



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

Exclusive Country Living in North Crestview
March 2011 Newsletter

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Special Appointments & Volunteers*

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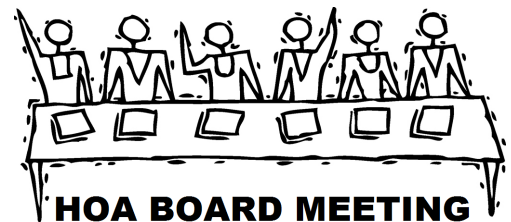
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NEXT



HOA BOARD MEETING

Tuesday, March 8th 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.

ARE YOU SAVING MONEY ON YOUR HOMEOWNERS INSURANCE?

Did you know that you can save hundreds of dollars per year on your homeowners insurance by simply hiring a qualified contractor to perform a wind mitigation survey? Most existing houses have one or more wind resistive construction features that qualify the home for some insurance discounts. In addition, houses built after 2002 in Florida have numerous wind resistive construction features and will likely qualify your home for substantial credits.

The first step in receiving these discounts is to contact your insurance agent and ask if you are already receiving the maximum wind mitigation credits available for your home. If not, then ask your agent to recommend a licensed contractor who is qualified to perform a wind mitigation survey. The survey will cost you between \$100 and \$200 and only take about a half hour. Once the survey is complete and submitted to your agent then you will very likely save several hundred dollars the very first year. You only have to do a wind mitigation survey once. After the survey is complete and submitted you will then receive the wind mitigation discounts for the rest of the life of the home.

How many of these features do you have in your home?

1. Roof coverings, such as shingles that meet the FBC Requirements.
2. Roof decks that have been installed with large nails and close spacing.
3. Hurricane clips/straps that hold the roof structure to the walls.
4. Protection of Openings such as windows and glass doors with impact resistant glazing, shutters or other protection systems.
5. Secondary Water Resistance that prevents the roof from leaking if the roof covering is blown off in a windstorm.
6. Roof Design, Hip roofs seem to divert the stronger winds and therefore sustain less damage.
7. Garage Doors require reinforcement.

Submitted by Jon McLeod



Thank you to those who have already paid their HOA Dues. We are off to a good start. Your checks will be deposited sometime during the month it is issued. Usually within 2 weeks. We will try not to ever hold a check over to the next month. Please remember to put the invoice # and property address on your checks. Thank you.

Maria Del Duca,
Treasurer Silver Oaks Phase I HOA.

Now that we are enjoying the nice weather, the children are out on their bikes and scooters. They are playing ball in the streets and we need to be more aware of our surroundings. Please stay off your cell phones, no texting, and please slow down while driving in the neighborhood.

Thank you,
Maria Del Duca



How to Grow Herbs in Northwest Florida (from gardenguides.com)

Northwest Florida is a challenging gardening environment. The summer heat can be extreme for many plants, and a sudden frost can catch a perennial off guard when it hadn't gone dormant for the winter. Half the year the land is parched, and the other half, excessively wet. Even with its challenges, Northwest Florida, falling in USDA growing zone 8, is well suited for herb gardening. With proper planning, many herbs will thrive in Northwest Florida, and gardeners can enjoy an extended growing season and bountiful harvest.

Step 1

Choose a spot for your herbs. Most herbs will lose their pungency if they get less than six hours of direct sunlight each day, though some, such as lemon balm and chives, will thrive in partial shade. Of course, having your herbs within easy reach is convenient.

Step 2

Test the drainage of your plot. This is essential when gardening in Florida. During the rainy season, dig a hole about a foot deep and pour two to three gallons of water into the hole. It should drain within the hour, if not immediately. Good drainage is essential as constantly soggy soil will result in root rot, fungus or mold. If the water doesn't drain quickly enough, consider another site or planting in pots.

Step 3

Mix some compost with your topsoil to make it richer. In Northwest Florida, garden soil is usually less sandy than in other parts of the state, and herbs grow well in imperfect soil, but any soil type can benefit from organic matter. Spread compost an inch or two thick over your herb plot and work it into the soil with a fork or spade.

Step 4

Plan to do most of your herb planting in the early spring or early fall. Most herbs will be least productive during the middle of the summer and winter in Florida, but will bounce back nicely for the spring and fall.

Step 5

Mulch your herbs heavily. This will keep them clean, help discourage weeds and retain the moisture in the soil during the dry season and warmth during the winter. Mulching with organic matter such as grass clippings, shredded leaves or compost will also help add nutrients to the soil.

Step 6

Provide herbs with some shelter from the worst of the summer heat. A screen, or even an overturned cardboard box with a few rocks on top to weigh it down, will help prevent the leaves from sun scorch or steaming themselves to death.

Step 7

Water herbs deeply two or three times each week, or as often as necessary during the hottest part of the summer or driest part of the winter. The soil should be moist but not soggy, and dry out slightly between waterings without becoming parched. Water early in the mornings to give the foliage time to dry, or in the evenings while avoiding getting the foliage wet. Never water in the middle of the day in the hot weather or under strong sun or you may steam your plants.

Step 8

Don't fertilize a lot. Herbs actually grow better with less fertilizer. If you started by preparing the soil with compost and mulch with organic matter, you can fertilize twice a year. If you are growing herbs in pots or if your soil is particularly sandy, fertilize lightly every three months. Use a water-soluble fertilizer or manure tea.

Step 9

Harvest your herbs regularly. Constant pruning helps promote better growth. The growing season in northwest Florida is long and lush, so enjoy your fresh herbs often.

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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.

IN NEED OF A BABYSITTER?

Meg Faircloth is a 16 year old honor student with her own transportation. References available.
Contact Meg at (850) 758-5112.

Angie O'Neill is a 15 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.



Time to
Spring Ahead

Remember to set your clocks ahead 1 hour before you go to bed on Saturday, March 12th.



FRAUD ALERT!

**Okaloosa County Sheriff's Office
Sheriff Larry Ashley**



Scams That Will Steal Your New Year's Cheer

You won't find the words "Smishing" or "Vishing" in Webster's Dictionary, but they are important words to know; especially when these are two ways cyber criminals are steal-ing our money and personal information.

While most cyber scams target your computer, "smishing" or "vishing" scams target your mobile phone using text and voice messaging (vishing scams also target land-line phones). These scams are a growing threat to millions of Americans who own cell phones and due to a rise in cell phone and internet usage we expect to see an increase in cyber related crimes in 2011 so taking a few moments now to educate ourselves on what to be aware of will go a long way in protecting our money and our personal information.

"Smishing" or "Vishing" takes place when criminals set up an automated dialing system to text or call people in a particular region or area code, sometimes using stolen customer phone numbers from banks or credit unions. The victims receive a text message or an automated phone call saying: "There's a problem with your bank account" or "Your ATM card needs to be reactivated". The message then directs you to key in your account information, PIN or credit card number or directs you to log into a website using your "smart" phone in order to fix the problem. If you respond to these messages you are likely to have money withdrawn from your account or if logging on to a phony website using your smart phone you could end up downloading malicious software.

Here are some tips you can use to avoid becoming a victim of cyber fraud:

- Do not respond to text messages or automated voice messages from unknown or blocked numbers on your mobile phone.
- Treat your mobile phone like you would your computer. Don't download anything unless you trust the source.
- Contact your financial institution using the official website or phone number located on the back of your bank card or statement.

Most importantly, remember that banks or credit unions will NEVER text you to notify you that there are problems with your account.

CASE
partnership

**To report a fraud or scam call the
Okaloosa County Sheriff's Office
Fraud Hotline at 850-651-7674**



News Release

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BBB® Warns Of Bait And Switch Air Duct Cleaners

Pensacola, Fla. (Feb. 4, 2011) – Your Better Business Bureau Serving Northwest Florida has noticed ads running locally that may be cause for concern based on investigations in at least 20 other states. Ads offering air duct cleaning at extremely low rates may seem like a great deal to homeowners. But Better Business Bureau offices across the country have found that while some businesses advertise unreasonably low rates ranging from \$49.95 to \$89.95, consumers are being charged significantly more.

“Although the businesses are owned by numerous individuals across the country and operate under a variety of different names, the tactics are often the same,” said Norman Wright, president and CEO of BBB/Northwest Florida. “Less-than-reputable businesses bait consumers with unreasonably low rates and then use scare tactics to convince the homeowner they have a mold problem or other risky situation that requires expensive treatments.”

Using mass mail, local advertising and road-side signs, customers are baited with low advertised prices for air duct cleaning services. Once sales agents are in the customers’ homes, they run tests that “find” mold or other unhealthy conditions and tell the owner they must pay hundreds or thousands of dollars for removal or remediation. However, investigations by BBBs have shown that these tests results are often bogus.

When looking for a professional to clean air ducts, your BBB recommends consumers:

➤ **Check out the business with BBB.** Before having an air duct cleaner come to your home, check out the business with BBB first. Ideally, the business will be a BBB Accredited Business or at least have a good rating from BBB. Pay close attention to the name of the business – unscrupulous outfits often choose a name similar to an existing business with a solid reputation in an attempt to confuse homeowners. Start with bbb.org to get a business’ Reliability Report or to locate a BBB Accredited duct cleaner.

➤ **Read the fine print.** Ads and contracts may contain fine print which the business might think will absolve them from having to honor their advertised price. Ask questions to verify the final cost before you sign a contract.

➤ **Get a second opinion.** If the air duct cleaner claims that you have a mold problem or other hazardous situation, get a second opinion. Because mold remediation can cost thousands of dollars, it is well worth the time and money to get a second opinion before agreeing to expensive, possibly unnecessary work.

➤ **File a complaint with BBB.** If you believe you’ve been the victim of a business’ bait and switch tactics, file a complaint with BBB. Even if BBB isn’t able to resolve the issue for you (which unfortunately has been the case with some fly-by-night businesses), the complaint can at least serve as a warning to other consumers about the business.

For additional information and advice you can trust and to check out a business in advance, start with www.bbb.org or call the Better Business Bureau at 850-429-0002 or 800-729-9226.

Sheriff



Larry Ashley, Okaloosa County Sheriff

1250 Eglin Parkway • Shalimar, Florida 32579-1234
Phone: (850) 651-7410 • Email: sheriff@sheriff-okaloosa.org

January 24, 2011

BATH SALTS LATEST DANGEROUS FAD IN CHEAP DRUGS

Okaloosa County Sheriff Larry Ashley and Walton County Sheriff Mike Adkinson are joining with Bay County Sheriff Frank McKeithen in asking local retailers to stop selling a cheap new synthetic drug known on the streets as “bath salts”. In the meantime, the agencies want to warn the community about this latest fad. Despite not being made for human consumption, some users are smoking, swallowing, snorting, or injecting the drug, which can be purchased legally at smoke shops, gas stations, convenience stores and the like.

The chemical name for the psychoactive stimulant is methylenedioxypyrovalerone (MDPV) and some refer to it as fake cocaine. Bath salts are typically being sold in 500 mg packs and cost around forty dollars. Its nicknames include Super Coke, Cloud 9, Ivory Wave, Boss, and White Lightning.

Law enforcement officers say it is currently legal but can produce violence, delirium, paranoia, hallucinations, and other dangerous psychotic effects. Medical professionals say it can also produce extreme sweating, rapid heart rates, unexplained strength and endurance, severe agitation, suicidal thoughts and cardiovascular collapse.

On January 7, 2011 the Okaloosa Sheriff’s Office responded to a battery call at the Days Inn at 1029 Highway 98 East in Destin when a woman complained she’d been thrown off a bed and beaten after she and her boyfriend got into an argument over bath salts. On January 10th, deputies went to a home on Calhoun Avenue in Destin after a man reported firing shots at an armed person he thought was after him at his home. No evidence of an intruder was found and the individual, who admitted snorting bath salts, was taken to Fort Walton Beach Medical Center. The OCSO has also responded to complaints of bath salt thefts at various businesses. In Bay County, a woman having a severe reaction to bath salts threatened her mother with a machete. Another individual was hospitalized in intensive care for three days after suffering a reaction to snorting bath salts.

“These incidents raise a major red flag and serve as a strong warning as to the potential dangers of these substances,” said Okaloosa Sheriff Larry Ashley. “It is critical that law enforcement work to educate the public about these potentially life-threatening incidents. The sale of these bath salts may be legal at this time, but the rising number of these type incidents indicate that they are clearly being consumed as a dangerous drug and that needs the attention of state lawmakers as well.”

“These substances clearly present a danger to the community if used improperly,” said Walton County Sheriff Michael A. Adkinson, Jr. “We will work with our law enforcement partners and the community to address this issue and to prevent further injuries.”



The Okaloosa County Sheriff’s Office is accredited by the Commission for Florida Law Enforcement Accreditation.

“The Okaloosa County Sheriff’s Office provides equal access and equal opportunity in employment and services and does not discriminate”



Silver Oaks Phase I Newsletter Editor
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**Thursday,
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Monday, March 21st

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