



**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
July 2010 Newsletter

*Board of Directors,
Special Appointments & Volunteers*

BOARD MEMBERS

President

Steve Taylor, 398-8650
silveroaks1president@yahoo.com

Vice President

Tim Bryant, 689-7572
bagboy801@cox.net

Secretary

Michelle Taylor, 398-8650
silveroaks1secretary@yahoo.com

Treasurer

Maria Del Duca, 665-5197
nyflcuties@aol.com

ARCHITECTURAL REVIEW COMMITTEE

Chairman-Lee Serman, 826-0262
stermanh@gmail.com

Keith Boudreau, 598-7676
kpboudreau@cox.net

GROUNDS COMMITTEE

Chairman-Maria Del Duca, 665-5197
nyflcuties@aol.com

Lee Serman, 826-0262
stermanh@gmail.com

Susan Cooper, 240-4770
dldcammo@cox.net; susan.cooper@hurlburt.af.mil

Debbie Johnson, 423-0807
dljohnson70@juno.com

WELCOME WAGON

Susie Nagy, 682-9937
dscnagy@cox.net

Kaylyn Bryd, 974-4800
kaylyn@topproducer.com

OTHER COMMITTEE MEMBERS

Newsletter Editor

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

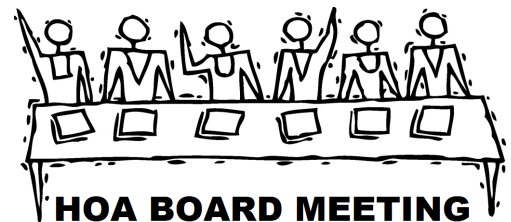
Web Master

Jim Vance, 398-8268
jimandlesleyvance@cox.net

Neighborhood Watch

Vic Fleischer, 682-6308
vicm2@cox.net

NEXT



HOA BOARD MEETING

Tuesday, August 10th 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 All,

Summer has finally arrived and it's great to see everyone outdoors and in good spirits. Your HOA Board is working hard to keep our neighborhood a great place to live and I would like to thank everyone who has offered support. I also want to thank everyone who attended the last board meeting. The June board meeting was very productive as everyone respected each others ideas and thoughts, a huge well deserved thank-you to the board members and residents who attended. We won't have a meeting in July, so the next regular board meeting will be on the second Tuesday of August.

Currently we are improving the community grounds at the entrance. Many of you have seen the five loads of soil, two loads of red mulch and all the plants that were installed. Tree limbs that once blocked sun light from the plantings filled a 30 yard dumpster. What a huge improvement. Several board members have heard positive comments from residents and non-residents alike to the revamped front entrance. Keith Boudreau also deserves a big thank-you for repainting the cross-walks and re-facing the stop signs.

I would also like to remind everyone to watch your speed when driving through the neighborhood. With children home from school and playing outside, we all need to be a little more cautious. We have requested increased police presence to cut down on speeding in the neighborhood which means tickets – so please be careful! Have a wonderful 4th of July and enjoy your cookout!

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



In the United States, Independence Day, commonly known as the Fourth of July, is a federal holiday commemorating the adoption of the Declaration of Independence on July 4, 1776, declaring independence from the Kingdom of Great Britain. Independence Day is commonly associated with fireworks, parades, barbecues, carnivals, fairs, picnics, concerts, baseball games, political speeches and ceremonies, and various other public and private events celebrating the history, government, and traditions of the United States. Independence Day is the national day of the United States. Crestview will celebrate Independence Day on Saturday, July 3rd at Spanish Trail Park with some activities beginning at 4:30 p.m. and fireworks at 9:00 p.m. **Have a safe and happy Independence Day!**



Charlie Crist
Governor

Ana M. Viamonte Ros, M.D., M.P.H.,
State Surgeon General

FOR IMMEDIATE RELEASE
June 18, 2010

Contact: Cassie Garber
850-833-9233 x 2162 | Cell: 850-420-2198

Health officials notify public of potential offshore oil burning operations

OKALOOSA COUNTY – The Florida Department of Environmental Protection has authorized the US Coast Guard to burn oil offshore as part of the oil spill response. The Okaloosa County Health Department in coordination with county emergency management and local officials want the public to know that if it becomes necessary for responders to burn oil offshore, some particulate matter (PM) may reach the shore. PM is a mix of very small particles and liquid droplets found in the air. PM may not reach the shore if the fires are far enough away. When burning the oil, responders carefully monitor the weather, wind, and water conditions and stop the burn right away if there is any problem.

The Environmental Protection Agency is currently monitoring air quality in the region, and continues to coordinate with local and state officials to provide the most up-to-date information for public health protection.

People near Florida's Gulf Coast may smell the oil spill odor from onshore, which is similar to what you can smell at a gas station. The smell comes from "Volatile Organic Compounds" (VOCs) in the oil. You can smell these VOCs at levels well below those that would make you sick. Exposure to low levels of VOCs may cause irritation of the eyes, nose, throat, and skin. It is possible that people with asthma may be more sensitive to the effects of inhaled VOCs.

Individuals can follow these tips to avoid negative health affects from the particulate matter:

- Staying indoors in air-conditioning and avoiding strenuous outdoor activity.
- If symptoms do not improve, contact a physician or other health care professional for medical advice.
- Individuals who have pre-existing medical conditions such as asthma or other respiratory illnesses should contact their physician if feeling symptomatic.

For more information:

- Okaloosa County Health Department: (850) 833-9247 or www.HealthyOkaloosa.com
- Okaloosa County: www.okaloosaf1.com
- Okaloosa County Citizen's Information Line: Dial 311 – Option 8
- Florida Oil Spill Information Line: (888) 337-3569
- Florida Poison Information Centers: (800) 222-1222
- Air Quality Monitoring Information: www.dep.state.fl.us/deepwaterhorizon/health.htm

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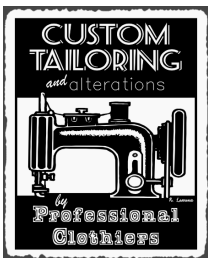
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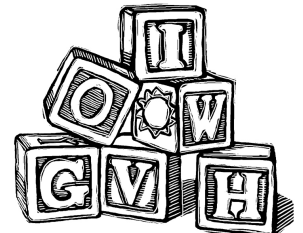
Is that favorite dress or suit too big or too tight?

In need of alterations?

Call Karen Figueroa at 689-3442.

In need of a babysitter?

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.





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

Deepwater Horizon Recovery: BBB® tips for donors and volunteers

Pensacola, Fla. (June 11, 2010) – In the wake of any disaster, many reach for their checkbooks or look for volunteer opportunities. Your BBB Wise Giving Alliance cautions, however, that the oil spill in the Gulf of Mexico is unlike previous disasters and offers specific advice to potential donors and volunteers. “Although tens of thousands of individuals are already involved in the response to the oil spill, many others wonder how they can pitch in and help, whether it means writing a check or volunteering their time,” said Norman Wright, president and CEO of your BBB/ Northwest Florida. “Businesses, communities and wildlife across several states have been seriously impacted by the spill and the need for assistance is great. However, the constraints in the clean up effort limit what charities can do with your money or how you can volunteer.”

Your BBB recommends that donors and volunteers consider the following:

- **Beware of well-intentioned but inexperienced organizations** – New non-profits and relief organizations spring up following any major disaster. While these groups might have the best of intentions, new charities may lack the resources, experience and management needed to be effective. Ideally, look for established organizations with environmental expertise or experience aiding Gulf communities.
- **Understand where your money is going** – Charities are assisting in a number of areas including shoreline rescue and protection, needs assessment, litigation, economic relief, advocacy for new governmental energy policies and research into long-term solutions to minimize effects of future disasters. Ask whether the organization will restrict your donation for a specific program, for use only in its Gulf-related activities or for general support for all of its programs.
- **Rely on expert opinion when it comes to evaluating a charity** – Be cautious when relying on third-party recommendations posted on blogs or websites, as the authors might not have fully researched the organizations they list. Start with www.bbb.org/charity to research charities to verify that they are accredited by the BBB and meet BBB’s 20 Standards for Charity Accountability.
- **Ask if the charity is doing Gulf-related work or raising funds for other Gulf relief organizations** – If a charity is raising money for other groups, you may consider “avoiding the middleman” and giving directly to those performing the work. Research ultimate recipients of donations to ensure the organizations are equipped to do the job you’re supporting and are aware of the individual or organization soliciting on its behalf.
- **Volunteering for Gulf clean-up may require special skills or training** – Learn what qualifications are necessary before setting off for the site. If you’re looking to get your hands dirty, you’re out of luck unless you’re certified to handle hazardous materials or have received training to care for injured wildlife. In fact, Gulf residents are being told not to handle any tar balls that wash up on the beach or animals that might be affected by the spill. Other volunteer opportunities are available and charities with volunteer programs ask that you register with them so that they can assess your skills and place you appropriately.
- **There will be many opportunities to give, so keep checking** – The Gulf region will be suffering from the effects of the oil spill for years to come and, as the situation unfolds, there will be more opportunities for donors to help in the future. If you can’t find a cause you can get behind right now, plan to revisit the possibility of making a donation or volunteering in the months to come.

BBB Wise Giving Alliance has compiled a list of nationally soliciting charities which meet BBB standards that are asking for donations and volunteers for the Gulf effort. For additional information and to find charity evaluations, start with www.bbb.org/charity.

FRAUD ALERT!

From the Office of Okaloosa County Sheriff Ed Spooner

Beware Debt Consolidation or Management Companies

The Okaloosa County Sheriff's Office is investigating a debt management company for fraud. The victim in the case paid the company \$1,295.00 to help get rid of debt. If you are looking to consolidate your debt there are important things you need to know to protect your money and not become a victim of fraud.

- **Below is 817.802 Florida Statute to protect your rights for unlawful fees and costs.**

- (1) It is unlawful for any person, while engaging in debt management services or credit counseling services, to charge or accept from a debtor residing in this state, directly or indirectly, a fee or contribution greater than \$50 for the initial setup or initial consultation. Subsequently, the person may not charge or accept a fee or contribution from a debtor residing in this state greater than \$120 per year for additional consultations or, alternatively, if debt management services as defined in s. 817.801(4)(b) are provided, the person may charge the greater of 7.5 percent of the amount paid monthly by the debtor to the person or \$35 per month.
- (2) This section does not prohibit any person, while engaging in debt management or credit counseling services, from imposing upon and receiving from a debtor a reasonable and separate charge or fee for insufficient funds transactions.

- Check out all companies with the **(BBB) Better Business Bureau** at 1-800-729-9226 or [http:// www.bbb.org/us/](http://www.bbb.org/us/) before signing a contract.
- **Consumer Credit Counseling Service of West Florida Inc.** also can help. CCC of West FL is a non-profit 501 C3 organization that is approved to provide pre-filing credit counseling and pre-discharge education classes, which are both required under the new bankruptcy law. You can contact Credit Counseling Services of West Florida Inc. <http://www.cccswfl.org/index.htm> or

- o **Fort Walton Beach, Florida** 913 North Beal Parkway, Unit H Fort Walton Beach, Florida 32547 (850) 314-9888
- o **Crestview, Florida** 212 N. Wilson St. Crestview, Florida 32536 (850) 689-0177 Toll Free: 1-888-475-8697
- o Beware there are a number of companies that have similar names and are not non-profit organizations!

To receive a **FREE copy of your credit report** each year and to ensure there is no inaccurate information or unusual activity, contact the following. *It is safe to give your Social Security Number.*

Website: www.annualcreditreport.com
Telephone: 877-322-8228

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*

OKALOOSA COUNTY SHERIFF'S OFFICE CRIME PREVENTION UNIT



Tip of the Week

Tips for Making Travel Plans

Whether booking a hotel room, buying plane tickets or making other travel arrangements, these tips will help you get the deal you've been promised.

- **Plan as far ahead as you can.** Special deals on hotel rooms and airline seats often sell out very quickly.
- **Be flexible in your travel plans.** Hotels usually offer better rates on days when they expect fewer guests. Once you get a fare quote from an airline, ask if you could save money by leaving a day earlier or later, by taking a different flight on the same day, or using a different airport. Changing planes during your trip is sometimes cheaper than a nonstop flight.
- **Check out the seller.** Ask tour operators and travel agents whether they belong to a professional association, then check to see if they are members in good standing. Contact your state or local consumer protection agencies such as the BBB (Better Business Bureau of Northwest Florida) www.bbb.org or call 850-429-0002.
- **Comparison shop.** Determine the complete cost of the trip in dollars, including all service charges, taxes, processing fees, etc...
- **Beware of unusually cheap prices and freebies.** It could be a scam, and you could end up paying more than the cost of a regular package tour. Remember that if it sounds too good to be true, it probably is a scam/fraud.
- **Make sure you understand the terms of the deal.** If you hear you've won a free vacation, ask if you have to buy something in order to get it. If the destination is a beach resort, ask the seller how far the hotel is from the beach. Then ask the hotel.
- **Insist on written confirmations.** Ask for written proof of reservations and dates.
- **Pay by credit card (not debit card.)** It's not unusual to make a deposit or even pay in full for travel services before the trip. A credit card gives you the right to dispute charges for services that were misrepresented or never delivered.

In some states, travel sellers must be registered and insured. Advance payments for travel must be placed in an escrow account until services are provided. Prizes or "free" gifts may also be regulated. Contact your local consumer protection agency (such as FL Office of the Attorney General at 1-800-955-8771) to find out about your rights and how to file complaints. The American Society of Travel Agents will also help resolve disputes with member agents.

Information provided by the Consumer Action Handbook 2010
www.ConsumerAction.gov

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



Silver Oaks Phase I Newsletter Editor
P.O. Box 1542
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Friday, July 23rd

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