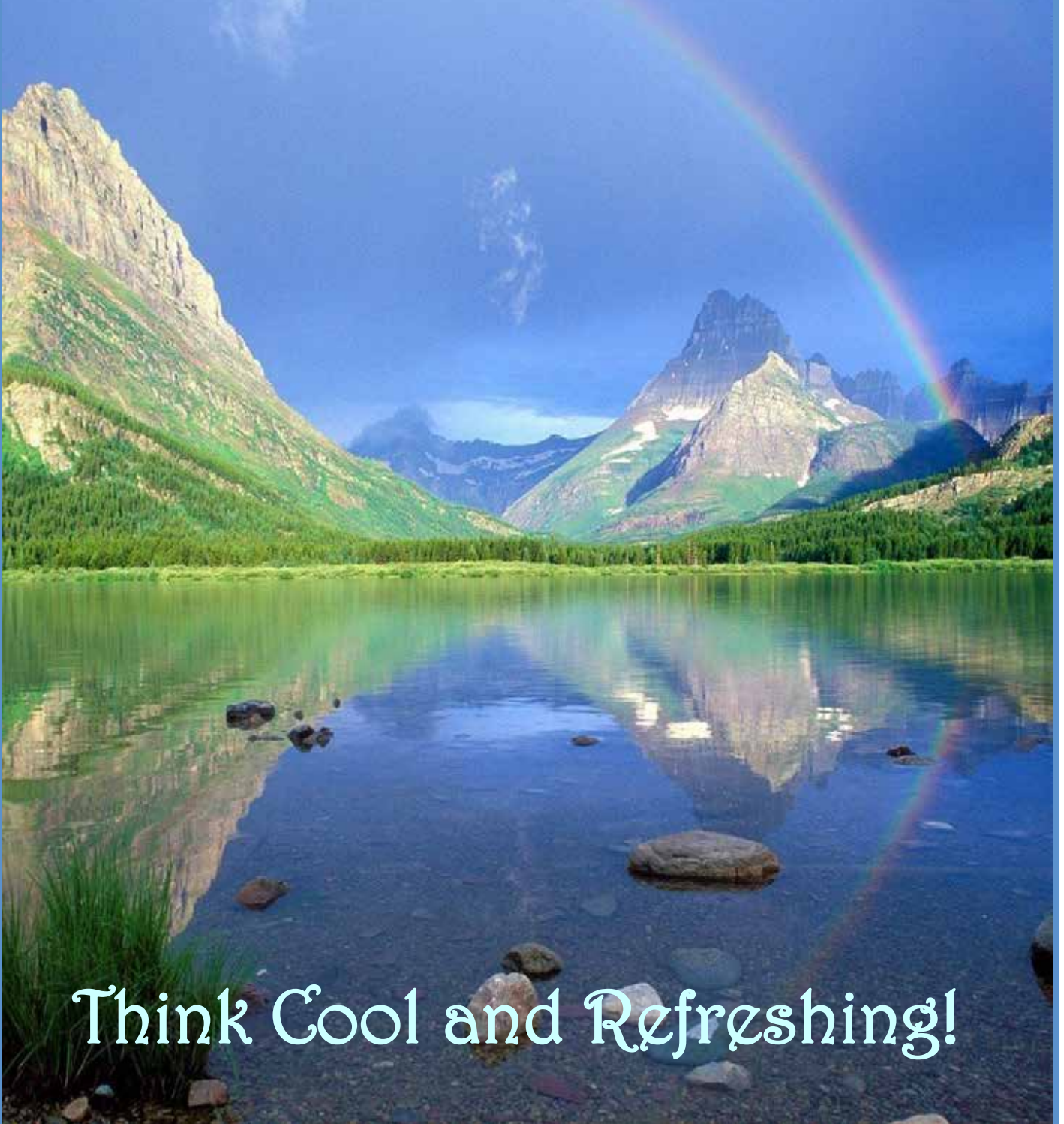


AUGUST 2022



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755-3322

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Think Cool and Refreshing!

Golf Lakes Staff

Phone Number.....941-755-3322
Website.....www.golflakes.com

Manager.....Pamela J. McFarland
Office Manager.....Cindy Liechty
Office Assistant.....Judy Saville
Maintenance: Hector Cantarero, **Position Open**,
and Javier Trochez

Office Window Hours:
Monday thru Friday – 8 AM until 12 Noon

Golf Lakes Board of Directors

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Gerry DeJong..... Vice President
Karla Blevins Secretary
Judy Keller..... Treasurer
Gerry Barnicle..... Director
Connie Geth..... Director
George White..... Director
Charles Battleson Director
Patricia Mandjack..... Director

Your Banner Committee

Editor:

Carolyn Boyle

Email: golflakesbanner@gmail.com

The Crew:

Mary Fowler	Rita Marderosian
Barb Wenzler	Sandy Augsburg
Denise Baker	Open Position

BOD Liason:

Patricia Mandjack

PARK INFORMATION

Gate Info – Year Round

9 th St Main	Open 7A-6P, remote after hours
9 th St North	Closed, Exit Only-no remote needed
53 rd Ave	Closed, Exit Only-no remote needed
Golf Course	Enter/Exit course only

Banner Deadline: 10th of the month (August through May only although *THE BANNER* is published monthly) via email to golflakesbanner@gmail.com or by using a Submission Form located in *THE BANNER* or the box on the front of the sound booth.

Golf Lakes TV: Channel 732

Pool Hours: 7:00 AM – 10:00 PM

Pickleball Courts: 7:30 AM – Dusk

Shuffleboard Courts: Until 10:00 PM

Clubhouse: Open for all regularly scheduled activities.

Advertising Disclaimer

All advertising herein is solicited by the publisher and paid for by the companies. It defrays all printing costs for *THE BANNER*. Publication of same is not an endorsement by Golf Lakes or *THE BANNER*. Please always make careful decisions when utilizing any service provider.

KEEP YOUR PROPERTY SAFE!

- ❖ **Lock your cars, carts and doors**
- ❖ **Turn on your yard lights at night (even when away)**
- ❖ **Call 911 and report any suspicious activity, solicitors, vehicles, etc.**



PRAYER FOR PROTECTION FROM HURRICANES

God, our Father, Creator of the Universe, You have set the earth on its foundation and all the elements of nature obey your command.

We humbly beseech You to keep us safe from all dangers and calm the storms which may threaten us. May we be secure in Your loving protection and serve You always with grateful hearts.

We ask this through Jesus Christ, Your son, who lives and reigns with You and the Holy Spirit, one God forever and ever. **Amen**



LETTER FROM THE PRESIDENT MARK HOOKER

It is very hot with some rain and lots of lightning but, so far, no major storms. We paid the highest electric bill we have ever paid since moving here in 2011. It has been that hot.

The paving is done. The streets, north parking lot, and the pool parking lot all look good.

At the end of August, the palm trees in Golf Lakes will be trimmed.

Have a great rest of the summer. We will see you this fall.



POOL & SPA RULES

POOL CAPACITY: 40 SPA CAPACITY: 9
A detailed list of rules is posted at the Pool.

Guests using the Pool/Spa must be in-house guests unless accompanied by a resident.

3. No animals are allowed in the pool, on the pool deck or in/around the spa.
 6. Drinks in covered, unbreakable containers are allowed no closer than 4 ft. from pool/spa edge.
 10. No one with open sores or bandaids is allowed in the pool or spa.
 17. Children must be toilet trained to be in pool.
- NO SWIM DIAPERS ARE ALLOWED.**

Submitted by Charles Vasey, Pool Committee

RESIDENT UPDATES

June 2022

NEW RESIDENTS

Jagowski, Charles	821 52nd Ave Cir Dr E	
Theoharis, Dennis & Kris	5203 5th St E	DE
301-788-2160		

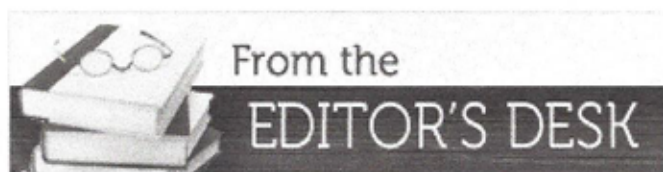
MOVED AWAY

Doornbosch, Nick & Wilma	5203 5th St E
Fashbaugh, Jerry & Loreen	821 52nd Ave Cir Dr E

DEATHS

Fashbaugh, Jerry	Former resident	6/22/2022
Fowler, Larry	801 50th C Ave E	6/24/2022
Phillips, Betty Kay	Former resident	6/07/2022
Vegter, Ron	5014 8th B St E	6/14/2022

*Prepared with information received from the Golf Lakes office.
Any official changes should be directed to the office, not the Banner.*



Our next issue of the Banner will be jam-packed with all of your news for the upcoming season. The deadline will be on Wednesday, August 10th (no later than 5:00 PM) for articles and/or photos for the September issue.

Hopefully, you have already been working on your news and, if so, will be able to submit it way before the deadline.

Just a reminder that all articles received via email should be in Tahoma Font – 9.5 pt, and formatted for No Spacing (not Normal). The more information you can provide, the better the article. Any photographs of individuals should be submitted with names, location, etc.



GAME SCORES



WOMEN'S BRIDGE

<u>Date</u>	<u>First Place</u>		<u>Second Place</u>		<u>Third Place</u>	
6/06	Jane Parks	5310	Ann Tice	4510	Dorothy Begin	2420
6/20	Audie Pedley	2560	Barb Jahnke	2450	Jane Parks	2140
6/27	Barb Jahnke	2640	Dorothy Begin	2400	Juanita Mann	2130

NO OTHER GAME SCORES WERE RECEIVED FOR JUNE



playing cards
Even more than
what's being played,
it's who's playing ...
win or lose,
it's always a good time
when you play with good people.



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Manager's

Report

Pamela J. McFarland

The Golf Lakes staff is pursuing completion of our summer goals and projects. The office staff has been doing a lot of organizing and updating in preparation of the upcoming busy season. The maintenance staff, though short one person, is keeping the park looking great and working on summer

projects. We are in hopes to have a new employee by time this article is published.

August will see the palm trees trimmed. If you have palms that the Association does not trim the contractor will do them for \$25.00 per tree. Just send the money to the Golf Lakes office and we will have the contractor do them. The vendor should begin mid-August so you can also call the office to get on the list and then send in the money.

I am making the final updates to the 2023 budget this month in preparation for review by the Budget and Finance Committee in September and the Board of Directors in October. The Board of Directors will vote on the Budget at the Budget Meeting the first Monday of December after it has been mailed or hand delivered to all residents. Residents are welcomed to ask questions after receiving their copy of the budget. The Board will discuss the budget in its entirety at the first Board Meeting in October and again at the Budget Meeting the first Monday in December.

Along with the summer rains the weeds are sprouting. Thank you to the residents who made arrangements to keep your property looking good all year long. Leaving a contact with the office prior to departing for your summer home saves time, phone calls and you from paying someone other than who you made arrangements with. The park inspections are accomplished monthly during the summer.

Winter residents thank you for your cooperation in putting things away prior to leaving for the summer in accordance with my Rule Reminder for this month. President Hooker and I did our annual inspection of the whole park and were very happy with the manner in which items were put away for the summer. Summer residents if you are leaving for more than 7 days please put things away. Also, all summer residents need to take time to evaluate the number of things outside that will have to be put away if an evacuation notice is given. Make it easy on yourself and put things away now or get rid of things if you don't think you can get them put away.

Residents requesting Florida Power and Light (FP&L) to restore power for them after Gate Street is closed need to make arrangements with FPL to get them into Golf Lakes. You may give them your code or last name and explain how they can use the phone system to enter the park. You may also meet them at Gate Street to let them in. FP&L does not have the capability of informing all crews of the access code like the Sheriff and Fire Department does.

I hope everyone is having a healthy and safe summer. We are having our typical hot and humid weather here.



GREENS OF MANATEE

The Family Friendly Course
Summer 2022

The "Free Golf or Cash Prize" raffle still continues. Stop over and buy a ticket. All proceeds go for course improvements. The drawing will be held once the last of 250 tickets are sold. With an optional cash prize, the raffle is a good fund raiser for both golfer and non-golfers.

For All Residents – The Greens of Manatee is open for everyone, not just the golfer in the family. The Golf Lakes gate opens at 6:30 AM and the Snack Bar in the Clubhouse is ready to serve you some of the best food around at a great price. A great breakfast or lunch awaits you every day of the week. My suggestion is to try out the breakfast specials, the burgers or Rose's chili.

For the Golfer – A reminder, watch for the Greens of Manatee Saturday Scrambles. The scrambles continue throughout the summer depending on the weather. Signup is in the course Clubhouse. A reminder, the scrambles are open to all golfers regardless of skill level and they are always a lot of fun. The scrambles are also a great event for husband and wife golfers. The course has 2 scrambles per month. If you have any questions give the course a call at 941-755-8888.

Terry Keller, President, Greens of Manatee

Ha! Ha! Ha! Ha?

My brother's golf game is so bad he's had to have his ball retriever re-gripped.

Submitted by Sandy Tiell

RULE REMINDER

VI. 16.

All residents who will be away anytime for more than 7 days during official hurricane season (June 1st to November 30th), must stow away all outdoor objects prior to leaving.

This includes, but not limited to flower pots, grills, decorative statues, outdoor furniture, garbage cans, bicycles and rain barrels.

If not stored properly or anchored permanently, all such items will be removed.

If an expense is incurred it will be charged to the owner.

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To our valued customers;

During the current times we wanted to let you know that we are taking as many precautions as we can to ensure not only our workers safety but yours as well. We check workers' temperatures each morning and have limited the amount of contact our crews have with each other. Our crews work in Tyvek suits with respirators which helps to ensure your safety as well as theirs.

As a company, we want your business and there is no need for any contact if you so choose. Our business is deemed an "Essential Business" and we are here for you when you need us. You can schedule your inspection by calling 1-800-681-3772.

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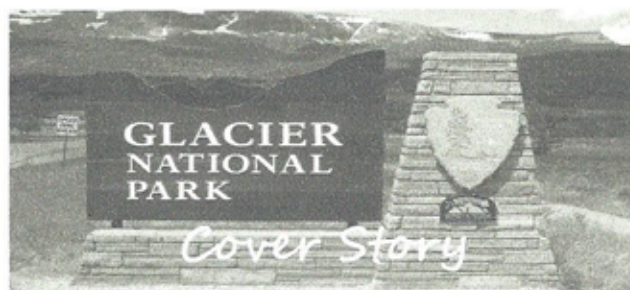


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Evidence of human use in the area of Glacier National Park dates back over 10,000 years. Several different tribes inhabited the area. The Blackfoot Indians controlled the vast prairies east of the mountains, while the Salish and Kootenai Indians lived in the western valleys, utilizing the area around and what is now the park for hunting, fishing, ceremonies, and gathering plants.

Today, the 1.5-million acre Blackfoot Indian Reservation, which shares Glacier's eastern border, is home to about 8,600 members of the Blackfoot Nation, the largest tribe in Montana. The Flathead Indian Reservation encompasses approximately 1.3 million acres along the Flathead River and is home to approximately 7,000 members of the Confederated Salish and Kootenai Tribes of the Flathead Nation.

As early as the 1700s, explorers came in search of beaver and other pelts. They were soon followed by miners as well as settlers. By 1891, the completion of the Great Northern Railway sealed the area's fate, allowing a greater number of people to enter into the heart of northwest Montana and soon small towns developed.

"Far away in northwestern Montana, hidden from view by clustering mountain-peaks, lies an unmapped corner—the Crown of the Continent." When George Bird Grinnell first wrote those words, little did he know the impact they would have for future generations. Around the turn of the century, people started to look at the land differently...they began to recognize that the area had a unique scenic beauty all to its own. By the late 1800s, Grinnell along with Louis Hill, president of the Great Northern Railway, pushed for the creation of a national park. In 1910, their efforts were rewarded when President Taft signed the bill establishing Glacier as the country's 10th national park.

Glacier National Park is a showcase of melting glaciers, alpine meadows, carved valleys, and spectacular lakes. With over 700 miles of trails, Glacier is a paradise for adventurous visitors seeking wilderness steeped in human history. Relive the days of old through historic chalets, lodges, and the famous Going-to-the-Sun Road. The landscape gives inspiration to those persistent enough to venture through it. The park is open 24 hours a day 365 days of the year. An entrance fee is required.

The average temperatures in August are a high of 84° with a low of 47°, making Glacier a great place to cool off during the dog days of summer! Even the picture on our cover reflects the cool and refreshing atmosphere.

If you want to plan a visit, you will be able to find all of the information you need regarding fees, lodging, maps, dining, transportation, etc. on the National Park Service website: <https://home.nps.gov/glac>



AUGUST

- 1 Karla Blevins, Mary Ann Harris
- 2 George Fennema, Angel Rodriguez
- 3 Mary Michali, Phyllis Wendt
- 4 Deborah Bultman, Elda Carrington, Rose Sloan
- 5 John Blaauwendraat, John Dunn, Donna Herman
- 6 Sandra Conrad, Jan Guikema, Mary Luchtenburg
- 7 Connie Boswell, Mary Ann Lagoy, Sherry Termaat
- 8 Letha Devries
- 9 Carole Bricker, Bucky Dye, Fred Van Swol, Renee Woinovick
- 10 Jan Bechtel, Anne Dodson, Greg Louch
- 12 Sam Nappi
- 13 John Boomgaard, Steve Jeltrema
- 14 Bonnie Begin
- 16 Mary Daly, Carol Fulton, Jo Rupp, Brian Woodham
- 17 Danny Gall, Dick McNitt
- 18 Nancy Hoekstra, Neila McCabe, Patricia O'Brien, Peggy Rebstock, Marla Redcay
- 19 Diane Pawelczak
- 20 Charlie Shaffer
- 21 Sandy Burkley, Brad Waddell
- 22 Betty Cibulski, Bernice Dykstra
- 23 Shirley Little
- 24 Donna Gastier, Mark Sanata, Walter Ulmer
- 25 Huguette Marcil, Larry Van Deventer
- 27 Kathy Yake
- 28 Martha Buitenhuis, Charles Habegger, Mary Wallace
- 29 Roseanne Sanata
- 30 Paul O'Connor, Sheila Suarez, George White
- 31 Sue Ellen Shultz, Carolyn Sparks, Betty Ulbert

IF YOUR BIRTHDAY IS MISSING OR INCORRECT, PLEASE EMAIL GOLFLAKESBANNER@GMAIL.COM OR DROP A NOTE IN THE BANNER BOX IN FRONT OF THE SOUND BOOTH.

FOR YOUR INFORMATION

The Banner is pleased to offer you some special information this month regarding ways to protect you and your money from Cons, Scams, Cyber (computer, iPad, smart phone, etc.) Crimes, and Identity Theft.

Unfortunately, as we age, our physical reflexes as well as our mental reflexes may take brief lapses in clarity or response and put us in danger of being conned or scammed.

Much of the information provided on three pages in this issue comes from the same 30-plus-page 2018 publication. We hope this abbreviated format makes it easier for you to read and retain the information.



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Things to Do and Ways to Enjoy Yourself



Every Summer Has a Story!

Have you done something exciting or gone somewhere special this summer? Have you celebrated summer in a different way? All of us would like to read your story so that we can enjoy it with you. Remember, pictures are worth 1,000 words. Please email everything to us at golfcakesbanner@gmail.com.



LABOR DAY PICNIC LUNCHEON

Monday, September 5th
1:00 PM

Cooler weather will be coming soon and it is hard to believe that summer is coming to a close. It is that time again for our Golf Lakes Labor Day Picnic.

As in the past, **Pam and Lynne are happy to sponsor the picnic for our summer residents.** The Activities Committee will help organize and coordinate the picnic as needed. The picnic will be held at 1:00 PM in the Clubhouse.

Please sign up on bulletin Board #2 in the Clubhouse.

Submitted by Terry Keller



Butterfly Wishes



Dancing In The ~~Street~~ Clubhouse

We're moving indoors for the summer!

We have taken traditional line dancing to a different genre – Rock and Roll. If you like to dance, or just want some fun exercise, please join us. All our dances have easy to follow steps, so beginner dancers are always welcome.

We'll be meeting in the main hall of the clubhouse on Tuesday and Thursday evenings from 6:30 to 8:00 PM. The summer session will run through September 29th.

Submitted by Karen Furnari



Clever Creations

By Karen Furnari

Our August craft class will be held on Monday, August 15th, in the Craft Room from 6:00 pm to 8:30 pm.

We have two different projects scheduled for that night. The sign-up sheets will be on the bulletin board in the Craft Room from 8/1 – 8/10, so you can pick which project you would like to work on. Classes are limited and will be on a first come-first served basis.



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To our valued customers;

Our top priority is the health and safety of our employees and of our customers. Our employees are closely following the Centers for Disease Control's (CDC) guidelines and recommendation, like frequent hand washing, social distancing, and staying home if they are feeling ill.

We have taken steps to limit exposure to the virus by making our customers aware that there is no need to have any contact with our employees if you choose to do so. Our business falls under the state's guidelines as "Essential Business".

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PLEASE PRINT ALL NAMES AND SCORE INFORMATION FOR PUBLICATION IN THE BANNER

MONTH: _____ (submit scores within a single month only and check appropriate game)

DAY	FIRST PLACE			SECOND PLACE			THIRD PLACE			Score
	Score	Game	Player	Score	Game	Player	Score	Game	Player	

Submitted by: _____ (Please Print!) Phone: _____ (For Verification if Needed)

PLACE IN THE BANNER BOX ON THE SOUND BOOTH BY THE 10TH OF THE FOLLOWING MONTH

NEW AND IMPROVED!

To the left of this article you will find the new and improved Game Score sheet which will be available to all scorekeepers. The form has been revised so that it encompasses many more of the card games which are played here at Golf Lakes. You will note that it also requests that all information be PRINTED. This is so that the Banner Committee can easily read the information and transfer it to the monthly report which appears in the Banner. We are sure that you can read your own handwriting but please know that others may find it difficult. Your help in making sure everyone is able to read and understand your writing is very much appreciated!



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RETURN to TAMPA at 7:00 AM MONDAY, JANUARY 30, 2023

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Balcony	from \$650 per person

Shuttle from Golf Lakes is \$60 per person based on 30 passengers minimum.
All persons must be fully vaccinated for Covid and have original card.
Valid US Passport is the recommended travel document.

Deposit of \$100 per person is due at time of booking with final payment by November 1, 2022.

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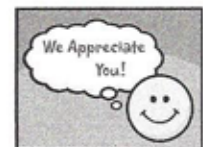
*Submitted by Golf Lakes Travel Advisor, Beth Mueller
(Flyers are on the Travel Board in the Clubhouse)*

**We Need You To
Become a Board Member!**

**STOP BY THE OFFICE AND THEY WILL
BE PLEASED TO GIVE YOU ALL OF THE
PAPERWORK WHICH WILL NEED TO BE
COMPLETED PRIOR TO ELECTIONS.**



In the name of Love!



The Golf Lakes Women's Club is asking that you **STOP** leaving items for Headstart in Storage Room B. There will be no one available to sort them until October. If you want to continue to save them, **PLEASE KEEP THEM AT HOME** until we give you notice that we will begin collecting and distributing them.

Submitted by Bev Vasey for Barb Wenzler, Outreach Chair



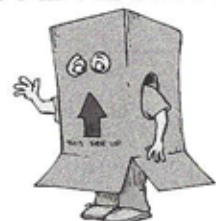
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The Palms"**

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**GET YOUR THINKING CAPS
ON BECAUSE IT'S NOT TOO
EARLY TO CONSIDER YOUR
HALLOWEEN ATTIRE!**



PROTECTING YOUR IDENTITY

Much of the information contained on this page comes from a 2018 booklet from LAW Publications and it is being shared in order to inform you of the numerous ways you can safeguard your identity.

WHAT IS YOUR IDENTITY

Your personal identity includes any data or information that can be used to distinguish you from any other person. Protecting your information and your identity is a must in today's world. This means safeguarding sensitive personal data and taking steps to protect your presence in the real world as well as your online presence.

Identity theft is the fraudulent use of your name and identifying data by someone else to obtain credit, merchandise, or services. Identity thieves use the information you exchange in your daily transactions (name, address, phone number, SSN, DOB) for their own ends, typically by digitally impersonating you online.

A few of the typical clues that someone has stolen your identity may include:

- You have bank withdrawals you didn't make
- You do not receive routine billing in the mail
- Personal checks are refused
- You get calls about debts that aren't yours
- You find unfamiliar charges on your credit card
- You are billed for services you didn't authorize
- You have problems filing medical claims

Sharing Personal Info

Reputable companies will strive to protect your personal information. Your best protection is to deal with established companies with a reputation for honesty. Before you deal with people or companies that are unknown to you, check them out thoroughly.

Before sharing any personal information:

- Consider whether you have an alternate choice
- Confirm you are dealing with a legitimate company or organization – DO NOT click on a company link in an email but go instead to your internet search site and type in the company name, unfortunately, clicking on an email link may redirect you to a fraudulent site
- Check the company website for scam alerts

Ways to Protect Your Identity

Here is a checklist of ways you can safeguard your personal identity:

- ✓ Establish passwords on your credit cards, bank, and phone accounts. Don't use any easily identifiable series of numbers or letters.
- ✓ Pay attention to billing cycles and contact creditors if bills do not arrive.
- ✓ Protect your deposit slips and checkbook. Don't use a deposit slip or blank check as a way to share your address or phone number.
- ✓ Refuse to give out information over the phone or internet to unsolicited calls to you no matter who they say they are.
- ✓ Guard your mail from theft. Deposit mail in PO collection boxes or at your local Post Office.
- ✓ Buy a shredder and use it on charge receipts, credit applications, insurance forms, statements, checks, and even expired charge cards.
- ✓ Have recurring checks direct deposited into your bank.
- ✓ Minimize the amount of identification and the number of debit/credit cards you carry. Only carry what you need and never carry your Social Security card.
- ✓ Secure personal information safely at all times and keep a list of information in case you need to report a lost or stolen credit card.
- ✓ Only give out your Social Security number when absolutely necessary and verify that it will be kept secure.

Security When Using an ATM

- Do not write your PIN number on the back of your debit card and always stand directly in front of the ATM when entering the number so that no one can look over your shoulder.
- Put away cash as soon as possible. Do not stand and count it or hold it in plain sight.
- Be ready to conduct your business as soon as it is your turn and remove your receipt when finished.
- Visit well-lit ATMs and always be alert. You cannot be overly cautious.

And, Elsewhere

- Avoid allowing attendants or waiters disappear from view with your credit or debit card.
- Make sure no one is too close to you when using your debit or credit card. A quick photo by somebody may mean they can duplicate your card.

August

DAILY ACTIVITY SCHEDULE

<u>Monday</u>	
Water Aerobics	P 9:40
Stretch & Flex	P 10:30
Women's Bridge	FR 12:30
Clever Creations (once a month)	CR 6:00
<u>Tuesday</u>	
Dancing in Clubhouse	CH 6:30

<u>Wednesday</u>	
Bkfst. Club @ Fiona's	out 8:00
Water Aerobics	P 9:40
Stretch & Flex	P 10:30
<u>Thursday</u>	
Thursday AM Crafters	CR 9:30
Piecemakers Quilt Club	CR 12:30
Cribbage - Summer	FR 1:00
Dancing in Clubhouse	CH 6:30

<u>Friday</u>	
Art Group	CR 9:00
Water Aerobics	P 9:40
Stretch & Flex	P 10:30
Social Hour Set-Up	CH 3:00
<u>Saturday</u>	
Social Hour	CH 9:00
<u>Sunday</u>	
No Activities Scheduled	AM
No Activities Scheduled	PM

IMPORTANT!

Inasmuch as The Banner does not have access to Park information, we must receive a completed Submission Form (always found in each issue) for your activity to appear on this page. Now is a good time to think about completing a form for next season. If you meet year-round, please mark your form accordingly. **Please see the page "Scheduled for 2022-23 Season" to see if we need any info from you.**

Thank you!

LEGEND

BR Board Room
CH Clubhouse
S Stage
CR Craft Room
FR Friendship Room
P Pool
SC Shuffle Courts
GLC Golf Lakes Course
PC Pickleball Court
HC Horseshoe Court
GOM Greens of Manatee



"August is the bridge between Summer and Autumn - between how the year has been and how the year will end."

~ Unknown

Golf Lakes August 2022



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 12:30 Ladies Bridge	2 6:30 Dancing	3 8A Brkfst @ Fiona's 9A Zero Impact	4 9:30 Crafters 1P Cribbage	5 9A Art Class	6 9A Social Hour
7	8 12:30 Ladies Bridge	9 12P NE GATHERING 6:30 Dancing	10 8A Brkfst @ Fiona's 9A Zero Impact 5P BANNER DEADLINE	11 9:30 Crafters 1P Cribbage	12 9A Art Class	13 9A Social Hour
14	15 12:30 Ladies Bridge 6P Clever Creations	16 6:30 Dancing BULK TRASH DAY	17 8A Brkfst @ Fiona's 9A Zero Impact	18 9:30 Crafters 1P Cribbage	19 9A Art Class	20 9A Social Hour
21	22 12:30 Ladies Bridge	23 6:30 Dancing	24 8A Brkfst @ Fiona's 9A Zero Impact	25 9:30 Crafters 1P Cribbage 1P Gad a Bouts at Fiona's	26 9A Art Class	27 9A Social Hour
28	29 12:30 Ladies Bridge	30	31 8A Brkfst @ Fiona's 9A Zero Impact			

PROTECT YOURSELF FROM CYBER CRIMINALS

Much of the information contained on this page comes from a 2018 booklet from LAW Publications and it is being shared in order to inform you of ways to safeguard yourself from cyber crime.

YOUR COMPUTER AND NETWORKS

Cyber criminals can use computers to obtain sensitive information in numerous ways, including:

Hacking: Access is obtained by sending compromised emails to the victim or building websites with malicious code. Once in your system, hackers can obtain your personal information by tracking your keystrokes.

Ransomware: This is a type of malware that encrypts, or locks, valuable digital files and literally demands a ransom payment to release them. In a ransomware attack, victims open an email and may click on an attachment or link that appears legitimate. In reality, the attachment contains the ransomware code.

Ransomware attacks are becoming more sophisticated. In newer instances, cyber criminals aren't using emails and are now seeding legitimate websites with malicious codes. It is difficult to detect ransomware before it is too late.

Malware: This is a malicious software loaded onto your computer without your knowledge. It includes different types of viruses such as 'trojan' and 'spyware' programs. Malware can affect your computer, tablet, or phone and is designed to steal credit card details and other personal information.

Pop-Up Ad Scams: A scammer may trick you into giving out personal details online by using a pop-up ad claiming you are a winner. You'll never receive anything except unauthorized transactions appearing in your bank account.

Phishing Scams: These are attempts by scammers to trick you into giving out your personal information. They will contact you out of the blue via email, text, phone, or even social media. They may ask you to update personal information or fill out a survey or even tell you that there has been 'unauthorized or suspicious activity' on your account.

Eavesdropping & Surveillance: The most common way to eavesdrop is a wiretap or the practice of connecting a listening device to communication channels. As new technologies are introduced, computers as well as phones can now be hacked for eavesdropping or surveillance.

Salami Slicing Attack: This is a technique used by cyber criminals to steal money or resources a tiny bit at a time so it isn't noticeable immediately.

WHAT TO DO ABOUT CYBER CRIME

Cyber crime prevention can be difficult, but here are some simple steps you can take:

- Keep your computer updated with the latest antivirus software
- Keep an eye on the security configuration settings of your computer
- Select strong passwords and keep them safe
- Defend your computer with security software
- Maintain your computer hardware in a secure location

SOCIAL NETWORKING

Social networking has become an important part of life for not only teens and young adults but seniors as well. With all the benefits, it is easy to overlook the risks, including hacking. To make the best use of social networking and avoid risks, users should follow basic safety tips.

Be Cautious of Sharing Too Much: Some facts can reveal too much about you and you should make sure that you keep your personal information private. Think twice about what you post.

Adjust Privacy Settings: Altering your privacy settings can allow you to block strangers and people who are not friends from viewing private information and limit the information available in search results.

Verify Whom You're Connecting With: Questionable accounts may be set up in an effort to misrepresent another person with false statements. The goal may be to embarrass or create problems. If you are uncertain of the authenticity of an account, it is important to verify the contents.

Be Aware of Impersonators: Impersonation can be a problem when it comes to comments on networking sites. Some sites are now requiring commenters to go through an authentication process. That is not the case with all sites. If somebody is using your name or photo, most sites will allow you to flag those posts as fraudulent.

Be Careful of Over-Friending: A high number of friends is not always positive. Don't accept a friend request from someone you don't know personally, and consider adjusting your privacy setting to limit access to sensitive or private posts to a limited number of contacts. Lastly, learn how to block "unfriendly" followers from unwanted contact.

Scheduled for 2022-23 Season

TIME	DAY(S)	ACTIVITY	DURATION	WHERE	CONTACT
1:00	Saturday	Banana Grams	Nov thru Apr	FR	Love
8:00	Wednesday	Breakfast Club	Year Round	Fiona's	Ver Helst
9:00	Mon/Wed	Ceramics	Nov thru Apr	CR	Ford
11:00	Dec. 3 Only	Christmas Bazaar	Until 2 PM	CH	Hoyt
6:30	Tuesday	Couples Bridge	NO SCHEDULE GIVEN	FR	Swed
6:30	Thursday	Cribbage	Oct thru Apr	CH	Buzzell
1:00	Thursday	Cribbage for Summer	May thru Sept	FR	Dube
6:15	Monday	Double Pinochle	Nov thru Dec	FR	Vanderbilt
6:30	Wednesday	Euchre	NO SCHEDULE GIVEN	FR	Fitch
6:00	Tuesday	Hand & Foot	NO SCHEDULE GIVEN	BR	Heathfield
12:00	Tues/Fri	Hand & Foot	NO SCHEDULE GIVEN	FR	Heathfield
6:00	Thursday	Hand, Foot & Elbow	NO SCHEDULE GIVEN	CR	Heathfield
12:30	Tuesday	iPad – Beginner I	Jan thru Mar	CH	Stannard
1:30	Tuesday	iPad – Beginner II	Jan thru Mar	CH	Stannard
2:30	Tuesday	iPad – Intermediate	Jan thru Mar	CH	Stannard
12:30	Monday	Ladies Bridge	Year Round	FR	Parks
8:15	Mon/Wed/Fri	Ladies Exercise	Nov thru Apr	CH	Eash
12:00	Friday	Line Dancing	Dec thru Mar	CH	Frye
9:30	Thursday	Morning Crafters	Year Round	CR	Dolnick
12:30	Thursday	Piecemakers	Year Round	CR	Jackson
6:30	Thursday	Pinochle	NO SCHEDULE GIVEN	FR	Swed
1:00	Mon - Sat	Shuffleboard	Nov thru Apr	SC	Stannard
2:00	Thursday	Women's Club (first Thurs only)	Nov thru Mar	CH	Robertson
12:00	Apr. 6 Only	Women's Club Luncheon	Until 2 PM	CH	Robertson
1:00	Wednesday	Woodcarving	Nov thru Apr	CR	Carrington
9:00	Wed/Thurs	Zero Impact Exercise	Oct thru May	CH	Gallo

The above table includes information received through July 10th via Submission Forms for the 2022-23 season. As you can see, this list does not encompass all of the activities which will be taking place in Golf Lakes. You will also note that some important information was omitted from a few submitted forms. The list of activities is alphabetical.

It would be appreciated if you would check your information to see if it is correct. If your activity is not listed in this table that means that the Banner has not received a Submission Form from you. Since we do not have access to park scheduling information, the Banner must have your group's Submission Form in order the activity to be correctly listed on our monthly Activity Page.

A Submission Form can be found in the Banner every month or you may pick one up from the Banner's drop box located on the front of the sound booth in the Clubhouse. Completed forms may be left in the drop box or brought to the Editor's home and left in the box provided.



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- Helps you meet new friends. Volunteering is a great way to meet new friends as well as strengthen existing connections with friends, family, and co-workers that you volunteer with.
- Increases your social skills. Volunteering gives you a chance to talk to new people and sharpen your social skills.
- Provides you with a sense of community. Volunteering can help you feel connected to those you are helping in the community.
- Improves self-esteem. Volunteering may boost your self-esteem and self-confidence. When you do something that you feel is worthwhile and valuable for the community, it gives you a sense of accomplishment.

GOLF LAKES NEEDS YOU TO VOLUNTEER!



ATTENTIION Golf Lakes Women's Club Crafters

We are seeking ladies who are looking for something to do with their hands using donated yarns or linens.

We have nothing in stock and there is always a need in nursing homes for these items – **Bibs, Caps/Hats, Walker Bags, Shawls, Slippers, Scarfs, and Kleenex Holders.**

If you can help us by making items during the summer months, it would be greatly appreciated. We will collect items in October and be ready to start making deliveries at that time.

Barb Wenzler, Outreach Chair



We're
Searching for
Volunteers

Open Invitation!

Vesper services may be over but we are extending an invitation from our guest speakers to join them in their respective churches throughout the remainder of the year.

1. Jonathan Jankovich, Faith Bible Church, 1511 57th St. E, Bradenton – service at 10:30 AM
2. Eugene Maddox, Oneco United Methodist Church, 2112 53rd Ave. E, Bradenton – services at 9:00 AM and 11:00 AM
3. Jason Lane, Skyway Community Church, 512 61st St. E, Palmetto – service at 10:45 AM
4. Dwain Kitchens, The Tabernacle Church, 4141 Desoto Rd., Sarasota – service at 10:15 AM

Submitted by Carol Montgomery

Bazaar Holiday Planning



The Annual Golf Lakes Christmas Bazaar has already been scheduled for Saturday, December 3, 2022 from 11 AM until 2 PM. That date will be here before you know it!

You are invited to start preparing for the sale, especially if you are one of our crafty residents who like to share your skills for others to purchase.

If you have any questions about the bazaar, you may call Eileen at 860-305-5017 or Chris at 941-567-6090.

Submitted by Eileen Hoyt

RSVP with your time and presence!

Please see any member of your Board of Directors and let them know that you are interested in volunteering to make Golf Lakes the best it can be.

We would not be as good as we are without our volunteers!

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Year-Round Happenings

FRIDAY ART GROUP

Golf Lakes boasts a Friday morning Art Group which meets year-round from 9:00 AM until 12:00 Noon in the Craft Room. All aspiring artists are welcome!

This group has previously shared photos of their works which have appeared on the back page of The Banner.

For more info, please contact David Harris.



Ladies' Bridge

The Golf Lakes Ladies' Bridge group meets every Monday at 12:30 PM in the Friendship Room for a good hand of Bridge as well as camaraderie. All lady residents are welcomed to join in the game. For more information, contact Jane at 941-755-8078.

Submitted by Jane Parks



ZERO IMPACT MOTION

Zero Impact Motion Classes will meet every Wednesday at 9:00 AM in the Clubhouse.

The goal of the classes is to increase range of motion of all movable joints in the body. In addition, they will be doing specific low-back exercise after each class. Dr. Jim is looking forward to having you in class. Bring a mat, pillow and water.

Submitted by Dr. James Gallo



THURSDAY MORNING CRAFTERS

Our Thursday Morning Crafters meet throughout the year at 9:30 AM in the Craft Room. These crafters spend their time 'spinning yarn' into hats, blankets, mittens, and other crocheted and knitted items for babies, children and seniors. They love what they do and invite others to join them in their endeavors. For more information, contact Kim Dolnick at 941-216-4440.

Submitted by Kim Dolnick



GAD-ABOUTS LUNCHEON

The GAD-ABOUTS will meet for lunch on **Thursday, August 25th** at 1 PM at **Fiona's Family Restaurant, 5207 33rd St. E, Bradenton.**

All single ladies of Golf Lakes are invited to join us. There is a **sign-up** sheet posted on **bulletin board #4** in the Clubhouse. Be sure to print your name and phone number. Also indicate whether you need a ride or you can drive.

Please wear your name tag to the luncheon. Masks are optional. Contact Gloria with any questions.

Submitted by Gloria Slowiak



BREAKFAST CLUB

The Golf Lakes Breakfast Club meets at Fiona's Family Restaurant, 5207 33rd Street, Bradenton at 8:00 AM on Wednesdays.

No reservations are needed – just show up and grab a seat. Call Leland & Norma Ver Helst at 641-780-4256 with any questions.

Piecemakers Quilt Club

The Piecemakers meet year-round as needed and welcome new members. Check the Activities Page for dates and times.

CRIBBAGE



For those of you who are year-round residents and are looking for something new to do during the summer months, a decision has been made to play Cribbage **every Thursday at 1:00 PM in the Friendship Room.**

To find out more about this game or to find out how you can learn to play, please contact **Diane Dube at 941-251-9161.**

Submitted by Diane Dube



GOLF LAKES SOCIAL GATHERINGS



POTLUCK DINNERS

Winter/Spring 2022-23

Activities Committee

We are pleased that the Monthly Potlucks will again be on the schedule for the 2022-23 season. They are scheduled for the third Wednesday of each month – schedule to be announced – at 5:00 PM in the Clubhouse and are hosted by the Activities Committee.

As with all potlucks, please bring your table service, your favorite dish to pass with a serving utensil as needed, and a glass or cup for your drink. A signup sheet will be posted on Board 2. Activities will provide the drinks for a requested **\$1.00** donation per person.

Submitted by Terry Keller

SOCIAL HOUR INVITATION



The Activities Committee is confirming the open invitation to Saturday Social Hour. Golf Lakes has many new residents and it is important for everyone to be aware of our Social Hour starting at 9:00 AM every Saturday in the Clubhouse.

For a nominal fee of \$1.00 you get a seat, coffee, and a donut. It also provides the opportunity to meet new people and catch up on what is going on in the Park. In addition, there are special announcements made to keep everyone informed of club or committee activities in the park. Be sure to arrive a little early and come join us! If you have trouble finding a seat, look for the gentlemen wearing the funny red and white striped hats to assist you in finding a seat.

Submitted by Terry Keller



SOCIAL HOUR SPOTLIGHT

WEEKLY EMCEES

Aug 6	Carol Hany
13	Susan Christy
20	Brenda Curcio
27	Barb Jahnke

As of 7/10/22

SOCIAL HOUR SHORT ANNOUNCEMENTS

Based on concerns about the length and content of announcements made during Social Hour, guidelines have been established to make the announcements shorter and more effective. If making an announcement, please adhere to the following for the benefit of all attendees.

1. Announcements should be no longer than 15 to 20 seconds.
2. Announcements are to inform and not to entertain – elaboration is not needed.
3. Be specific – list dates, times, cost & contact person.
4. Clarify what Board contains specific details and/or sign-up sheets.
5. Should be in a format similar to what may appear as Ch732 announcements (short & concise)
6. Announcements are for events and activities sponsored by Golf Lakes ONLY.
7. Announcements should not be made more than 3 weeks ahead of the activity or event.

If you would prefer not to attend Social Hour but have an announcement, you must legibly write it out and have someone else make it for you or drop it off to the Emcee no later than 8:50 AM that morning and the Emcee will make sure someone makes the announcement.

Submitted by Terry Keller



THE WELCOME COMMITTEE



ATTENTION NEW RESIDENTS

The Activities Committee has a **New Resident Welcome Committee** and we would love to talk to you. The Committee shares information about our Park, provides you with a voucher for a free safety vest, a "New Resident Handbook" and a Pictorial of the residents in the Park. A short interview provides the opportunity for your formal introduction to the Park. At a minimum, the meeting with the Committee results in your introduction in the Banner. A New Resident listing appears most months in the Banner. You would be surprised the number of times our new residents have found folks from their own state or even their city through the Banner introduction. At this time, the Committee is working hard to get caught up with interviews due to the large number of new residents. If you would like an "Official Greeting" to Golf Lakes, sign up on the New Resident sheet on Board 2 in the Clubhouse or call Terry Keller at 269-953-2431. Arrangements will be made for your official welcome.

Submitted by Terry Keller

How to Protect Yourself From the Most Clever Cons

Much of the information contained on this page comes from a 2018 booklet from LAW Publications and it is being shared in order to alert you to cons, frauds, and scams designed to take your money.

There are many scammers out there determined to cut to the chase and take your money directly. Knowing what scams are out there and how the scammers operate is key to protecting yourself.

STREET CONS

Street cons rarely turn violent. Con artists are experts at persuading victims to willingly give up their possessions or money. These cons tend to focus on the victim's desire to help someone in need.

The Corner Homeless: Yes, there are those out there who are legitimately homeless and in need of help. However, there are many who simply prefer to beg rather than work. Never give them cash. If you feel like helping them, keep a box of peanut butter crackers in the car and hand them out.

Home Improvement Scams: These scams usually involve an unknown repairman who informs the victim of needed repairs. The 'repairman' then asks for payment before completing the job. Be skeptical of:

- uninvited salesmen or an unsolicited claim of needed home improvements
- anyone asking you to authorize a credit check
- being rushed into signing a contract
- being asked to sign a blank contract

TELEPHONE AND ONLINE SCAMS

Telephone scammers usually seem friendly but will say anything to cheat you out of money. They may call you by your first name or ask you about a recent purchase. They may even seem legitimate.

Investigator Scam: The fake investigator states that legal action or a lawsuit is pending against you but it could be avoided by paying a small fee. The 'investigator' then asks for your personal and credit card information.

IRS Scams: Sophisticated scammers pretend to be IRS collection officers over the phone. IRS will not call you direct. They normally communicate through mail delivered by the USPS. They will not demand payment or threaten arrest.

Online Giving Portals: These types of accounts have grown in popularity. They make it quick and easy to donate but your donation may not entirely go to the charity of choice. Many portals may keep a percentage. The best online portals will state whether there are any fees as well as how long it will take the charity to receive your donation.

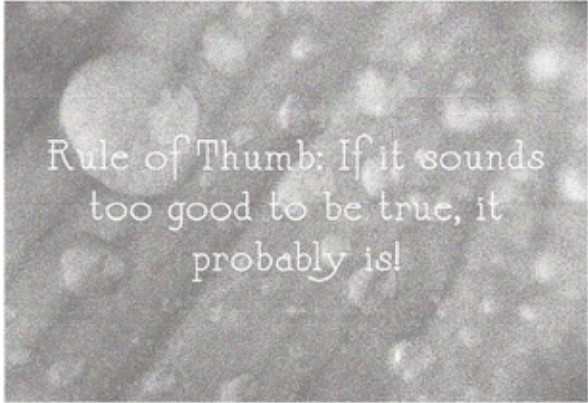

Police/Firefighter Fundraising Calls: Yes, we want to support our first responders but they normally do not call to solicit money. To safeguard yourself about any such calls, always request that they send you the information about their organization in writing. If they have your phone number, they should have your address as well – do not give it to them. And, don't feel intimidated about declining to give.

Obituary Scams: Obituary scams take different forms but they all involve preying upon the grieving. They can be as simple as selling Bibles and religious items or providing services claimed to have been authorized by the deceased. Many times persons coming to your home may ask to use the restroom and take that opportunity to rob. It is more frequent now to find that obituaries are rather vague with personal information, often eliminating the possibility of a scammer coming to the home of the deceased.

Investment Scams: Con artists will often claim false affiliations with legitimate banking institutions and business organizations. Prospective investors are tricked into believing that they are part of an innovative program and are often asked to sign non-disclosure agreements.

Sweepstakes/Contest Scams: You are conned into entering contests with a simply puzzle or entry form and a small fee to go to the next level. Then the process is repeated. Many victims invest thousands of dollars in this manner.

Knowing what scams are out there and how the scammers operate is key to protecting yourself. Always consider your options.



Rule of Thumb: If it sounds
too good to be true, it
probably is!



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We have taken steps to limit exposure to the virus by making our customers aware that there is no need to have any contact with our employees if you choose to do so. Our business falls under the state's guidelines as "Essential Business".

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LOOKED UNDER YOUR MOBILE HOME LATELY?

Missing or torn insulation and vapor barrier can allow moisture, mold and mildew to build up, and provide access to insects and rodents into your home!

Call today for a FREE Under Home Inspection

To our valued customers;

During the current times we wanted to let you know that we are taking as many precautions as we can to ensure not only our workers safety but yours as well. We check workers' temperatures each morning and have limited the amount of contact our crews have with each other. Our crews work in Tyvek suits with respirators which helps to ensure your safety as well as theirs.

As a company, we want your business and there is no need for any contact if you so choose. Our business is deemed an "Essential Business" and we are here for you when you need us. You can schedule your inspection by calling 1-800-681-3772.

*Wishing you good health and safety,
The Florida Anchor & Barrier Team*



We Also Fix Soft Floors!

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ALWAYS FREE**

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Senior or Military Discounts



THE BANNER NEEDS YOUR HELP!



Haven't seen your birthday in the *Banner*? That's because the only way we can get it is from you. If you'd like to see your name in print or want others to be able to wish you a happy day, please be kind enough to fill out the form provided and place it in the *Banner* box located on the front of the sound booth in the main clubhouse. If we have listed your birthday but it was incorrect, please fill out a form as well so that we may make changes to our information. *PLEASE PRINT ALL INFORMATION CLEARLY.*

Birthday Correction/Addition

NAME: _____

BIRTH MONTH: _____ DAY OF MONTH: _____

MONTH & YEAR MOVED INTO GOLF LAKES: _____

WAS YOUR DAY PREVIOUSLY REPORTED INCORRECTLY? _____ yes _____ no _____ maybe



We really want to make sure that your activity, group, or club is reported correctly in *The Banner*. We previously requested new Submission Forms from everyone. If you were unable to obtain one or if you forgot, here's an abbreviated form that you can complete and place in the *Banner* box located on the front of the sound booth in the main clubhouse. We cannot guarantee that your activity, group or club will be listed correctly if we have not received correct information. *PLEASE PRINT ALL INFORMATION CLEARLY.*

Activity Submission/Update

ACTIVITY: _____

PERSON IN CHARGE: _____ PHONE: _____

ACTIVITY DAY: _____ TIME: _____ LOCATION: _____

ACTIVITY IS: Weekly _____ Monthly _____ Year Round _____ Seasonal _____ *

*Seasonal Start Date _____ Seasonal End Date _____

SAME SCHEDULE NEXT YEAR? _____ BEYOND THAT? _____

ADDITIONAL INFO: _____

ARTICLE FOR BANNER:

MONTHS TO RUN ARTICLE: _____

PLEASE PRINT ALL INFORMATION CLEARLY AND PLACE IN BANNER BOX ON FRONT OF SOUNDBOOTH.



Lift Chair Installed
Photo by Bill Lynch



Lift Chair Demonstrated
Photo from Rita Cassettari

**Something new for our
mobility impaired!**



The chair made
Jim Koschara
smile!
Photo by Bill Lynch



Kudos to Bev Vasey for
organizing the Parade.
Photo from Lisa Raley Goodie



Heartfelt Thanks go to
Pam and Lynne for providing
pulled pork, potato salad,
cole slaw and dessert for our
July 4th celebration.



Stripping of the southern end of 8th Street past the main
gate as well as 52nd Avenue began on June 20th.
Now it's black-topped and beautiful!
Photo by Ann Lee



More than 100 Neighbors, Friends & Relatives gathered for
our Indoor Picnic and some Card Bingo on the 4th.
Photo from Dale & Jill Yarmosh

V O T E

MISTY SERVIA

County Commissioner

Main Street Fiscal Conservative

+
Cut Unnecessary Spending

+
Build Back Reserves

+
Focus on Traffic & Growth Issues

Paid for by Misty Servia, Rep. For County Commission, District 4



Susan Hullett believes that the world is her stage
and enjoys singing wherever she is –
even if it's just rained!
Photo courtesy of Susan Christy