



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

Exclusive Country Living in North Crestview
April 2010 Newsletter

*Board of Directors,
Special Appointments & Volunteers*

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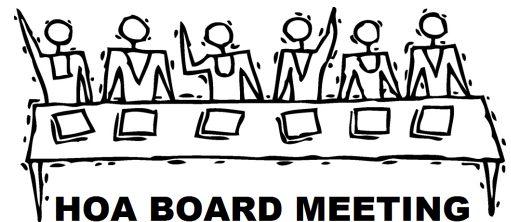
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NEXT



HOA BOARD MEETING

Tuesday, April 13th 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,

Finally, Spring is here. Our neighbors are out and about walking, and children are playing in the yards. Please be careful and watchful as you drive the streets of our community. The speed limit is 20 mph throughout the neighborhood. By watching out for each other, we will maintain our safe and family-friendly community that we all now enjoy.

Many of us are doing spring clean-up on our lawns. Remember, when you place your yard waste out at the curb, be sure to bundle it. The trash service companies will not pick up unbundled loads or loads that are excessively large. Contact your service provider for details and instructions on proper yard waste disposal. The semi-annual Phase I and II community yard sale is Saturday, April 17. This yard sale will be advertised locally and we should see a good turnout of potential buyers. So clean out those closets and plow through those piles and turn it all into cash. Be sure to mark your calendars; the fall sale is tentatively scheduled for October.

As a friendly reminder: rules are needed to keep the peace and maintain the high value of your assets and your home. The few rules we have are not meant to be intrusive, they are meant to be inclusive. If all comply with the rules, better neighbor relations will result. Also consider the saying "one man's junk is another man's treasure". The opposite or reverse of this saying is also true. If your treasured boat, RV, trailer or auto restoration project is visible to others from the street or sidewalk it may be considered "junk" by at least some of your neighbors. Please follow the rules and restrictions of the HOA and place your treasures, along with your trash cans, out of site.

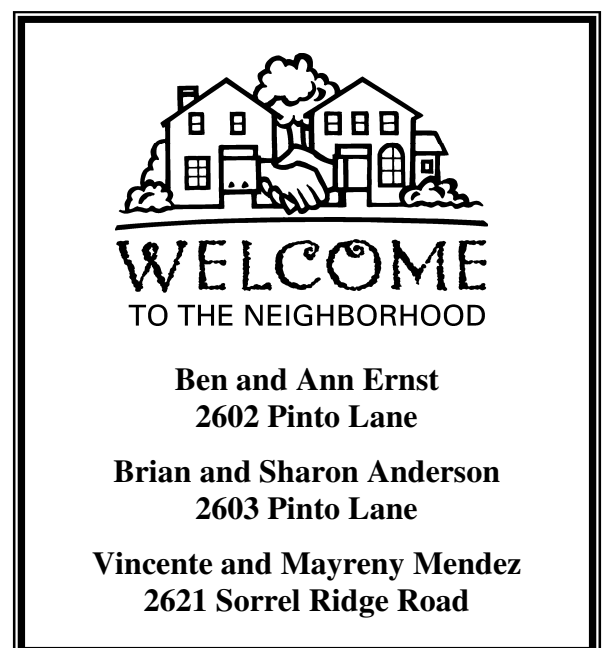
As always, please be sure to welcome any new neighbors to our community and let us know if someone has moved in near you so that we can make sure that we get a chance to welcome them, too.

Steve Taylor, President
Silver Oaks Phase I Homeowners Association



I would like to thank everyone who has paid their Homeowner's Association dues. I apologize if there were a few checks that got held longer than others. All of the checks received by March 10th have been deposited and should have cleared by now. If there are any problems please feel free to call me at 850-665-5197. Your dues are used to maintain the front entrance and any other maintenance that is necessary to keep Silver Oaks beautified. Those of you who have not paid your dues may still do so without a penalty. I urge you to get it in as soon as possible. Thank you for all of your help regarding this matter.

Maria Del Duca, Treasurer





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.



Are you missing a metal key ring with small keys, possibly to locks? A key ring containing 5 small keys was found in the grass by the road in between 5850 and 5852 Calumet Court. You may call Connie O'Neill at 682-4654 for more information.



If you have not participated in a neighborhood garage sale before, here are some good hints from Heloise:

- Price everything BEFORE your sale begins. Put tags or stickers on individual items, or put one price on an entire table of items. You can also fill bags or boxes and price them. Customers want to know what everything costs, so if you make it easier for them, items will sell faster!
- As you plan your sale, remember that people go to garage sales to find bargains so price things accordingly.
- When getting payment for items sold at your sale, if you do not want to accept checks, post a large sign stating "CASH ONLY".
- Enhance your garage sale! Let your children set up a refreshment stand. They can sell cookies, lemonade, soda, donuts, etc. It will make customers happy and they might linger longer.
- And last but not least, try tying balloons to your mailbox to make your individual sale more noticeable.

What's Happening Around Town

April 3, 2010

Easter in the Park

10:00 a.m.-12 noon

Spanish Trail Park

**Sponsored by the City's
Parks and Recreation Department.**

April 17, 2010

Extravaganza Cruise-In and Car Show

8:00 a.m. until 5:00 p.m.

Downtown on Main Street

Sponsored by Spanish Trail Cruisers Club

**For more information on these events visit:
www.cityofcrestview.org**

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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.

“Social Networks & Online Safety”

April 6, 2010

Crestview Public Library

MySpace. Facebook. Twitter. Millions of people are connecting on internet social networking sites every day. What are the dangers, especially to teens and children?

Major Ken Bundrick of the Crestview Police Department and co-founder of Child Online Protection or C.O.P will present “Social Networks and Online Safety” for the April 6th First Tuesday Lecture at the Crestview Public Library. The program will also address online safety issues for senior citizens such as fraud schemes and other online concerns.

This free program begins at 10:30 a.m. with coffee and cookies served starting at 10:00 a.m. The library is located at 1445 Commerce Drive (behind the Post Office) in north Crestview. Call 682-4432.



OKALOOSA COUNTY SHERIFF'S OFFICE CRIME PREVENTION UNIT Tip of the Week



Beware of the New Facebook Password Reset Scam

If you get an e-mail that appears to be from Facebook saying the company reset your password and urging you to open an attachment, it is a scam ...

- McAfee warned people in a blog post on Wednesday to beware of an e-mail that appears to come from Facebook urging recipients to open an attachment to get their new password.
- The attachment contains a password stealer that can potentially access any username and password combination used on the computer, not just the login credentials for Facebook.
- "This threat is potentially very dangerous considering that there are over 350 million Facebook users who could fall for this scam," McAfee says. "This is also the sixth most prevalent piece of malware targeting consumers in the last 24 hours, as tracked by McAfee Labs."

Source: http://news.cnet.com/8301-27080_3-20000682-245.html
via DHS Daily Cyber Report

**Okaloosa County Sheriff's Office non-emergency number
850-651-7400**



News Release

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Industry of the Month: Lawn Maintenance *BBB® examines industries with most activity in 2009*

Pensacola, Fla. (March 17, 2010) – As we approach the spring season, BBB focuses on lawn maintenance. As an industry, lawn maintenance businesses ranked in the top 25 industries in both inquiries and complaints filed with your BBB/Northwest Florida.

Your Better Business Bureau Serving 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 so many consumers seek from BBB as the leader in advancing marketplace trust.

If you are looking to hire a lawn service, BBB urges consumers to take the following precautions:

Know what you want from a lawn service: Lawn services provide a range of services, including mowing, maintenance, aeration, seeding, landscaping, fertilization, pest control applications and tree care.

Ask for a lawn inspection and free estimate for service: Each lawn is different. Services that quote a price without seeing your lawn can't be sure what your lawn needs.

Consider annual costs vs. cost per application: Many businesses allow you to pay after each treatment and may offer a discount if you pay the annual cost up front.

Read your contract carefully: Lawn maintenance businesses may offer an annual contract or a month-to-month service. Document the duration of service and expected results. Make sure the contract includes specifics about how problems that arise between scheduled visits are handled: will the service call be free or is there a charge?

Look for guarantees and refund policies: Some services may offer a guarantee of performance. Others may offer refunds if they fail to meet your expectations. Make sure these guarantees are documented in your contract before you sign it.

Make sure the business is licensed to apply lawn care products as required by state law: In Florida, a lawn service applying any chemicals other than fertilizer must have a pest control business license issued by the state. Verify the business has the proper licensing by contacting the Department of Agriculture and Consumer Services at 850-921-4177.

Look for professional membership/accreditation: A service's membership in one or more professional lawn care associations and active participation in the local community is a positive sign. Professional organizations keep members informed on new developments in pest control methods, safety, training, research and regulation. Most associations have a code of ethics for members to follow. Affiliation with a professional group is one indication that a business strives for quality in its work.

Do your homework: Contact your BBB for a free list of all BBB Accredited lawn maintenance businesses or for a free Reliability Report on a specific business. Talk to your neighbors who have used lawn maintenance services for recommendations.

FRAUD ALERT!

From the Office of Okaloosa County Sheriff Ed Spooner

Fake Check Scams – Don't Let Greed Cloud Your Common Sense

Every month in Okaloosa County, hundreds of consumers try to deposit fake checks they've received in the mail into their banks, credit unions or other check cashing businesses. Thankfully, most financial institutions will detect the counterfeit checks and advise their customers of the scam.

Unfortunately, many consumers end up losing thousands of dollars – in fact, the average loss is \$3500. When you deposit a counterfeit check into your account, and then wire money to the crooks as they have directed, YOU will be held liable for the amount lost by the bad check. Use good common sense – **remember there is nothing for free!**

Prevalent Fake Check Scams

- You've won a **foreign lottery or sweepstakes**. That's impossible unless you traveled to that country to enter, since it's illegal to buy or sell tickets across the U.S. border. If you participate in a foreign lottery scam, your name will be on a "sucker list" bought and sold by other scammers.
- Foreigners e-mail you with promises of **millions to deposit riches into your account**. They pretend to be business people, government officials, or royalty, but this is a dangerous scam that is never true.
- Buyers offer **overpayments on items you advertised** in classified ads or an online auction. They ask you to deposit the check in your account and return the excess to them. Never accept an overpayment.
- **Potential rental tenants** claim to be moving from outside the area. They send a check for more than the deposit – then ask you to send some of it back.

Fake checks appear to be drawn from a legitimate American bank – and may claim to be a cashier's check. But anyone can counterfeit a check with a computer, check-writing software and a printer.

CASE
partnership

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

*CASE is a Partnership of the Okaloosa County Sheriff's Office and the
community to prevent elder financial exploitation*



Silver Oaks Phase I Newsletter Editor
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Crestview, FL 32536

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Friday, April 23rd



APRIL 4TH

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