



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

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

*Board of Directors,  
Special Appointments & Volunteers*

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**ANNUAL  
MEETING**

**Tuesday, November 9<sup>th</sup> at 6:30 p.m.**

This meeting will be held in the Davidson Middle School Cafeteria. You are invited and encouraged to attend. The minutes to the meeting will be on our website.

# From the President . . .

Hello Everyone,

At the last board meeting several residents came forward to complain about barking dogs in the neighborhood. If these dogs are yours please take the steps necessary to quiet your animal. Your personal choice to have a pet should not detract from others rights to enjoy the nice weather and their own property. If a board member contacts you in an official manner about your dog, the situation has escalated to the point where legal action is next. I personally have had good success with an inexpensive bark control collar sold at a local department store. This method of controlling your dog's excessive barking is certainly cheaper than any legal action you may have to defend.

Enforcing rules on neighbors is one of the touchiest things the Board deals with. Not all rule infractions are something the Board should automatically accept responsibility for enforcing. Most rule breaking should be first dealt with directly between affected neighbors. In other words, the board must insist that neighbors attempt to resolve the issue first before getting involved and some rule violations break the law (like loud parties and domestic violence) and the police should be called. Your HOA board is prepared to and will take legal action against rule breakers. The issue we deal with is that a sum of money is always spent to start legal action only to have the resident capitulate for a period of time and then return to their old ways. These tactics frustrate the board and are a waste of time and money. Other options will be explored but legal action is always available to the board.

The annual HOA meeting is November 9<sup>th</sup>. Please plan to attend; we need a quorum to conduct the HOA business legally and to fill some vacant board member positions.

Steve Taylor,  
President  
Silver Oaks Phase I Homeowners Association



## **ATTENTION SILVER OAKS PHASE I HOMEOWNERS!!**

It is very important that you attend the **Annual Board Meeting on Tuesday, November 9th at 6:30 pm.** According to the Covenants and Restrictions Chapter 720 Section 306.1a, we must have at least 39 homes represented to have a quorum and hold a meeting. The purpose of the meeting is to nominate and vote in new board and committee members and to review the past year's budget. Remember that the people voted onto the Board will make the decisions on your behalf for the next year. Let your vote be for the people you trust to do what is best for the entire community. Please mark your calendars and plan to join us in the cafeteria at Davidson Middle School. If you absolutely have to miss the meeting you can obtain a proxy from Maria Del Duca, Treasurer, at [nyflcuties@aol.com](mailto:nyflcuties@aol.com), or call 850-665-5197. Please again, I urge all of you to attend this important meeting where *your* voice can be heard to discuss any matter at hand.

Maria Del Duca, Treasurer  
Silver Oaks Phase I Homeowners Association



**Barking Dogs** are inevitable. Let's face it, dogs bark! But when the noise continues and the owners do nothing to stop it, it becomes a nuisance to neighbors.

- The first step is to talk to your neighbors about their barking dog. If they leave their dog outside when they're not home, chances are they don't know the dog is creating a ruckus.
- If the owners do nothing about the noise, or are unreachable, your next option is to call Animal Control at 244-0196. *You need to call when the dog is barking.*
- An officer will respond to the area, park up the street and listen. If the barking continues steadily for several minutes (8-10) the officer will knock on the door and attempt to make contact with the dog owners. Often, simply informing owners that they face citations if the dog doesn't stop barking provides enough incentive to get them to take the dog inside and abate the nuisance.

**What can you do to stop your dog from barking?** Find out why your dog is barking.

If your dog is constantly barking because he wants to get out of where you have confined him...

- The last thing to do is to let him out because he's barking. Calm your dog first until he's quiet for a few minutes, then let him out; otherwise you have just reinforced his bad behavior.
- Leave things to occupy him, favorite toy, etc. Rotate the toys for change.

If your dog is barking because you left him home alone...

- Train your dog not to bark. Put him in a room with something to amuse him such as toys. When he starts barking again, come in and tell him something like "No!", or "Stop!" and reinforce that as a word that gives him the idea that you want him to stop barking. Praise him when he does. It may take a while to see the improvement but ongoing training will help him understand what you would want him to do.
- Leave the radio on for company.

If your dog is barking at everyone, anytime, or anywhere...

You might want to ask yourself, does he get enough exercise? Is he bored? Hungry?

There are many devices available to help you train your pet from barking. Listed below is a small sample of websites. If all else fails, contact your veterinarian for further assistance.

[www.ultimatebarkcontrol.com](http://www.ultimatebarkcontrol.com)

[www.thepetstoreonline.com](http://www.thepetstoreonline.com)

[www.dogshoppingclub.com](http://www.dogshoppingclub.com)

[www.electronicpestrepeller.com](http://www.electronicpestrepeller.com)

[www.stopthatbarkingdog.com](http://www.stopthatbarkingdog.com)



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Please give our sponsors a chance to earn your business.



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TUESDAY - SATURDAY 9AM - 4PM

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Hwy 85 - 507 N. Ferdon Blvd. - Crestview, Florida 32539  
(Next to Kentucky Fried Chicken)

## AT YOUR SERVICE



Is that favorite dress or suit too big or too tight?  
In need of alterations?  
Call Karen Figueroa at 689-3442.

In need of a babysitter or pet sitter?  
Angie O'Neill is a 14 year old honor student at Crestview High School.  
She has had experience with both babysitting and pet sitting.  
She is available for evening and weekend jobs. Call Angie at 682-4654.



# FRAUD ALERT!

## Detecting ID Theft: Quicker the Better

To minimize the effects of ID theft, self-detection is the best protection.

- √ **Monitor your account balances and activity at least weekly.** This will help you catch the fraud earlier. Access your account through the Internet or by telephone, rather than wait for a paper statement.
- √ **If you do not have access to online accounts, review mailed bank and credit card statements monthly.** You have 30 days from the date of your bank statement to report check fraud - 60 days to report credit card fraud - and the most for which you will be liable is \$50.
- √ **Monitor your credit report at least annually.** Since it is harder to detect someone using your identity to open new accounts, reviewing your credit report is crucial. You can get a **free** report each year from the three credit agencies (Equifax, Experian & TransUnion) at a single phone number **1-877-322-8228** or Web site [www.annualcreditreport.com](http://www.annualcreditreport.com) online, **(but do not use any other Web site you may receive.)** Space the three reports out over the year instead of getting all three at once.
- √ **Consider paying bills online or through automated plans.** You can safely pay bills online through secure Internet sites or use automated plans. Password-protect your computer and sensitive files; ensure your computer has a firewall to protect from Internet attacks; regularly update your anti-virus/anti-spyware software; keep your operating system security features current, and turn off your computer when not in use.



For assistance call the Okaloosa County  
Sheriff's Office Fraud Line:  
850-651-7674

CASE is a Partnership of the Okaloosa County Sheriff's  
Office and the Community to Prevent  
Elder Financial Exploitation.

# *Okaloosa County*



## *Sheriff's Office*

October 13, 2010

### **SCAM ALERT**

The Okaloosa County Sheriff's Office wants to warn residents about a phone scam circulating in the local area. The agency has received complaints from senior citizens in Shalimar and Fort Walton Beach this week of someone calling and claiming the resident has won a large cash award. The caller requests checking account or credit card information in order to process fees associated with claiming the prize. In one case, the caller said he had the cash award on hand and wanted the individual's address so he could deliver it.

The Sheriff's Office wants to remind citizens who are solicited in this manner to never give out personal or financial information, whether the person makes contact by phone, email, or postal mail.

In addition, those wanting to report suspected scams are asked to please call the Okaloosa County Sheriff's Office Fraud Hotline at 850-651-7674.



**A FULLY ACCREDITED LAW ENFORCEMENT AGENCY**

Contact: PIO Michele Nicholson 850-651-7420



## 10 RULES FOR MAKING EVERY DAY A GREAT DAY

1. Think that good things will happen.
2. Express gratitude to a loved one.
3. Put your gripes away in a box.
4. Be patient with an annoying person.
5. Do something special for yourself.
6. Reach out to someone who needs comfort.
7. Focus deeply on each moment.
8. Learn from a mistake.
9. Look closely at a flower or tree you haven't noticed before.
10. Smile.



Dr. Joyce Brothers  
in *Parade* magazine



**Tuesday, November 2nd  
at Woodlawn Baptist Church**



**Saturday, November 6th**

***Veteran's Day Parade***

**Begins at 2:00 pm**

**Downtown on Main Street**

A Crestview Veterans Affairs Committee event,  
under the sponsorship of the City of Crestview.



**when you go to bed on  
Saturday, November 6th.**



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TO:

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# Advertising

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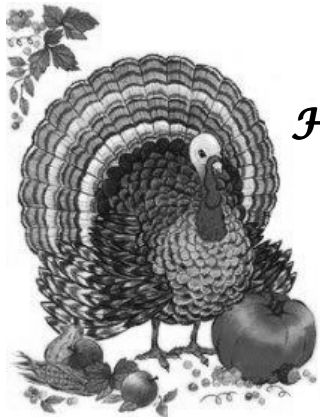
Be a newsletter sponsor! This newsletter will be distributed to over 120 families and for \$35.00 we'll publish your business card for one year.

Contact our Treasurer to do it!



**Friday, November 19<sup>th</sup>**

This newsletter is published monthly. If you would like to submit an article or item for the newsletter please mail or e-mail it to the editor by the deadline date. We prefer to stay away from religious or political statements, but will announce social, church, or political events. Opinions expressed are those of the authors. Permission for Phase I residents to reprint any content is granted.



*Happy  
Thanksgiving  
November  
24<sup>th</sup>*