US!

Pool Access Cards are available from Phase II's Pool Chairman at a cost of \$140.00. To get your card contact:

Libby White  
398-6032 (home)  
496-7106 (cell)  
Libby1319@aol.com

Checks should be made payable to: SOHOA II

# What's Happening Around Town

April 18-May 2, 2010

*Old Spanish Trail Festival*

Various activities at various sites will be occurring during this period  
Sponsored by the Old Spanish Trail Festival Society

May 29, 2010

*Carver-Hill May Day Festival and Museum Day*  
At Allen Park

A day-long event with some activities beginning at mid-morning  
Sponsored by the Carver-Hill Memorial and Historical Society

July 3, 2010

*Independence Day Celebration*

At Spanish Trail Park

Some activities begin at 4:30 p.m.  
Fireworks Display begins at 9:00 p.m.  
Sponsored by the City's Parks and Recreation Department

For more information on these events visit:  
[www.cityofcrestview.org](http://www.cityofcrestview.org)



Our HOA dues deadline of May 1, 2010 is quickly approaching. We urge you to make your dues payment of \$140.00 as soon as possible. This payment can be mailed to P.O. Box 1542, Crestview, FL 32536 or put in my mailbox at 5850 Calumet Court. Your check needs to be made out to Silver Oaks Phase I and have the property address on it.

The Silver Oaks Homeowner's Association is extending one final opportunity for you to pay your 2010 HOA dues **without any penalty**. We understand times are hard for everyone and this is why we made adjustments in our 2010 budget. These changes allowed us to decrease the HOA dues for the year 2010. We would like to be able to decrease our HOA dues again next year, therefore, please help us to avoid unnecessary costs to insure our budget is kept.

We appreciate your attention to this matter. If you have any further questions please feel free to contact me via email or phone.

Thank you.

Maria Del Duca, Treasurer  
Silver Oaks Phase I Homeowner's Association  
665-5197  
nyflcuties@aol.com

# OUR SPONSORS

Please give our sponsors a chance to earn your business.



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**FREE ESTIMATES**  
Cell Phone: 850-830-3392  
Fax: 850-689-5425

## AT YOUR SERVICE

- Is that favorite dress or suit too big or too tight? In need of alterations? Call Karen Figueroa at 689-3442.
- Why spend your day pressure washing or painting when you could be at the beach. No need to break any nails doing yard work. Spend your time at the salon. No job too dirty or too big, call now before another summer comes and goes and you still didn't get the gutters cleaned out. Don't wait any longer call Joey and Maria to do your dirty work at 850-665-5197.
- In need of a babysitter? Angie O'Neill is a 14 year old honor student at Davidson Middle School. She has had experience sitting with her older sister and is now available for evening and weekend jobs of her own. Call Angie at 682-4654.

# SafeAssured™ ID

THE COMPLETE IDENTIFICATION SOLUTION

## WORKING TO KEEP YOUR CHILDREN SAFE!

**What is the SafeAssured™ ID?** It's the most comprehensive ID solution in the industry.

The ID kit contains data that aids law enforcement in the case of a missing child:

- Mini-CD contains streaming video samples, digital voice recognition and all ten digital fingerprints.
- Parent's guidebook that no parent should be without, providing helpful safety tips.
- Full color photo ID card



### Get Your Child's SafeAssured™ ID

### Saturday, May 8

### Appointments from 9 a.m. to 12 p.m.

Children Ages 5 and Up Please  
Free of Charge

Please call 850.244.9900 ext. 255 or  
e-mail [jennifert@beachcommunitybank.com](mailto:jennifert@beachcommunitybank.com)  
to schedule your appointment.

### Beach Community Bank

### 17 SE Eglin Parkway

### Fort Walton Beach



Member FDIC

For questions about the SafeAssured program,  
please contact Ashley Bailey with the Okaloosa  
County Sheriff's Office at 850.651.7153



# News Release

**Karen Szulczewski, APR**  
Communications Director

**850.429.0026 phone**  
800.729.9226 toll free  
850.429.0006 fax  
karens@nwfl.bbb.org

**BBB serving northwest Florida**  
912 E. Gadsden Street  
Pensacola, FL 32501

## **Industry of the Month: Insurance Providers** *BBB® examines industries with most activity in 2009*

**Pensacola, Fla. (April 21, 2010)** – As hurricane season approaches, your Better Business Bureau focuses on insurance providers. As an industry, insurance businesses were in the top 25 industries with inquiries to BBB/Northwest Florida.

Your BBB/Northwest Florida is focusing on the industries that had the most activity last year and plans to highlight one each month in 2010. BBB hopes to proactively provide the information that consumers seek from BBB as the leader in advancing marketplace trust.

When looking for a trustworthy insurance provider, BBB urges consumers to take the following precautions:

**Choose the right policy:** Study your needs. Determine the factors that are most important to you as well as the risks that would be a damaging issue.

**Choose the right provider:** If you're not searching for a specialty insurance policy, be sure you limit your search to mainstream businesses that don't specialize in smaller niche markets to ensure an affordable policy.

**Research the provider you are considering:** Most states have records of how insurance providers deal with past customers. Start with [bbb.org](http://bbb.org) to get a free BBB Reliability Report on specific businesses and in Florida, check with the Department of Financial Services ([www.myfloridacfo.com](http://www.myfloridacfo.com) or 877-My-FL-CFO) which regulates insurance providers in Florida. Businesses that have repeated problems should be marked off your list because cheap insurance policies that cause problems are not worth the hassle when you need to make a claim.

**Read all quotes and information carefully:** Most providers will be up-front with you about policies. However, some may seem more affordable than others because of their thin coverage. Compare the quotes you receive as they might not have the same coverage or deductible. Certain businesses can appear cheaper at first, but prove to be a headache long-term.

**Compare quotes not price:** When comparing various quotes, be aware that price isn't necessarily the primary objective. You ideally want to work with a business that has many years experience in the field. Look for a business that can assign you a representative at the firm who works with you from the get-go to create a policy to meet your needs.

**Do your homework:** Talk to your neighbors for recommendations. Contact your BBB for a free list of all BBB Accredited insurance providers or for a free BBB Reliability Report on a specific business.

For additional information and advice you can trust, start with [bbb.org](http://bbb.org).

# OKALOOSA COUNTY SHERIFF'S OFFICE CRIME PREVENTION UNIT



## Tip of the Week

### Car & Home Burglary Prevention Tips

#### Car

- **Lock your car door & close your windows when parked.** This simple act is proven to keep thieves out. Most of the car burglaries in Okaloosa County are from people simply **not locking up**.
- Remove 'pull-out' style radio face plates (if equipped).
- Park in well lit areas when possible.
- Park where your car will be easily & frequently viewed (natural surveillance).
- Park in your garage if you have one.
- Use a car alarm, it will alert anyone nearby.
- **Keep all valuables out of sight.** Do not leave your personal belongings in plain sight in your vehicle. Items in your car such as shopping bags, purse, wallet, GPS, CD's, jewelry and/or other valuables should be removed or placed in the trunk when parked, especially overnight. **Do not leave your keys in your vehicle!** Car thefts in Okaloosa County have occurred because people left their car keys in the car.
- **Check items in your vehicle.** Do not have your home address saved as "Home" in your GPS. If you do, you have now given criminals "Turn by Turn" directions to your home. Also, leaving your garage door opener in your unlocked vehicle gives criminals access to most homes.

#### Home

- Use your home alarm system.
- If you plan to travel for the holidays, call the **Okaloosa County Sheriff's Office non-emergency number 651-7400** and have a watch order placed on your home.
- Also, you can ask a trusted friend or neighbor to keep an eye on your home.
- Keep all doors locked and windows closed.
- Make sure all bushes and trees are cut back.
- If someone unknown knocks on the door and seems suspicious, do not open the door! Call law enforcement!!

**For assistance call the  
Okaloosa County Sheriff's Office  
Non-emergency Number:  
850-651-7400**



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P.O. Box 1542  
Crestview, FL 32536

**TO:**

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# Advertising

Want to promote your business?

Be a newsletter sponsor! This newsletter will be distributed to over 120 families and for \$35.00 we'll publish your business card for one year.

Contact our Treasurer to do it!



May 9<sup>th</sup>



**Friday, May 21<sup>st</sup>**

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