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Published monthly by:

The Federation of Sea Towers Owners' Associations

Visit the Sea Towers website: seatowerscondos.com

VOLUME 43 ISSUE 1 JANUARY 2014

PRESIDENT'S MESSAGE

As usual, Cathylee Kjellstrand-Granucci did an outstanding job putting together the Governors reception, from the way the room was set-up, to the food and music, and even a visit from a local dignitary, Kathleen Peters.

As we embark on another year, we will continue to work hard to maintain the appearance and infrastructure at Sea Towers. This will be done by the council, the maintenance personnel and the wonderful staff in the administrative office.

I hope everyone has a happy and healthy New Year!!

CONGRATULATIONS

THE FOLLOWING EMPLOYEES
CELEBRATE AN ANNIVERSARY
IN DECEMBER

Joy Shaw—Office Manager
9 years

Mike Fleming—Maintenance
7 years

Respectfully,

Bob Spri





Bob Ipri President



Jesse Roberts
First Vice President

Marlo Kravec Second Vice President

Carol Graves Secretary Linda Arseneau Treasurer

Arthur Penny On-Site Manager

Use Of Sea Towers Facilities

The facilities of Sea Towers are for the exclusive use of the residents. Guests and visitors must be approved for entry by the host through security at the time of the visit. THEY ARE NOT ALLOWED TO USE THE FACILITIES IN THE ABSENCE OF THE OWNER UNLESS THEY ARE RESIDING IN THE OWNERS UNIT. The Rules and Regulations are in compliance with the Amended Fair Housing Act since this property has been designated as residence for older persons as provided within the Amended Fair Housing Act. Children are subject to rules and regulations as provided and the unit owners are responsible for all actions, damages, etc. of any guest or visitor when those individuals are utilizing the facilities of the Sea Towers complex.

SEA TOWERS DOES NOT SPONSOR ANY EXERCISE PROGRAM

The volunteer in charge of leading the exercise class/ activity is without safety skills, life safety training, Red Cross water safety training, exercise certification, and liability insurance.

There is no life saving equipment on property. All persons involved in any class or activity do so at their own risk and waive any claim for injury, loss or otherwise, based on negligence, action or inaction of the Federation of Sea Towers.

Anyone involved in any exercise class/activity does so understanding the above referenced risks and assumes those risks.

The CHATTERBOX is a monthly publication of the Federation of Sea Towers Owners' Associations. The Federation assumes no responsibility either for the statements made by advertisers under contracts for supplies or services resulting from advertisements herein. The Federation will not knowingly permit publication of any articles or advertisement which appears to violate any law, condominium document or Sea Towers rule or regulation. Comments herein reflect the opinions of the writers and are not necessarily those of the Federation or the Executive Committee.

Marcia Cooke Editor

Need to send or receive a fax? Fax service is available at the office!

Outgoing Fax Charges:

Inside Continental U.S.

\$1.00 for the first page

\$.50 each additional page (letter size 8 1/2 x 11)

\$.75 for each additional page (legal size 8 1/2 x 14)

Outside Continental U.S.

\$2.00 for the first page

\$.50 each additional page (letter size 8 1/2 x 11)

\$.75 for each additional page (legal size 8 1/2 x 14)

Incoming Fax Charges:

\$1.00 for the first five pages

\$.25 per each additional page.

See Office for additional charges.

PLEASE be sure your name, phone number, building and unit number are on the cover page for all incoming faxes.

The Sea Towers fax number is (727) 397-8910.



REMEMBER, THE SPEED LIMIT ON SEA TOWERS PROPERTY IS 15 MILES PER HOUR!

Residents and Vendors

Residents should not approach or discuss matters with the landscapers, painters or any other vendors working on the property. Any issue a resident might have should be presented to your buildings' governor. The governor can resolve your issue at a workshop or with the administrative office. Your cooperation is appreciated!

FEDERATION OFFICE HOURS

Mondays 7:30 am to 4 pm **Tuesdays** 7:30 am to 12 noon

Wednesdays 7:30 am to 4 pm

7:30 am to 4 pm

7:30 am to 4 pm

Fridays 7:30 am to 4 pm

Saturdays closed Sundays closed

IMPORTANT PHONE NUMBERS

Police, Fire or Ambulance......dial 911
Sea Towers Administrative Office.....(727) 397-1164
Sea Towers Security Gate House.....(727) 393-6811
Sea Towers Recreation Office......(727) 392-5017
Progress Energy (electric)......(727) 820-5151
Brighthouse (cable TV)......(888) 289-8988



Sea Towers MANAGER'S CORNER



Happy New Year!!!

Welcome to all of our owners who have returned for the winter season. I hope everyone had a joyous holiday and will have a happy new year. We have worked all this past year to keep Sea Towers the premier living community you deserve. Please enjoy, relax and let your management and maintenance staff take care of the rest.

My article this month is about:

Misconceptions about Property Values

While real estate sales have picked up this past season, still the market is not where most of us would like it to be. Therefore, I would like to dispel a few common misconceptions about what contributes to the rise and fall of property values.

Monthly Assessments are too high

<u>False</u>: Actually, assessments have nothing to do with property values, and high assessments will not turn off potential buyers if they are educated buyers. Our assessments may be higher or lower than a neighboring community depending on many factors, i.e. are we providing more services. Is our property older? What utilities are included in the assessment or do we have more homes?

The more important question is what value are residents getting for their money? To answer that question, annually the associations mail a detailed budget to all owners and make it available to potential buyers. A low assessment should be as much a red flag as one that appears too high.

We have too many renters

<u>False</u>: Lenders <u>are</u> required to charge higher rates for loans or deny a loan for homes in associations with renter-owner ratios that exceed a certain percentage. However, that doesn't mean renters affect property values. We should see renters as owners-in-training who are not ready to purchase their homes yet.

We welcome renters, encourage them to participate in association activities and hope they will eventually buy a home in our community.

Community living is carefree

<u>True & False</u>: Association living is *maintenance* free, leaving maintenance decisions to a board, but not entirely carefree. Residents need to care about their community and recognize that common-interest living involves service and commitment. Good maintenance increases curb appeal that helps sales and may help property values. However, without committed residents to serve on the board and in other positions, maintenance and curb appeal are quick to suffer.

Architectural and aesthetic uniformity are necessary to protect property values

<u>False</u>: The board's objective is to maintain the requirements as stated in your association governing documents, fire code, and Florida Statutes when it comes to the exterior of your building (everything outside of your condominium unit).

Property values are based largely on comparative values of homes throughout our and nearby communities. How can we ensure that our values are at peak levels? By assessing adequate fees to maintain our community now and for years to come, by residents becoming involved/engaged in the community, and by maintaining high aesthetic appeal.

Arthur Penny, CMCA, AMS Community Association Manager



The Federation of Sea Towers Owners' Associations At Independence Cove

4570 Cove Circle, St. Petersburg, Florida 33708

Flood Declaration Page Information

If you have a Mortgage or a Line of Credit, your bank will require, **ANNUALLY,** a flood declaration page. Your building's flood insurance expires on the dates shown below. You may obtain a flood declaration page from the office:

<u>Building</u>	Expiration Date
Jefferson House	10/15/2014
Hamilton House	4/13/2014
Columbia Towers	10/15/2014
Lexington Towers	10/4/2014
Continental Towers	11/6/2014
Concord Towers	10/15/2014
Heritage House	10/21/2014
Washington Towers	11/23/2014
Colonial Court	10/23/2014

If your mortgage holder requires additional flood insurance information all buildings may contact:

Mitchell Insurance Services, Inc.

Attn: Robert Mitchell, III Office: 727-360-8190 Cell: 727-804-1514 Fax: 727-360-6086

For mortgage holders in need of the Master Policy for their Association, please contact:

Stahl & Associates 110 Carillon Parkway St. Petersburg, FL 33716 Attn: Maureen Rogan

Phone: 727-391-9791 Fax: 727-393-5623

E-Mail: maureen.rogan@stahlinsurance.com

ANNUAL BOARD OF GOVERNORS DIRECTORY 2014

BUILDING	<u>OFFICERS</u>	OFFICE	PHONE	<u>UNIT</u>
Jefferson House (31)	Linda Arseneau	Chairman	398-5075	103
4700 Cove Circle North	Harvey Hoffmann	V-Chair/Treas.	391-4930	201
1 Elevator	Marge Sansone	Secretary	314-280-3243	301
Hamilton House (63)	Paul Desmond	Chairman	391-2762	410
4650 Cove Circle North	Bob Ipri	V-Chair/Sec.	392-0588	111
1 Elevator	Gerry Tedesco	Treasurer	330-0622	508
Columbia Towers (109)	Michele Elliott	Chairman	346-5292	709
4725 Cove Circle North	Bruce Tillotson	V-Chair/Sec.	258-7614	609
2 Elevators	Buz Murphy	Treasurer	727-258-8661	901
Lexington Towers (109)	Ken Kennedy	Chairman	393-0645	801
4750 Cove Circle North	Carol Graves	V-Chair/Sec	398-5334	905
2 Elevators	Bob Maggs	Treasurer	519-5285	901
Continental Towers (107)	Bill Dennis	Chairman	479-5555	703
4775 Cove Circle North	Jesse Roberts	Vice Chairman	368-8274	406
2 Elevators	Dominick Venezia	Sec./Treas.	395-9447	907
Concord Towers (107) 4525 Cove Circle North 2 Elevators	Charles Czerwinski Marlo Kravec	Chairman V-Chair/Treas. Secretary	289-9256 391-3627	406 109
Heritage House (107) 4575 Cove Circle North 2 Elevators	Beth Ballauer Steve Zentmeyer	Chairman Vice-Chair/Sec. Treasurer	397-4346 717-802-0262	706 609
Washington Towers (107)	Ed Hansen	Chairman	392-8790	208
4550 Cove Circle North	Terry Miller	V-Chair/Treas.	847-867-8904	1208
2 Elevators	Carol Beyus	Secretary	954-3547	401
Colonial Court (38)	John McCarrie	Chairman	398-0601	313
4780 Cove Circle North	Cindy Hazlett	V-Chair/Treas.	599-8275	306
1 Elevator	Mary Lou Murphy	Secretary	397-3577	304

FEDERATION EXECUTIVE BOARD OFFICERS

President	Bob Ipri	392-0588
1st Vice President	Jesse Roberts	368-8274
2nd Vice President	Marlo Kravec	391-3627
Secretary	Carol Graves	398-5334
Treasurer	Linda Arseneau	398-5075

Revised 12/11/2013



Sea Towers

Social News

By: Cathylee Kjellstrand-Granucci, M.A.

THE STATE OF THE S

CLUBHOUSE NEWS



Lois & Ken Wren and Ed and Rose Radtke preparing for the Central Social Christmas Party.

December was a very busy month for the Clubhouse starting with the Central Social Christmas Party on December 8th. Central Social was instrumental in bringing together a very nice event with music from the "Two of Us," spirited and non-spirited punch, cookies and treats to satisfy the most discriminate sweet tooth taste. Thanks to Ed Radtke and Ken Wren, the punches were superb! Thanks to Rose Radtke for acquiring and arranging the cookies and treats. These two couples are always there to give to our community by volunteering for our events. Thank you.



Pictured here is Michele Elliott, Ted & Shirley Miller just before the Orchestra started.

Sea Towers had a very elegant Christmas concert with Pinellas Park Civic Orchestra performing some memorable Christmas music on December 9th for all our listening pleasure; light refreshments were provided.



Sharyn Janz, Lucille Cambardella, Robb Weinfurtner and Nick Cambardella joining in on the caroling.

On December 12th, over 25 Sea Towers residents went Christmas caroling. They enthusiastically met at the Clubhouse to enjoy a caroling stroll to all the buildings while singing nice carols. Columbia building provided pudding shots and some of the other buildings provided treats. Michele Elliott brought along her pitch pipe as Millie Sargent headed up the parade of carolers.



Congratulations to the 2013—2014 Governors! Please see the full list of Officers on Page 5.



State Rep. Kathleen Peters with out going Governors; Terry Roe, Lois Herron, Domenick Arico and Community Manager Arthur Penny. Not pictured: Andy Ballauer and Fred Oliveri.

On December 13th, Sea Towers had their annual Governors' reception, with a terrific turnout showing their support of the newly elected Governors. In addition, everyone was able to give a "thank you" to the outgoing Governors. The outgoing Governors were given a trophy by our Community Manager Arthur Penny and State Representative Kathleen Peters. We enjoyed some nice music, and Punch (Prepared by Ed Radtke and Ken Wren our very own Sea Towers' "mixologists"), we had available delicious assortment of hors d'oeuvres, coffee and cake.



2013-2014 Federation Executive Board Members from the right: President, Bob Ipri; Secretary, Carol Graves; Treasurer, Linda Arseneau; and 1st Vice Pres. Jesse Roberts. Not pictured: 2nd Vice Pres., Marlo Kravec..

Very nice turnout of the Sea Towers' residents in support of our outgoing 2012-2013 Governors and the 2013-2014 Governors.

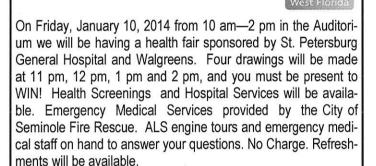
Continuing with Sea Towers "Spirit of Giving & Charity," toys for all ages were generously brought down to the clubhouse and delivered to the Marine Recruitment Center in Seminole on Park Blvd and Johnson Blvd. for the "Toys for Tots" Drive. Bud & Audrey Brown and Pauline Brault were very generous and gave a special contribution to "Toy for Tots" at the Marine Recruitment Center so the Marines can purchase needed items for children.





The Metropolitan Ministries provided two barrels for Sea Towers residents to fill for their food pantry. In the "SPIRIT of GIVING and CHARITY", Sea Tower residents contributed nicely to the Metropolitan Ministries Christmas Turkey Drive. The Hamilton House, headed by Pat Doyle, donated a full box dinner (actually they provided for both Christmas and Thanksgiving a FULL box ~ Turkey too! Very generous!); Jessie and Joan Roberts provided a full dinner box; and to all the others that gave food goods, to include two gift cards and currency totaling \$50.00 that was used to purchase three (3) Turkeys ~ a special thank you so much! This Christmas five (5) needy families will be provided a full nice dinner because of YOU! God Bless Sea Towers and God Bless Metropolitan Ministries!

HEALTH FAIR



DERBY LANE

On Friday, January 10, 2014 we are going to the Dog Track in St. Petersburg (Derby Lane) for only \$ 61.00 pp. Departure is 5:45 pm from the Clubhouse Lobby, returning 11:30 pm. Must hurry to get your spot on the bus.

Seating will be in the Derby Club which offers panoramic views of the track. In addition to the race, you will enjoy a dinner buffet which features prime rib, shrimp, crab legs, soup, salad and other delectable entrée items *(menu is subject to change)*. Price includes: Transportation, admission, dinner, gratuity and racing program. Sign up today because the bus will fill up fast! To sign up, please see your Social Director ASAP Cathylee Granucci 727-392-5017 with payment.





FLORIDA BLOOD SERVICES DRIVE AT SEA TOWERS

On Wednesday, January 15, 2014 from 10:00 am to 12:30 pm the Florida Blood Services will be here for a Blood Drive. The Blood Mobile will be located at the Clubhouse parking lot. We need at least 10 to participate; please sign up at the Social Directors office today.

"Giving Blood Is Safe, Simple And Saves Lives."



ELEGANTÉ JUNQUE SALE



On Saturday, January 25, 2014 Sea Towers Central Social will have an Eleganté Junque Sale in the Clubhouse. There will be a Bake Sale 10:00 am—11:00 am in the Billiards Room; the Eleganté Junque Sale is scheduled for 11:00 am—2:00 pm to include the Chinese Auction.

Central Social will also have a Chinese Auction, and Sea Towers buildings are generously putting together the following baskets:

Colonial Court ~ Basket of Cheer; Columbia Towers ~ Kitchen Basket; Concord Towers ~ Entertainment Basket;

Jefferson House ~ Breakfast Basket; Continental Towers ~ Money Basket; Hamilton House ~ Italian Basket; Heritage House ~ Spa Basket; Lexington Towers ~ Tea Basket; Washington Towers ~ Beach Basket

Ticket sales and display of baskets will be in the Clubhouse January 15th from 10:00 am to 11:00 am in the Card Rooms; bingo January 15th and 22nd at 7:00 pm; during Cards on January 14th and January 21st at 6:30 pm.

Jewelry items being donated for the Eleganté Junque Sale should be brought to the Social Director's office Monday thru Friday from 9:00 am until 2:00 pm from now until Thursday, January 23rd. Bake Sale donation items should be brought to the Clubhouse on Saturday, January 25th at 9:00 am.

SUPER BOWL PARTY

The 5th Annual Sea Towers Super Bowl Party will be held on Sunday, February 2nd in the Clubhouse Auditorium. Doors open at 5:00 pm for pre-game festivities. Watch the game on the biggest TV screen around! We will be serving great food and cheering for our favorite team. BYOB, ice will be provided. Reserved seating. Tickets are only \$15.00, and go on sale Wednesday, January 15th, 16th and 17th at 11:00 am-12:00 pm in the Clubhouse Lobby. Limited seating. Football style food



VALENTINE'S DINNER DANCE



Join us on Friday, February 14th for a very nice Valentine's Dinner Dance. From 6:30 pm to 8:00 pm, Dale Williams will sing Sinatra songs while we are eating homemade mile high lasagna dinner (Vegetarian style will be available if requested when purchasing tickets) with baked Italian sausage, family style salad, bread and butter, coffee, and dessert. Then from 8:00 pm—10:00 p.m. we will have Ralph Rogers for some fun dancing. Ralph is an excellent entertainer, ultra crowd friendly, gets you up dancing, will join in on the Line Dances. What is so special about Ralph is that he also dances with any lady who wishes to dance and needs a partner...... Tickets will go on sale January 20th for only \$14.00 pp. 50/50 BYOB

Computer Class
Wednesday 11:00 am
January 15th
Clubhouse Auditorium

Nick Cambardella's **Computer Class** will meet on Wednesday, January 15th at 11 am in the Clubhouse Auditorium. Class topics pertain to using the Windows 7 operating system. Computer user's issues, problems, and concerns will be discussed and hopefully resolved. The class is open to all residents at no charge. Don't forget your laptop! Everyone is encouraged to present their computer problems and concerns for discussion.

Cooking Class



Monday, January 6th and 27th, and will continue every 3 weeks thru May.

Weight Strategies Class

January 1st, we promise ourselves to eat better, exercise, and be healthier. By the 2nd week in January our good intentions have gone by the wayside.

Starting this January every Thursday at 9:15 am—9:45 am in the Clubhouse Ladies Card Room we will have classes in **Weight Strategies**. Please register by email at

scarlie9@yahoo.com or call Scarlett Binkert at 727.827.2753 to sign up for the upcoming class. A minimum of 10 people are necessary to begin. Hope to see you.

Thank You

In final, we need to send out a very special $\underline{\textit{thank you}}$ to all the sponsors who contributed to our events.

Sponsorship for the GOVERNORS' RECEPTION held on December 13th were the following:

GOLD LEVEL Mitchell Insurance Service, Arcadia Home Care, FAST of Florida and BB&T Association.

SILVER LEVEL Bright House Networks, Arrington Grounds Maintenance, Inc., Abbey Carpet & Floor of Largo and Guardian Angel Home Care.

BRONZE LEVEL The Vorac Group of Realty Executives and J & R Premier Plumbing, Inc.

Governors' Reception baskets as door prizes were provided by the following, Arcadia Home Care, Bright House Networks, FAST of Florida, and Guardian Angel Home Care.

The sponsors for our December Coffee and Donuts on the Patio was Jennifer Brown from Edward Jones and Tina Costa from Arcadia Home Care. Thank you so much!



Words to live by.....

"Tomorrow, is the first blank page of a 365 page book. Write a good one." ~ Brad Paisley

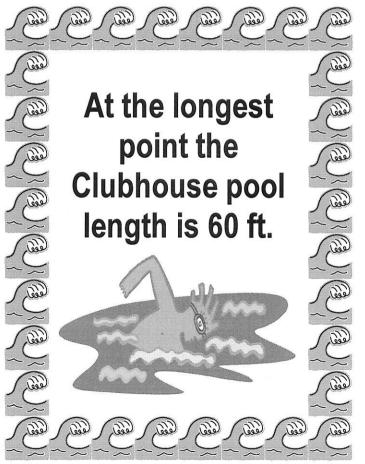
God Bless our military, veterans, their families, and Sea Towers!

Please have a blessed 2014!

PLEASE SHOWER BEFORE ENTERING THE POOLS

In these days when everyone is concerned with using sunscreen to prevent sun damage while at the pools, it is necessary to remember to <u>ALWAYS</u> shower before entering the pool when suntan lotion is used. Not only will this help prevent the unsightly ring that forms around the pools, it will also help prevent clogging of the pool filters and skimmers. Sun tan lotion will eventually clog the filters that routine backwashing does not remove, and necessitate replacement of filters, thereby creating an expense that is above and beyond our pool maintenance agreement.





What's Happening!

8 Ball League starts Thursday, January 9th at 6:30 pm in the Billiard Room; scheduled for every Monday and Thursday at 6:30 pm.

BINGO every Wednesday at 7:00 pm in the Clubhouse Auditorium.

Blood Pressure Testing the second and fourth Tuesday of the month at **11:00 am** in the Clubhouse Ladies Card Room. No Charge.

Bridge every Tuesday at 6:30 pm in the Clubhouse Card Rooms. No charge.

Cooking Class every third Monday at 1:00 pm. Auditorium. A small charge maybe required.

Computer Class Wednesday January 15th at 11:00 am in the Clubhouse Auditorium. No Charge.

Darts every Monday at 6:45 pm in the Clubhouse Men's Card Room. No charge.

Game Night every Thursday at 6:30 pm in the Clubhouse outside the Ladies Card Room. No charge.

Hand and Foot every Tuesday at 6:30 pm in the Clubhouse Auditorium. No charge.

Hand and Foot For Beginners every Monday at 1:00 pm in the Clubhouse Ladies Card Room. No charge.

Line Dancing every Tuesday at 10 am—11 am in the Clubhouse Auditorium. A \$4 charge.

Mahjongg every Wednesday at 1:30 pm in the Clubhouse Ladies Card Room. No charge.

Men's / Women's Poker every Thursday at 6:30 pm in the Clubhouse Card Rooms. No charge.

Mexican Train Dominoes every Friday at 6:30 pm in the Clubhouse Ladies Card Room. No charge.

Pinochle every Tuesday and Thursday at 1 pm in the Clubhouse Ladies Card Room. No charge.

Shuffleboard every Tuesday at 1:00 pm & 6:45 pm at the Shuffleboard Courts behind Heritage House. No charge.

Texas Hold 'em every Tuesday and Sunday at 7 pm in the Clubhouse Auditorium. No charge.

Water Aerobics Monday thru Friday from 10 am to 11 am in the Clubhouse Pool. No charge.

 $\bf Yoga$ every Monday and Friday from 9 am to 10 am in the Clubhouse Auditorium. A \$4 charge.

Weight Strategies every Thursday 9:15 am in the Clubhouse Ladies Card Room. No charge.

Zumba every Thursday from 10 am to 11 am in the Clubhouse Auditorium. A \$4 charge.

Coffee And Donuts On The Patio

Wednesday, January 15th 10:00 am

"I owe it all to little chocolate donuts." ~ John Belushi

No Charge.

FLORIDA BLOOD SERVICES AT SEA TOWERS

oneblood

Wednesday, January 15th 10:00 am to 12:30 pm

The Florida Blood Services will be here for a Blood Drive.

The Blood Mobile will be located at the Clubhouse parking lot.

We need at least 10 to participate please sign up at the Social Directors office TODAY.

"Giving Blood Is Safe, Simple And Saves Lives."

Ice Cream Social



I prefer to regard a dessert as I would imagine the perfect woman: subtle, a little bittersweet, not blowsy and extrovert. Delicately made up, not highly rouged. Holding back, not exposing everything and, of course, with a flavor that lasts. ~Graham Kerr

Wednesday, January 22nd, 1:00 pm

Clubhouse Auditorium

No Charge!

Central Social

will be sponsoring a CRAFT FAIR for all our talented

Sea Towers' residents
To SHOW & SELL their beautiful

ARTS & CRAFTS



DATE CHANGED: Saturday, March 1, 2014
TIME: 1:00 PM- 4:00 PM
50/50; CHINESE AUCTION;
AND REFRESHMENTS AVAILABLE.

To reserve your table please call Dee Gilbride

Must reserve before Wednesday 1/15/2014

Tables ONLY \$10.00 Each



631.891.9011 or 727.393.1025



PLEASE SAVE THE DATES.....

5th Annual SUPER BOWL PARTY Sunday, February 2nd 11 Foot Big Screen



Central Social will be selling tickets in the Clubhouse Lobby January 15th, 16th & 17th from 11:00 am to 12:00 pm \$15.00 pp; BYOB; 50/50

Serving Football Game style food!

VALENTINE'S DINNER DANCE

Friday, February 14th

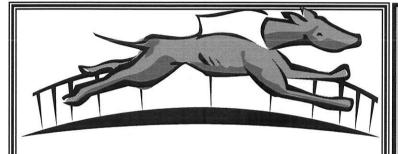
6:30 pm—8:00 pm Dale Williams singing Sinatra songs during dinner.

8:00 pm—10:00 pm Ralph Rogers providing Dance Music



Serving homemade MILE HIGH LASAGNA dinner with baked Italian sausage, family style salad, bread and butter, coffee, and dessert.

Tickets will go on sale January 20th for only \$14.00 pp see your Social Director. 50/50 BYOB



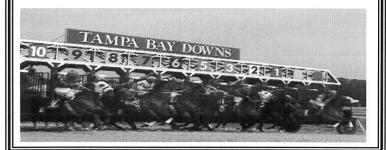
DERBY LANE GREY HOUND RACING

- Friday, January 10th, 6:00 pm (CH) \$61.00 pp
- Friday, February 7th, 6:00 pm (CH) \$61.00 pp

TAMPA BAY DOWNS

• Friday, March 7, 10:00 am (CH) \$51.00 pp

SIGN UP TODAY TO RESERVE YOUR SEAT WITH YOUR SOCIAL DIRECTOR!



Happy days Dance & Show

Friday, March 14th, 8 pm—11 pm Clubhouse Auditorium

Tickets go on sale March 1st.

More details to follow soon

Lexington Towers

Happy New Year to all our friends at Sea Towers. Another year seemed to pass in the blink of an eye. I hope all had a great X-Mas with family and friends. In December Lexington had their X-mas Party at Alfano's. It was greatly enjoyed by all who attended

Just to let the residents of Lexington know, the Lexington Social Committee donated money to the Metropolitan Ministries for baskets to provide 72 meals to those in need.

In January our theme will be a Pizza Party and February will bring us an Olympic Dinner. So watch the bulletin board for times dates and sign-ups.

Also in January, Central Social will have their Elegant Junque Sale & Raffle.

March brings the Lexington Bake Sale and Raffle Basket. No one wants to miss these events.

Eleanor Holden has informed us that her Granddaughter Jennifer has been accepted for an internship at the Philadelphia Magazine. Congratulations Jen.

Congratulations to all the new Governors of our nine buildings. Hopefully it will be a quiet year. Congratulations also to the 2014 Federation Board. I know all will go well with Mr. Arthur Penny as On-Site-Manager manning the ship. Of course, he has a great office staff behind him.

May all have a Healthy Happy New Year and remember:

"There comes a time in your life when you walk away from all the drama and the people who create it. You surround yourself with people who make you laugh. Learn from the bad and focus on the good. Love the people who treat you right and pray for the ones who don't.

Life is too short to be anything but happy. Falling down is part of life. Getting back up is living."

Well that's it for this month. If anyone would like to put any input in any article, please call 398-5334. Thank you.

Carol Graves

cgraves27@tampabay.rr.com

Please see your Social Director for Sea Towers Stationery

- Sea Towers writing pads (50 sheets)...\$1.50
- · Sea Towers envelopes (pack of 10)......\$1.00
- Sea Towers postcards.....\$0.25

Available from your Social Director!

Jefferson House The Oldest and The Best

Well, believe it or not, it is "2014". As we all wonder where the time went, I hope all the memories are good ones and that it continues to be a great happy and healthy year for all.

Thank you to all the great workers who decorated our building and will remove all the decorations and put them away for next year.

We had a wonderful Christmas party at the Bayou Club and everyone enjoyed themselves with all the great food. Then of course, the inevitable White Elephant game was next on the agenda. Boy, do we have some wonderful things to donate to the Elegante Junque Sale in January. Laughter was had by all.

The Governors' Party was wonderful and we want to thank each and every one of them for agreeing to continue their hard work for us.

Ted and Shirl Wilson were blessed with a Christmas visit from their daughter Jennifer and family. Her husband Scott played tennis and hung out by the pool with Wilson (age 11) and Brant (9) and at the beach. They also played shuffleboard and beat Nana & Grampa. They continued on with lawn bowling and tennis. Seems the boys beat their dad. Grampa gave lessons in billiards too. Jenny did her usual eight mile run each day, then hung out by the pool. Santa found his way down here early with a few thousand gifts. So an early Christmas was had by all!!!

Marge Sansone is anxiously waiting to meet up with her family in Puerto Rico to go on a cruise right after Christmas. Since they are from Missouri, I'm sure they are looking forward to the warmer weather that I'm sure they will encounter since Marge just told us they had snow in Missouri already. So we wish them a wonderful and safe trip.

Remember to read the Chatter Box and the bulletin board about all the events in Sea Towers. It's hard to keep up with all of it.

So may you have a healthy and happy and prosperous new year!!!!!

Remember to "Chat with the Cat"

Cathy Wos cwtowers13@gmail.com



Washington Towers

Most of the "snowbirds" are back & enjoying the unusual, fantastic warm weather we're having. Hope everyone had a very nice holiday and is looking forward to a healthy, happy 2014. For those who were able to attend, the Christmas Party at Harold Seltzer's was great.

Thank you to the special folks who planted the lovely flowers in the front of the building, and those who put up the beautiful holiday decorations. It is very much appreciated by all.

And a big thank you to the committees working on the new lobby furniture, and electric grill/lighting we're getting on the 2nd floor deck.

Happy January Birthdays: Ed Truhlar, Ida Rae, Julie Miller, Erika Golden, and Loraine Tyler.

The new representative to the Central Social Committee from Washington Towers is Geri Doherty. She is replacing Gay Wolsky who is moving to Austin, TX in January to be closer to her son. A big bouquet to Gay for her past endeavors in this capacity, as well as other volunteering work in enhancing life at Washington Towers, and Sea Towers.

Terry Roe & Geri Doherty have been named as Deputy Officers for Washington Towers. This is a new designated position with the purpose to assist the Governors. Carol Beyus is the newly elected governor, working along with Ed Hansen & Terry Miller.

Thanks to all who have donated to our "Beach Basket" donation for the Sea Towers Elegante Junque Sale on January 25th.

Marian Jannusch dgjmmj1009@yahoo.com 727-398-6285

Colonial Court

First, I must wish all a Happy New Year! May you and yours be blessed with good health and joy.

Now we'll recap our month of December here at Colonial Court.

The Pinellas Park Civic Orchestra performed at the clubhouse and provided us with carols for a lovely sing-along.

Then on a Thursday evening, many of our residents enjoyed, from their balcony, the merry carolers in their Santa hats. When the group got back to the clubhouse, they were in a jolly mood and ready for the hot chocolate and cookies.

Our Christmas dinner at Alfano's had a "Southern Tea" theme. Mary Lou Murphy based her skit on "How To Be A Better Southerner." She was joined by a cast of Lillian Hunnicutt, Lois Guenthner, Jack McCarrie and Joe Anthony. In costume, they gave us many ways to conform to the customs of the south.

We had some travelers during the month:

- Lois Guenthner and friend John toured Calloway Gardens in Georgia. This included a walk through the butterfly gardens.
- Charlie and Mary Lou Cierek and Guy Brigandi enjoyed a lovely time at the Magic Kingdom and Epcot Center, topped off by Mickey's Magical Christmas Parade in the evening.
- And, we Hazletts joined the bus trip to see the Sailor Circus, where the young people showed us their aerial skills with a Christmas theme.

So, it was a busy month with lots of parties and good food, and now on to a new year!

Cindy Hazlett

SEA TOWERS MEN'S GOLF LEAGUE



2013-2014 Season Tuesday AM: Bardmore Friday AM: Tides

Wishing to play? Contact: Lou Pacioni



May—November: 248-276-1897 November—May: 727-397-5534 Anytime: b.pacioni@sbcglobal.net

Welcome Your New Neighbors!

Gerald Asher Continental #1201

Douglas & Denise Bales Concord #601

Leslie & Margaret Perry Continental #309

James & Sandra Wyrick Columbia #810

> Donald Chiapetta Continental #1004





Continental Towers The Star of the Circle

Happy New Year everyone!! Can you believe another year has gone by? Hope you enjoyed celebrating the start of 2014. Let's hope it is a happy, healthy and blessed New Year.

Our December Christmas Dinner at the Holiday Isles Elks Lodge with the Hamilton House residents was a great way to start the holiday season. We enjoyed a delicious dinner and danced to music by Rich Kelley.

We are looking forward to our potluck dinner at the clubhouse on January 18th. Carol Colvin is returning this month so watch the bulletin board for our social news and meetings. She has several events planned for the New Year so check the board next to the elevators and support our social functions. Your floor captains will be collecting the social dues this month. This helps us pay for our social events during the year.

Welcome to our new owners! Please join us for our social functions and let us know if you are interested in volunteering. We always welcome new ideas and helping hands so check the bulletin board across from the mailboxes for news.

Marge Rolfs has resigned as our Chatterbox news person. Many thanks to Marge for a job well done! Needless to say, we need someone to replace her ASAP. Please contact one of our governors if you are interested.

Thanks to our governors (Bill Dennis, Jesse Roberts and Dominick Venezia) for volunteering for another year. Keep up the good work!

Remember the Elegante Junque Sale is Saturday, January 25th as well as a Chinese Auction. Doors open at 11am. Bring your donated items to our lobby on Thursday (1/23) or to the clubhouse on Friday (1/24) morning. We'll need volunteers to bring the items to the clubhouse on Friday so meet in the lobby by 9am. If you are baking for the Bake Sale, please bring your goodies to the clubhouse on Saturday, the 25th by 9am. Thanks to everyone for making this annual event such a success!!

Welcome to all our snowbirds! Enjoy our beautiful warm and sunny weather! It certainly beats the cold, snow and icy weather you've been having up North!!

Joan Roberts

January Board Meetings

Please watch your building bulletin board for building meeting dates and times

Heritage House

Happy New Year to one and all! Here's hoping that the upcoming year keeps everyone healthy, wealthy and wise. Thank you everyone for a wonderful 2013, especially our outgoing Governors, Andy Ballauer, Fred Oliveri and Lois Herron. A big welcome to our new Governors, Beth Ballauer and Steve Zentmeyer.

A few requests had been made by our Governors to the general population of Heritage. Putting requests in writing is important. Always include your name and unit number. Please leave any message you may have for them in an e-mail or put in in the new suggestion box in the mail area. If you would like to join them as our third governor, let one of them know.

Many requests for bike space have been made. If you have a space, make sure your bike is marked and you were actually assigned a space. Please do not put a bicycle in a space that you have not been assigned. Call Adam Robertson to see if any are available.

Our first Friday cookouts will continue. The grills are usually ready about 5:00 p.m. Last month about 15 people attended. Good food and conversation went a long way. January 3rd will be our next outing.

Beth Ballauer was entertained with a surprise birthday party on December 10th. Seventeen well-wishers gathered and enjoyed some good food, birthday cards, gifts, cake and ice cream. Over 30 people have signed up for the Christmas party. Big surprises from that party will be mentioned next month. Happiness to all.

Until next time, Pat Robertson

8—BALL LEAGUE

NEW MEMBERS WELCOME
There is an 8-Ball Pool League at Sea Towers open
to ladies and men on
Monday and Thursday evenings. (Jan.—March)

WE NEED SPARES SPECTATORS WELCOME

Anyone interested should call:
Ron Statham 905-640-5775
Or email: ronbettystatham5775@yahoo.ca
Or call Ted Wilson 727-393-7911

Concord Towers Where the Good Times Begin

This month I am "pinch hitting" for Stan Bowers. He and Carol elected to take some time in California then board a cruise through Panama Canal and end up at Cape Canaveral. I offered to take their trip for Scott and me, so he could write this column (He always has more news!) however he didn't want to accept my generous offer. Hoping he'll feel so guilty he will give me his pizza recipe!

Now that all the Christmas activities are over, it's time to make our New Year's resolutions even though many can't seem to keep them! Look at all the social events planned for the next few months! If you have any suggestions, our social committee would welcome you to attend their meetings and present them.

John and Stella Fahey returned to their "Country Club" retirement home. (When I ask Stella how she liked their new place, she replies "Oh, you mean the Country Club. We love it." I'm not really sure if that's the name of the place, and they are not sure when they are coming back. Many of our winter residents will be back this month. It will be nice to see them again!

Please remember that many don't attend our Concord meetings because of the disagreements etc. It's impossible to please everyone, but if you have a reasonable disagreement present it in an adult way. What is your suggestion and how you think there is a better solution. Then let someone else state their feelings. One at a time, without hostility. It's not what you have to say, but how you say it!!! As Voltaire said, "I disapprove of what you say, but I'll defend to the death your right to say it."

Now on a lighter note:

"Inside every older person is a young person wondering what the Hell happened."

"I can explain it to you, but I can't understand it for you"

Wishing you a healthy and happy 2014!

I will leave you with a joke to help your endorphins: Two old male friends decided to meet at a bar for a few drinks. They hadn't seen each other for quite a while and thought it would be nice to catch up, etc. As they were having their first drink at the bar, Harry said to Elmer, "look at those two old men across the bar. In 10 years we'll look like them". Elmer replied, "Harry, that's a mirror you're looking at".

By the way I'd love the peanut butter brownie recipe.

Marcia Deckert marcialeghorn1@msn.com 397-3547

The View from Hamilton House



Well, now that the jingling and mingling of the holidays are winding down, Santa can go back to playing tennis in the off-season and we can review those impulsive New Year's Resolutions for 2014.

Flashing back to my early days with my temperate, fitness enthusiast wife, before we arrived at a New Year's party, I resolved to quit drinking. What was I thinking? Anyway, Susan not wanting to upset her circadian rhythm left the New Year's party shortly after it got dark. I told her I would walk home a little later. I left the party at a fashionable 4:00am.

A police officer in a cruiser pulled up beside me as I walked along and said, "You look kind of tipsy. What are you doing out here at 4:00 o'clock in the morning?"

"On my way to a lecture, offither," I said as soberly as I could.

"And just who do you think would be giving a lecture at this time on New Year's Eve?" He asked sarcastically.

"My wife," I boldly answered.

Now back to the news: All of our governors are still in office and we can look forward to another fun-filled, elevators working, washer/dryers with no coins required, year. And, Hallelujah, one of our governors, Bob Ipri, has renewed the tradition of actually putting news in the Chatterbox News box.

Bob and Marie's daughter and family visited over Thanksgiving, and shortly after, Bob and Marie were off on a pre-Christmas cruise from December 7-12. Another tidbit in the box was Richard and Mollie Bishop's proud announcement that their son, Benjamin, recently earned his Master's Degree in Integrated Studies.

Central Social's new team, Joann Derer and Marie Ipri, wanted to be sure to thank everyone for their donations to the Elegant Junque Sale coming up on Saturday, January 25th. The theme for Hamilton House is, "Italian."

Jeff Belyea

Columbia Towers "The Gem of Sea Towers"

Here we are at year 2014. Happy new year to all. What a nice thought- A brand new year to look forward to. I wish everyone a good healthy year with new things to discover in your life. Let's thank God for another year.

January's birthstone is the garnet. It is often mistakenly thought that all garnet stones are red. Red garnets are the most common, but in fact, garnet comes in a wide variety of colors ranging from black, green, clear and numerous shades of red. The name "garnet" is derived from the Latin "granatum" meaning "pomegranate" because the crystals resemble the red color and seed-like form of this fruit.

January is named for Janus the god of the doorway and also beginnings in Roman mythology. The Latin word for door comes from Ergo. Therefore, January is the door to the year.

Columbia Towers looks beautiful. My compliments to the Christmas decorators. Great job folks!

I understand that Ronnie and I missed a great Christmas party last month. We had a good crowd at the Olive Garden with plenty of door prizes and a great meal at a great price. One of these years we'll get to attend a party.

The lagoon looks really good. It's nice to see the bottom again.

We'll miss the convenience of Publix after the 11th of this month. I'm sure the new one will be bigger and better.

Many thanks to our governors Michele Elliott, Buz Murphy and Bruce Tillotson. Once again they have agreed to serve us for another year. We appreciate it. This team is great.

Thanks for any information you can give me for the column. I appreciate your help.

Joe Egan

JoeEgan705@gmail.com

610-532-6165

ATTENTION GOLFERS

Anyone wishing to play in a Men's Golf Group every

Monday morning from

Nov. 1st to April 30th at

Clearwater Country Club



Please contact
Chris Ballauer 397-4346
Or email: acballauer@hotmail.com



In Memoriam

Michelle Huron-Galvin Heritage #909

> Eunice Holmes Continental #408

Jean McMurtrey Lexington #701

Jack Law Heritage #704

ATTENTION RESIDENTS!!



<u>3</u> Marina Slips available to both Residents and Non-Residents.

You must have:

- 1. Safe Boating Certificate
- 2. Current Liability Insurance, minimum of \$300,000

Contact Jessica at the Administration Office for more details! 727-397-1164



Sea Towers' Sirens Red Hat Society Chapter

Our Christmas Party at Carino's Italian Café was enjoyed by 34 of us. Thank you to Claire McDonough for, once again, presenting this holiday fun-fest.

Our Annual Business Meeting will be at the Clubhouse on Sunday, January 12, 2014 at 1p.m. Each person is asked to bring a sandwich for the buffet table. The committee will provide desserts and refreshments. We will be having an auction of Red Hatter items, and encourage donations of clothing, hats, purses and jewelry. All will be available for viewing prior to our meeting.

Please RSVP before January 8th, to building contacts or Pat Doyle 391-0957. Membership Chairperson, Gloria Babineau requests that forms for new members be returned to her by January 8, 2014. Annual dues are \$5.00 payable on or before January 12, 2014.

MARILYN MAC KENZIE

Classified Ads

Classified ads are to be submitted by Sea Towers' residents only. Ads are free and must not be more than 20 words in length.

All ads must be submitted in writing to the Secretary, Laurie Lorenz, no later than the 20th of the month for inclusion in the next month's Chatterbox. You may email your ad to: stowers4@tampabay.rr.com or fax to: (727) 397-8910 attention Laurie. Thank you!

UNITS FOR RENT

Washington Towers—Studio, fully furnished, full kitchen, view. Call 727-393-7892

Lexington Towers—2BD/2BA, 10th floor, corner unit, fabulous view, fully furnished, new carpet & hardwood floor, extra built-in storage space/office. Call 727-422-1204 or 916-338-1606

Colonial Court—2BD/2BA, fully furnished, updated kitchen, clean and neat, available now for 3 months or longer, security deposit required, carport, non-smoking. Call Jean 781-424-1735

Heritage House—2BD/2BA, end unit, cute and clean, partially furnished, 3 month minimum/fulltime considered. Please call 847-639-5969

Colonial Court—1BD/1BA, 3rd floor, nicely furnished, Move-in ready, 4 month minimum or yearly. Call Vollie 727-519-3724

Lexington Towers—1BD/1BA, 9th floor, unfurnished w/ carport. Yearly rental \$1,000/month, no smoking. Please call 407-580-0368

Columbia Towers #208—1BD/1BA, waterfront, new kitchen, carport, Available Jan. 1, 2014, \$900 per month. Call Cheri 727-483-3410

Lexington Towers—2BD/2BA, 7th floor, spectacular view, carport, newly renovated with hardwood floors, full-time \$1,200/month or seasonal \$1,500/month. Call Donna or Lee 727-391-3900

Washington Towers—Studio, new wonderful bed, kitchen sink, dishwasher, \$850/month, long-term ok. Call 860-572-7556

UNITS FOR SALE

Columbia Towers—2BD/2BA, open kitchen, open patio to living room, new windows and new carpets, unfurnished. Call 727-394-1219

Washington Towers—2BD/2BA, 1st floor, new granite countertop, microwave, new windows, new sink, plumbing, tile bathrooms, hardwood floors. Call 727-393-9547

Continental Towers—2BD/2BA, 11th floor, custom open kitchen, fantastic views, whirlpool tub, murphy bed, ceiling fans, new double-insulated windows, shutters, modern décor, reduced to sell. Call Grant Hoatson 727-398-6066

Colonial Court—1BD/1BA, 3rd floor, recently redecorated, furnished, move-in ready. \$85,000. Call Vollie 727-519-3724

Continental Towers—2BD/2BA, 4th floor, bright, breezy waterfront corner unit. New appliances, open kitchen, open water views. \$189,900, Call Neil 727-319-0563 or email bigneilsg@gmail.com

ITEM(S) FOR SALE

- 1995 Ford Econoline E-350, 164K, body needs minor repairs, good mechanical condition, new tires, current PA inspection, \$1,500 OBO. Call 727-802-0262
- 1996 Audi A-6, 180K, body in great shape, needs minor mechanical work, almost new tires, recent PA inspection.
 \$3,850 OBO. Call 727-802-0262
- 2004 Jaguar X-Type 3.0 gray/black leather with 36k miles, sunroof, auto, recent service and new ties, \$10,000. Call 678-522-4253
- Baby Grand Piano Ridgewood 5ft. black lacquer finish, bought in 2000 for \$6K, selling below value at \$3,000. Call 678-522-4253
- Howard Miller 610-519 Ashley Grandfather Clock 75in. Tall, perfect condition sells for \$1,500 on Amazon, offered for \$1,200. Call 678-522-4253
- 1999 Honda Civic LX, all service receipts available, original owner, 68,000 original miles. Call 727-398-6508
- 1999 Toyota Corolla, old gentleman's car, original owner, non-smoker, 59,600 miles, great on gas, ice cold air, price \$4,500 firm. Call 727-391-4842

ITEM(S) WANTED

 Concord owner is very interested to purchase a covered parking space, price is open, please call Emil Katz 727-391 -4842

IMPORTANT NOTICE FOR UNIT OWNERS

If you are planning on renting your unit, avoid delay to your renters by supplying the following paperwork:

- 1. Lease Approval Request Form
- 2. Copy of current Photo ID
- 3. Copy of Lease Agreement between owner and renter

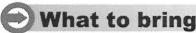
All paperwork MUST be completed and turned in to the Administration Office twenty (20) business days <u>PRIOR</u> to their arrival. There is a processing fee for Lease Approval Applications including those who are <u>changing units and/or buildings</u>. <u>Renewals are expected to follow the same procedure</u>. Remember, the minimum rental is three (3) months. Owners renting their unit PLEASE remember that the carport for the unit goes with the lease, as this is the assigned parking space for that unit. Renters who show up without the proper paperwork on file will be delayed until we can obtain information from you, the owner.

ATTENTION: SEA TOWER RESIDENTS

Drop off your hazardous waste at Pinellas County's Haz-to-Go Household Electronics and Chemical Collection Event

Haz-to-Go Mobile Collection

Thursday, January 9, 2014 • 9 a.m. – Noon Look for the Haz-to-Go trailer at 4725 Cove Circle at the Administration Building parking lot



CHEMICALS: Automotive fluids, batteries (household or vehicle), cleaners, cooking oil, fertilizers, fluorescent bulbs and other mercury containing devices, fuels (i.e. gasoline, kerosene), fungicides, herbicides, insecticides, motor oil, paint (latex or oil), paint remover, paint thinner, pesticides, pool chemicals, smoke detectors, solvents, wood preservatives.

ELECTRONICS: Camcorders, CD players, cell phones or smartphones, computers and/ or peripherals, copiers, digital cameras, DVD players, fax machines, GPS units, marine depth finders, microwave ovens, pagers, portable players (i.e. MP3, iPod), printer or toner cartridges, radios, stereo equipment, telephones, TVs, VCRs, video game players.

What NOT to bring

A/C units, appliances, biological or infectious waste, empty paint cans, explosives, fire extinguishers, garbage, gas cyclinders larger than one pound (i.e. propane tanks), medicine, radioactive waste, tires.



How to package & transport chemicals:

- (1) Do NOT mix chemicals together.
- (2) Keep products in original labeled containers if possible.
- (3) Place containers into cardboard boxes. Use crumpled newspaper in boxes to prevent breakage.
- (4) Place leaky containers in CLEAR plastic bags, and transport in boxes with newspaper.
- (5) Put boxes in the trunk or in back of vehicle away from passengers.
- (6) Place individual batteries in separate plastic bags, or cover terminals with heavy tape to prevent short-circuits.

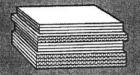
For more information on mobile collections or the permanent HEC₃ location, contact **Pinellas County** at (727) **464-7500**, or visit www.pinellascounty.org/utilities





Single Stream Recycling [Reciclaje de un solo flujo]





Flattened Cardboard [Cartón aplanado]



Magazines [Revistas]



Office Paper [Papel de oficina]



Brown Paper Bags [Bolsas de popel]



Newspaper:



Paperboard [Carton]



Paper Cardboard, Dairy and Juice Containers [Envases de cartôn de lácteos y jugos]



Junk Mail [Correo no deseado]



Phone Books [Directorios]



Plastic Bottles and Containers #1-7 [Botellas de plástico y recipientes #1-7]



Glass Bottles and Jars [Botellas y frascos de viário]



Aluminum Cans, Aluminum Foil and Pie Tins [Latas de aluminio, papel aluminio y moldes para pay]



Tin or Steel Cans [Latas de fierro u hojalata]

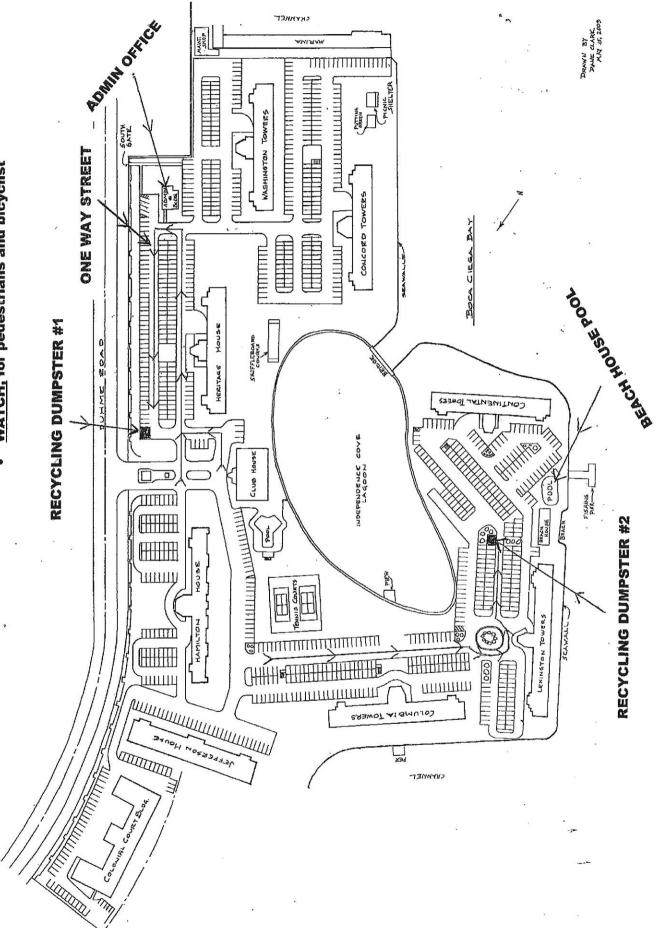
Do not include food waste, films or foam cups and containers.

[No Incluya residuos de alimentos; vasos o envase de unicel (poliestireno)]

PLEASE SEE RECYCLING MAP ON BACK



- PLEASE, do not drive/cut through carports or parking spaces
- OBEY, all traffic signs and rules of the road
- WATCH, for pedestrians and bicyclist



Savvy Seniors Hire Licensed Professionals



Unlicensed Activity is against the law and can cause physical and financial harm. Check to make sure that those who you hire to work on your home hold the proper license(s). Plumbing, AC and roofing are just a few of the services that require a license. Often times unlicensed contractors and scammers prev on Senior citizens. Be a SAVVY SENIOR! Verify Licenses. Hire Licensed Professionals.

Dangers of Hiring an Unlicensed Person

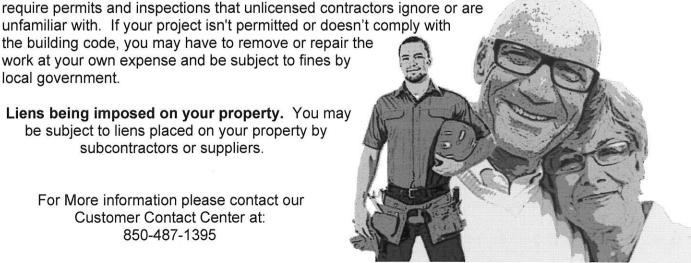
- **Poor qualifications.** Unlicensed persons typically do not have the education, insurance, or qualification required of a licensee.
- **Poor quality work.** Unlicensed contractors typically do poor quality work or do not finish the project. leaving the homeowner to spend more money hiring another contractor to repair or finish the project.
- Possible criminal background. Unlicensed persons often have criminal backgrounds that may include fraud, theft, violent crime, sexual offenses, and substance abuse.
- **Likelihood of being the victim of a scam.** Unlicensed persons often disappear after taking your money, leaving you with very few options to help you get your money back or your work completed. Scams in the construction industry, especially home improvement, sadly are, widespread. Con artists pose as contractors and often target vulnerable people and take advantage of homeowners.
- **Limited resources for broken contracts.** When you have a dispute with a licensed contractor, you call the Department, which has the authority to discipline and even revoke the license. This gives the licensee more incentive to play fair. However, this type of action is not available against unlicensed contractors and homeowners often find the only answer is an expensive, and generally futile, civil suit.
- No insurance and liability for injuries to others: An unlicensed contractor typically is uninsured and will have no way to pay you back for any property damage. You may end up being liable for personal or financial injuries to others.
- No coverage under homeowner's policy. Most homeowner policies require that work must be done by a licensed contractor and provide no coverage for work that is not.

Noncompliance with building codes. Most projects, even small ones. require permits and inspections that unlicensed contractors ignore or are unfamiliar with. If your project isn't permitted or doesn't comply with the building code, you may have to remove or repair the

local government.

Liens being imposed on your property. You may be subject to liens placed on your property by subcontractors or suppliers.

> For More information please contact our Customer Contact Center at: 850-487-1395



In-House Maintenance Work Orders CALL: (727) 397-1164



The following is a list of services that the Federation maintenance personnel provide for our residents. Our fees are \$20.00 (minimum) labor for the first ½ hour and \$15.00 (minimum) labor for every ½ hour thereafter plus the price for parts.

- 1. Install bathroom sinks
- 2. Install kitchen sinks
- 3. Install bathroom faucets
- 4. Install kitchen faucets
- 5. Install new/replacement faucet handles **Owner supplied**
- 6. Install grab bars **Owner supplied**
- 7. Bathroom ceramic towel & soap holder replacement
- 8. Install shower heads **Owner supplied**
- 9. Install ceiling fans (Plug in type only)
- 10. Install closet shelves **Owner supplied**
- 11. Install blinds Owner supplied
- 12. Trim interior doors
- 13. Electrical wall outlet cover replacement **Owner supplied**
- 14. Install smoke alarms (Battery operated only)
- 15. Install ice maker kits **Owner supplied**
- 16. Install new mailbox locks
- 17. Install A/C condensate lines with T For Clean out line
- 18. Repair leaking faucets
- 19. Repair leaking sinks
- 20. Repair leaking toilets, if parts available (No toilet or wax ring replacements)
- 21. Replace hard to reach light bulbs
- 22. Replace angle stops on toilets and under sinks
- 23. Replace doorbell buttons
- 24. Change door knobs and locks **Owner supplied**
- 25. Change cartridge in shower / tub / faucet
- 26. Change filters in water systems <u>Owner supplied</u> (non-pressurized systems only, <u>no</u> reverse osmosis systems)
- 27. Change filters in air handler **Owner supplied**
- 28. Cut and change panels in ceiling lighting **Owner supplied**
- 29. Assemble bookcases / computer desks
- 30. Transport suitcases & boxes to and from vehicles (Mon. to Fri. with prior notice)
- 31. Pick up and discard old interior doors and sliding glass doors

ALL WORK ORDERS MUST BE SCHEDULED THROUGH THE ADMINISTRATIVE OFFICE

MAINTENANCE PERSONNEL ARE NOT ALLOWED TO TAKE WORK ORDERS DIRECTLY!

Call the administration office for more details. (727) 397-1164

THE FEES LISTED ABOVE ARE FOR ONE MAINTENANCE PERSON, ADDITIONAL PERSONNEL WILL BE AN ADDITIONAL COST

<u>DUE TO LIABILITY ISSUES SOMEONE MUST BE HOME AND REMAIN WITH OUR MAINTENANCE PERSONNEL WHILE THE WORK</u> IS PERFORMED - IN-HOUSE WORK ORDERS ARE SCHEDULED ON A FIRST COME - FIRST CALL BASIS



When you need help with elder issues.

Dennis "Rep" DeLoach III Board Certified in Elder Law

Elder Law | Medicaid Planning Wills & Trusts | Probate

(727) 397-5571 8640 Seminole Blvd. Seminole, FL

When you need belp.



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STUDIO 3rd Floor with Nice water view of Intracoastal. Comes furnished with built in "Murphy Bed".

LEXINGTON TOWER—\$119,000

1BD/1BA Carport 7th Floor with Incredible water views of Intracoastal and Gulf of Mexico. Open remodeled kitchen, tiled bath, hurricane shutters and more. Offered "TURN KEY".

LEXINGTON TOWER— \$164,900

2BD/2BA 6TH Floor **END** Unit with carport and Panoramic views of Intracoastal and Gulf Of Mexico. Updated windows with hurricane shutters, A/C replaced in 2005. Comes fully furnished.

CONTINENTAL TOWER— \$164,900

2BD/2BA 3rd Floor with Fantastic water view, parking space close to elevator. Open updated kitchen, A/C, Solarium windows with gray tint and solar shades plus more. Comes fully furnished!

"We have a TEAM of specialists with over 25 years experience"

Dennis Harsch—Listing Team Member
Penny Vierling—Buyer Specialist
Roy Pate—Buyer Specialist
Laura Canali—Executive Assistant

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Rob Deins, Owner

(LIC. C8906)

727-481-6629

Advantage Travel Sea Towers Group Activities and Trips

Savannah, GA by Motor Coach

March 23-25,2014, \$289 pp Double | \$399 pp Single Dinner at Mrs. Wilkes, Step-On Guide Tour, St. Mary,GA Visit, 2 Night Hotel, Hotel Breakfast, RT Motor Coach, Gratuities& Taxes

RCCL Explorer of the Seas, Cancer Society Cruise December 4-13, 2014, Starting Prices from \$929 pp Double 9 Days to Aruba, Curacao, Bonaire, and Labadee UNIQUE ITINERARY! BOOK EARLY! LIMITED SPACE!

The American Queen Steamboat: Gardens of the River April 11-19, 2014, Starting Prices from \$3058 pp Double Price includes: Airfare, Transfers, New Orleans Hotel Stay, 8 Night Steamboat Cruise, Shore Excrusions, Beer & Wine with Dinner

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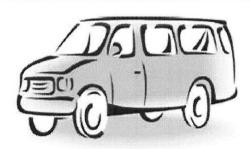
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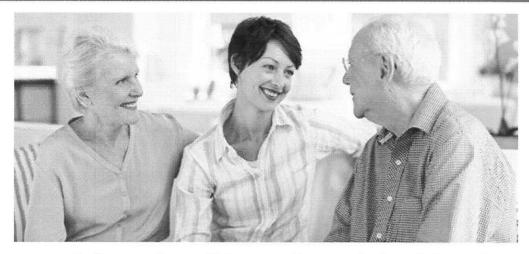
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	Sunday		5	12	19	26
	Monday		6 4:00 pm Lexington (AUD) 7:30 pm Hamilton Mtg (AUD)	4:00 pm Colonial Mtg (CR) 7:00 pm Columbia Mtg (AUD)	7:00 pm Jefferson (Lobby)	27 5:00 pm Golf League (BH)
ANU	Tuesday		7	74	21	28
ARY	Wednesday	1 4:00 pm Tennis Club BH (inclement weather AUD)	8 11:00 am Central So- cial Mtg (Card Rooms)	9:00 am Open Coun- cil (AUD)	22 4:30 pm Lexington (AUD)	29
2014	Thursday	2 4:00 pm Concord Mtg (Lobby) 7:00 pm Continental Mtg (AUD)	9 7:00 pm Heritage (AUD)	16 4:00 pm Pascioni (BH)	23 7:30 pm Washington (AUD)	30
	Friday	3 Heritage (PP)	10	7:00 pm Concord (AUD)	24	31
	Saturday	4	11	18 5:00 pm Continen- tal Potluck (AUD)	25	