



# The Anchor



Monthly Newsletter of the Anchorage Homeowners' Association, Inc

**Veteran's  
Day**



# November

2 0 2 0



Yes! Yes! Yes! We are celebrating with a holiday party on Saturday, December 19th, beginning at 5:00 PM. BYOB and snacks on your own.

Donations of turkey and ham have been offered so it is requested that guests bring salad, side dishes or desserts to serve at least eight. There will be a sign up-sheet on the clubhouse counter. There is no charge but an idea of how many will be attending is needed for table set-up, beverage provisions, etc. Dinner will begin at 6:00 PM.

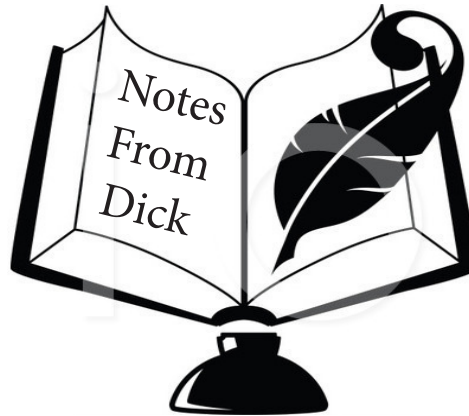
"Just Us Duo" will provide music for your listening and dancing pleasure beginning at 7:00 PM.

Please either sign up in the clubhouse or call me at 727-781-2847 by Friday, December 11th.

Thanks very much! Gretchen Worth



"Decoration day" is November 28th, the Saturday after Thanksgiving. At 9:00 AM the tree decorations and the holiday items will go up in the clubhouse. Your help would be greatly appreciated. Please let Gretchen Worth know if you will be able to help 727-781-2847



Another annual meeting has come and gone, we had approximately 60 residents in attendance and 6 that viewed on line.

The annual budget was approved 88 to 34 with only 49.3% of residents voting by proxy or in person. The votes for Directors was only 66.3% of residents voting.

Some residents are questioning why we keep voting on a simple majority, our current documents dictate that 85 affirmative votes are required to make changes to our current documents, this is almost impossible to get with just few residents voting. In 2016 when the last changes were made to the documents there were just 88 votes cast (35.48%). Our current documents need to be updated, there are items in there that say, "no parking on the street", the Board can dictate the type of color of the window dressing you can use. The Deed Restriction Committee has spend a lot of time in trying to update these documents. The decision was made to try and get the most important changes made (one was changing the vote from 85 affirmative votes to a simple majority either by proxy and attendance at a meeting called for the vote would be taken.

In as much as all of the information required by the Florida Statutes was not provided, the vote for the simple majority in null and void.

The results of the election for Directors was JackLyn Wright, Rick Lyons and Linda Arbogast. Congratulations is in order for all of you.

I would like to thank the other candidates Tony Evans, Joe Pasqua and Mary Szukala for their interest in Anchorage.

At the organizational meeting of the Board the following Board Members were elected as follows:

President  
Dick Diebold

Treasurer  
Gordon Smith

Secretary  
JackLyn Wright

Vice President  
Clubhouse Manager  
Rick Lyons

Pool and Grounds  
Linda Arbogast

**I would like to wish each and every resident a Blessed and Happy Thanksgiving**



## No Solicitors



### SOLICITORS IN OUR NEIGHBORHOOD

I received a phone call from one of our neighbors regarding solicitors in our neighborhood. On or about October 5th at 3:45 pm, two men arrived at their home. These men were going door-to-door apparently wanting to speak to residents about Medicare/Medicaid and asking if they needed help. They had apparently spoken to a next door neighbor about this.

I am providing the following information provided to me just in case they return; hopefully not.

Two men in their fifties, one African American and the other Caucasian with a beard, frosty hair, glasses, and driving a blue Chevy were canvassing our neighborhood under false pretenses. They had no identification on their person and no masks (COVID).

Our neighbor advised these men that there was "No Soliciting" in our neighborhood and wasn't interested in what they had to offer. The neighbor then called the Sheriff's Office and provided them with the information provided above. The neighbor did see the Sheriff come through our neighborhood not long after the call.

If you see these people, don't engage in conversation with them, close the door, and call the Sheriff (582-6200). You are under no obligation to give them your name when you call. And, if you can give them enough information, as did our neighbor who encountered them, that will help the Sheriff locate the solicitors.

After you have called the Sheriff's Office (582-6200) or 911 if it's an emergency, PLEASE call me at 754-4042 to let me know what occurred. If I am unavailable to answer the phone, PLEASE LEAVE ME A MESSAGE and I WILL return your call immediately after retrieving your message. I will then disseminate information provided to me via our newsletter, Facebook, website, and to Tina Dann, Neighborhood Watch Communications, and Shirley Shannahan, Co-Chair.

### HOW TO AVOID CORONAVIRUS SCAMS

Recently, a "COVID Scams" article was posted, that touched on Robocalls, Social Media Posts, Fake Test Kits, Cures, etc. Sadly, the list of these virus related scams continue to grow . . .

**Relief Program Theft:** In order to get a piece of government programs intended to help those coping with financial hardships, identity thieves are now stealing unemployment benefits or exploiting small business loan offerings. Additionally, those who receive stimulus payments via debit card, rather than direct deposit, should be aware of scammers who contact you to obtain the card's information or who indicate there's a fee to activate the card.

Those small business owners (and their staff) who applied for Paycheck Protection Program loans should be wary of anyone calling or emailing under the guise of a government organization to demand a fee to access the loan or an identifying tax number. REMEMBER, the IRS generally communicates by mail, not by phone or email. Government websites end in ".gov".

Those currently employed can set up a user name and password at a state employment office website pre-emptively. This means you are using means to begin the process of financial relief if you do lose your job. If a scammer tries to open an account in the name of someone who has already registered, it will set off alarms.

**COVID-19 Investment Fraud:** Some investors have been duped by companies claiming to offer a product that can detect, prevent, or cure the coronavirus. Cold callers sometimes recommend a medical or drug company stock and suggest that the victim buy it commission free, then dump it once enough people pump up the price. Victims are easier to target more than ever because a relief package approved by Congress in March allows people to withdraw up to \$100,000 from their 401K retirement plans without paying the usual penalty. The best place to check a financial professional's credentials is on the Financial Industry Regulatory Authority's BrokerCheck, or the Investment Adviser Public Disclosure website at the Securities and Exchange Commission.

**Bogus Meeting Links:** Many employees working from home on their personal computers lack the security systems provided by their employers. That makes it easier for scammers to trick people into clicking on faux meeting links as Zoom and other online meeting platforms replace conference rooms.

Be wary of these links as they may contain Malware that can be embedded into home computers for the purpose of stealing passwords and other sensitive information. The best protection is vigilance and common sense. Look before you click! The website, virustotal.com can scan links and email attachments to see if there's anything suspicious about them.

**Companionship Schemes:** Criminals have preyed on the lonely forever, and the pandemic just makes it that much easier. Regulators say that more and more schemers are striking up online romances with the lonely and homebound, with the intent for them to part with their money. Sadly, no consumer-protection website can dissuade someone from draining their life savings in the name of love. Again be wary. If you feel it's suspicious, and it most likely it is, don't pursue your quest for companionship on line.

Above information was gleaned from a recent Tampa Bay Times article, 'Spot and Avoid Coronavirus Scams

Thanks, and Stay Safe!  
Barb Kanehl, Chair  
754-4042



### TO MAKE CORRECTIONS TO YOUR LISTING IN THE TELEPHONE DIRECTORY

Incorrect phone number; new phone number and any other changes you need to update your current listing, now is the time to submit your change.

Call Lisa Minich at 727 330-7497. If you are not listed and would like to be you must submit your request in writing, the phone form may be obtained from the Board or Lisa.

Changes must be submitted prior to November 30th, 2020 to insure that it makes the 2021 directory.



with deepest

**SYMPATHY**

To The  
Family and Friends  
of  
**Lynn Engers**  
816 Windwayd Way  
on the loss of her  
**Mother**



# REGULATIONS GUIDELINES COMPLIANCE

## Architectural Control

### Paragraph 16

Deed Restrictions states:

No building, fence, wall or other landscaping of any kind, and no exterior change, addition, or alteration shall be commenced, erected or maintained upon any lot nor shall any exterior addition to or change or alteration therein be made until the plans and specifications showing the nature, kind, shape, material and locations of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by the Board of Directors. In the event the Board of Directors fails to approve or disapprove such design or location within thirty (30) days after said plans and specifications have been submitted to it in full, approval will not be required and this paragraph shall be deemed to have been fully complied with. The Architectural Control Committee may purpose and the Board of Directors may adopt guidelines regulating the size, shape, materials, colors, placement, heights or other dimensions, style or appearance of exterior changes and improvements and owners shall be bound by same.

### Most Frequent Violations

Making exterior improvements WITHOUT prior written approval of the Architectural Review Committee (fencing, plantings, roof replacement, widening of driveways, etc.)

Parking (Blocking the sidewalk, not utilizing the proper area for parking other vehicles).

Dirty driveway/roofs, trees not properly trimmed, lawns not being mowed or maintained properly.

Rust on homes and fences.

Garbage not properly stored. (Seen from street).

The Board is responsible to enforce the CC&R's and Rules. You can make a difference.



## ABOUT COMMUNITY LIVING

### MEMBERSHIP MEANS ORGANIZATION

Your Homeowners' Association is a non-profit corporation registered with the State of Florida. As such, it is managed by a Board of Directors whose purpose is to oversee the maintenance and operation of all common areas and facilities. The Board is also responsible for governing your community in accordance with the provisions of the CC&R's, Bylaws, and the Articles of Incorporation.

### WHAT ARE THE CC&R'S

Basically, The Covenants, Condition, and Restrictions (CC&R's) are the legal documents that determines the guidelines for the operation of the community as a non-profit corporation. The guidelines are included in the title to your property and cannot be changed without proper action by the Board and a vote of the Community Association Members. All homeowners must comply with the CC&R's. Failure to do so may result in fines.

### WHAT ARE BYLAWS?

The Bylaws are the guidelines for the actual operation of the Community. The Bylaws define the duties of the various offices of the Board, the terms of the Directors, the members' voting rights, required meetings, as well as other specific items that are necessary to run the Association as a corporation.

### ARE THERE OTHER RULES?

From time to time, rules will be adopted by the Board. These rules are meant to protect the living environment of the community, and may involve guidelines regarding parking, pets, pool use hours, etc. Since the common areas are owned and maintained by the Association, and intended changes or modifications must meet the approval of the Board. Architectural guidelines adopted by the Board will include procedures for submitting requests to make exterior changes. The purpose of these guidelines is to control and protect the visual integrity of the community.

MEMBERSHIP MEANS COOPERATION

### ASSESSMENTS/MONTHLY FEE

Maintaining and operating the common areas and facilities requires funds. These funds are collected from you in the of assessments levied against your home. In addition, these monies provide for a reserve fund to offset future capital expenses.

Your assessment (maintenance) is due on the first day of each quarter, and becomes delinquent on the 10th of the month.

### **What If You Don't Pay Your Assessment?**

Hopefully, that won't be a problem. However, payments received after the 10th of the month in which will be subject to a late charge. The Association does not mail out statements, by not receiving a statement does not negate your legal responsibility to pay your assessment. Unfortunately, non-payment can lead to legal



### A FRIENDLY REMINDER

When leaving the swimming pool please replace pool furniture in the place you found it and close the umbrellas.



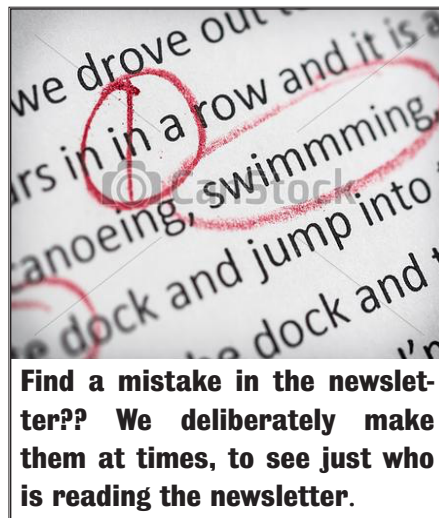
## Board of Directors

# BUSINESS MEETING

Thursday  
November 19th  
7:00 P.M.



**EAST LAKE COMMUNITY LIBRARY**  
**4125 East Lake Road**  
**Palm Harbor, FL 34685**  
**727-773-266**  
**Monday: 10:00am-6:00pm**  
**Tuesday: 10:00am-6:00pm**  
**Wednesday: 10:00am-6:00pm**  
**Thursday: 12:00pm-8:00pm**  
**Friday: 10:00am-6:00pm**



## **Anchorage Board of Directors**

**President**  
**Dick Diebold.....781-6016**  
**Secretary**  
**JackLyn Wright.....475-8424**  
**Clubhouse Manager/Vice President**  
**Rick Lyons.....504-5242**  
**Treasurer**  
**Gordon Smith.....637-5669**  
**Pool and Grounds**  
**Linda Arbogast.....504-5242**

**The Anchor Newsletter**  
**Editor.....Dick Diebold.....781-6016**  
**Distribution.Maria Bradley.207-9066**

**Prospective Resident Interview**  
**Kay Kremer.....784-0830**

**Architectural Review**  
**Tony Evans.....480-7813**

**Deed Restrictions Violations**  
**Tina Dann.....744-7191**

**Neighborhood Watch**  
**Barbara Kanehl.....754-4042**

**Librarian**  
**Liz Harmon.....828 506-8032**



## **September Financial Report**

Balance Forward.....	86,532
Dues .....	1,000
New Owner Fee .....	400
Delinquent Fee.....	75
Residential Rental Fee.....	100
Income For The Month.....	1,575
Expenditures For The Month.....	6,661
Checking Account Balance .....	7,672

<b>Money Market</b>	
Beginning Balance.....	49,061
Interest .....	0.42
Balance.....	49,062

<b>Reserves</b>	
Swimming Pool.....	8,000
Air Conditioning .....	12,033
Roof.....	3,500
Hurricane Deductible .....	18,699
Building Improvements .....	6,822
Total Reserves .....	49,054
Total Money Market.....	49,061

Unallocated Money Market .....	7.98
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Total Funds Available.....	129,498
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## **Happy Thanksgiving**

