



# Community Newsletter

The Voice of Condominium, Civic, & Homeowner Associations of Pasco County

Volume 4 - Issue 3

Council of Neighborhood Associations, Inc. since 1985

March 2006



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#### Government Committee

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Jim Turtle 938-3878

#### Government Committee

## **C.O.N.A. MEETING**

Wednesday,  
March 15, 2006  
New Port Richey  
City Hall,  
in Chambers, at  
5919 Main Street  
9:30 a.m.

### **SPEAKER FOR THIS MEETING IS ROBERT TANDEL, ATTORNEY AT LAW**

You can contact Mr. Tankel

at

Robert L Tankel, P.A.  
1022 Main Street, Suite D  
727-736-1901 Voice  
727.736.2305 Fax  
888-266-3652 Toll Free

#### **Attorney Tankel's subjects:**

- Homeowner and Condominium related issues
- Identity Theft
- Nonmandatory to mandatory (find out how)

*Our meetings are open to the public. Bring a friend. We need to make our speakers feel appreciated and we can do that by having high attendance.*

## **Identity Theft: A Quiz for Consumers**



Take this simple quiz, and see how you score.

1. When I keep my ATM cards and credit cards in my wallet, I never write my PIN (Personal Identification Number) on any of my cards.

Yes  No

*Reason: If you lose your ATM or credit card, identity thieves or other criminals can have instant access to your bank or credit-card account.*

2. When I leave my house, I take with me only the ATM and credit cards I need for personal or business purchases.

Yes  No

*Reason: If your wallet or purse is lost or stolen, and you're carrying fewer cards, you'll have to make fewer calls to banks and credit-card companies to report the losses, and the odds of fraudulent charges in your name will be lower.*

3. When I get my monthly credit-card bills, I always look carefully at the specific transactions charged to my account before I pay the bill.

Yes  No

*Reason: Someone who gets your credit-card number and expiration date doesn't need the actual card to charge purchases to your account. If you don't look closely at your credit-card statement each month, you might not have any recourse if fraudulent transactions go through and you don't dispute them promptly with your credit-card company. As soon as you see unauthorized charges on your statement, contact the credit-card company immediately to report them.*

4. When I get my monthly bank statements, credit-card bills, or other documents with personal financial information on them, I always shred them before putting them in the trash.

Yes  No

See Theft page 2

## Theft from page 1

**Reason:** Some identity thieves aren't shy about "dumpster diving" - literally climbing into dumpsters or rooting through trash bins to look for identifying information that someone threw out. Buying and using a shredder at your home or office is an inexpensive way to frustrate dumpster divers and prospect your personal data.

5. When I get mail saying I've been preapproved for a credit card, and don't want to accept or activate that card, I always tear up or shred the preapproval forms before putting them in the trash.

Yes  No

**Reason:** If you throw out the documents without tearing them up or shredding them, "dumpster divers" can send them back to the credit-card company, pretending to be you but saying that your address has changed. If they can use the account from a new location, you may not know the account's being used in your name until you see it on a credit report (see below)

6. I request a copy of my credit report at least once a year.

Yes  No

**Reason:** Any consumer can request one free copy of his or her credit report per year. Reviewing your credit report can help you find out if someone has opened unauthorized financial accounts, or taken out unauthorized loans, in your name. Contact the three major credit bureaus - Equifax (1-800-685-1111), Experian (1-888-397-3742), or Trans Union (10800-916-8800) - to request a copy.

7. If the volume of the mail I get at home has dropped off substantially, I always check with my local post office to see if anyone has improperly filed a change-of-address card in my name.

Yes  No

**Reason:** Some identity thieves may try to take over your credit-card and bank accounts, and delay your discovery of their criminal activities, by having your mail diverted to a new address where they can go through it without your

knowledge. Your local post office should have on file any change-of-address cards, and can respond if you find that someone is improperly diverting your mail.

8. If I think that I may be a victim of identity theft, I immediately contact -

- The Federal Trade Commission to report the situation and get guidance on how to deal with it.
- The three major credit bureaus to inform them of the situation
- My local police department to have an officer take a report.
- Any businesses where the identity thief fraudulently conducted transactions in my name.

Yes  No

**Reason:** Identity theft is a crime under federal law, and under the laws of more than 44 states, that carries serious penalties including imprisonment and fines. To help law enforcement in investigating and prosecuting identity theft, the Federal Trade Commission (FTC) maintains a national database of complaints by identity theft victims. The FTC, through a toll-free hotline (1-877-ID-THEFT), can also help you decide what steps to take in trying to remedy the situation and restore your good name and credit. Credit bureaus should also be notified so that they can flag your credit report. Local police, by taking a report and providing you with a copy, can help you show creditors that an identity thief has been conducting certain transactions in your name and without your permission.

**How did you score on this quiz?** If you checked even two or three "No" boxes, it means that you need to take more of the precautions described in this quiz. Remember that identity thieves, unlike robbers or fraudsters, don't have to have any personal contact with you in order to commit their crimes. The more you do to protect your personal information, the lower the odds that you'll become a victim of identity theft.

**For more information about identity theft, go to -**

- The Department of Justice's Identity Theft Webpages, at [www.usdoj.gov/criminal/fraud/idtheft.html](http://www.usdoj.gov/criminal/fraud/idtheft.html) and/or
- The Federal Trade Commissioner's Identity Theft Webpages, at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

## Did You Know

A Resolution by the Board of County Commissioners of Pasco County expressing appreciation to Patricia Gorecki for her efforts and diligence on the Comprehensive Land Use Plan Citizens Advisory Committee and her leadership as Vice-Chairman?

AND

A resolution by the Board of County Commissioners of Pasco County expressing appreciation to Melvin L. Phillips for his efforts and diligence on the Comprehensive Land Use Plan Citizens Advisory Committee?  
**Congratulations to both !**

Pat is a Director on the Board of CONA, and Mel is past president of CONA.

## NEW ON THE BOARD

**Correction on Regency Park Board:**  
**Regency Park Civic Association**  
Dorothy Hinnant, President  
James Sternig, Vice-President  
Ronny Donanski, Treasurer  
Genevieve Magyárosi, Secretary

**Autumn Oaks Homeowners Assn.**  
John Tallarine, President  
Lou Giglio, Vice-President  
Rene' Burton, Secretary  
Tom Contino, Treasurer

**Heritage Lake Community Assn.**  
Richard Norton, President  
Mary Pietrzak, 1st Vice-President  
Ruth Lafreniere, 2nd Vice-President  
Ann Steven, Secretary  
May Pietrzak, Treasurer  
Majorie Sebring, Assist. Treasurer  
Lois Fricke, Assist. Secretary

See NEW - page 3

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## From The Pasco Sheriff's Office

The 5th Annual Pasco Sheriff's Office's Public Safety Symposium is March 30, at the Knights of Columbus Hall, 2040 Grand Blvd., Holiday. I would like to invite each one of you to join a number of informative speakers and me as we address this year's topics. We will discuss some of the most high profile concerns, sexual offenders, and traffic enforcement.

**Sexual offenders:** The state changed the sexual offender law last year and those changes will be discussed at the symposium along with ways to keep your children and loved ones safe. Many citizens are not clear about what sexual offenders can and cannot do, where they can live, and what law enforcement does to track them. The official Florida State Law Enforcement website with information about sex offenders is [www.fdle.statefl.us](http://www.fdle.statefl.us)

**Traffic enforcement:** The explosive growth that Pasco County has experienced over the years has increased vehicular traffic on our road system. We are implementing an aggressive traffic enforcement program and we will discuss how we target speeders. One of the highlights will be a SWAT team demonstration.

Tickets for the symposium are \$11 and include coffee and doughnuts in the morning and a three-course luncheon. *For reservations, please contact the PSO Crime Prevention Office before March 20 at 1-800-854-2862, extension 3376.* Registration begins at 9 a.m. and the symposium will run from 9:30 a.m. until 3:30 p.m.

**Editors Note:** *When you type in the web site for sexual offenders - do this:*

*Type in [www.fdle.statefl.us](http://www.fdle.statefl.us) - when the first page comes up, on the right side, click on "Sexual Predator Data Base" - when the next page comes up, click on "SEARCH" - if you don't know a name to type in click on the arrow in County and click on Pasco in the list - then click on "SUBMIT" under zip code. □*

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### "I'm Mad as .... --- & I'm Not Going to Take It Anymore"

by Mel Phillips

Wednesday, March 1, 2006 I attended the town meeting hosted by Senator Mike Fasano and Representative John Legg. I, like many other citizens of Pasco County, sat and listened to horror stories of huge increases in insurance premiums to the point that some people are faced with the sale of their home as they cannot afford the mortgage payments and the insurance bill.

As I sat there I was reminded of long ago in 1976 of a movie titled "Network" starring among others, Peter Finch, in which the character he played flung up the window in his office and screamed to no one in particular "I am mad as hell --- and I am not going to take it anymore." We in Pasco County are in this same situation. I, fortunately, am not insured by Citizens Property Insurance Corporation, but who knows, tomorrow I may be. All of us owe it to our unfortunate

neighbors to do all possible to lessen this burden.

We need to get organized and **march on Tallahassee** and let the bureaucrats know we are not going to listen to rhetoric anymore but want action. No less than the governor must be involved.

At the January meeting of CONA I overheard several people in the audience talking about people in their neighborhood who had collected insurance for questionable claims. My question: how many of you called the law enforcement arm of Citizens Property Insurance Corporation to give them the information you have? It is no different than if they were stealing cash from your pocket. After all, it is your money they are collecting.

Senator Fasano and Representative John Legg cannot do this alone, they need your help. Write and email your governor and let him know we want and need action, not words.. □

**NEW** from page 2

**Summertree Villas Homeowners Asso.**  
Lance Langborg, President  
Judy Harris, Vice-President  
Stan Halcisak, Secretary  
Joe Rorke, Treasurer  
**Spring Crest Vlg 11 of Heritage Spgs**  
Leo Figliuolo, President  
Ronald Reed, Vice-President  
Charlotte Gora, Secretary/Treasurer

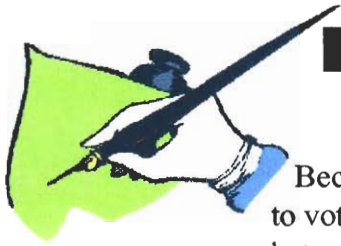
**Gulf Landings Homeowners Assn.**  
Rick Boucher, President  
Barry Wolfe, Vice-President  
Chris Thomas, Secretary  
Mary Clair, Treasurer

**Beacon Woods Civic Association**  
Ann Bunting, President  
Dana Jackson, Vice-President  
Halmut Meier, Secretary  
Ignacio Rodriques, Treasurer

**Gulf Trace Homeowners Assn., Inc.**  
Charles B. Tuidor, President  
Jeanine Brunning, Vice-President  
Corrine Patera, Secretary  
Susan W. Davidson, Treasurer

**Millwood Vlg at Beacon Woods East**  
Tom Tyska, President  
Mark Vida, Vice-President  
Jeanne Bensette, Treasurer

**Don't forget to register your Corporation with the State. □**



# PROXIES VS. BALLOTS



Because the operation of community associations requires members to vote on various matters, it is critical to understand the difference between proxies and ballots.

## PROXIES:

The following definition found in Webster's Unabridged Dictionary is a good starting point to understand proxies:

- 1: the act or practice of a person serving ... as an authorized agent or substitute of another.
- 2: a: authority or power to act for another
- 2 b: a document giving such authorization; specif: a power of attorney given and signed by a stockholder authorizing a specified person or persons to vote corporate stock...
- 3 a: a person authorized to act for another

Accordingly, the sole purpose of a proxy is to allow someone else (the proxy holder) to act or vote for the owner (the proxy giver.)

## BALLOTS:

On the other hand, the word "ballot" is defined as follows:

- 1: An instrument, usually a paper or ball, used for casting a vote.

Accordingly, the sole purpose of a ballot is to permit the voter or the voter's proxy holder to cast their votes.

From the above, it is clear that the two instruments have completely different functions and that the following two-step process is required when a proxy is used:

1. The owner must sign a written proxy designating someone else to attend and vote for them, and
2. At the appointed time, the proxy holder must cast the ballot for the owner.

## CONFUSION CAUSED BY LIMITED PROXIES:

Unfortunately, we have found that confusion is created when associations choose to use limited proxies.

Limited proxies are proxies which direct that the proxy holder vote in a certain way. For instance, the owner might direct that the proxy holder vote "yes" on a proposed amendment to a governing document.

By adding this direction into the proxy instrument, the proxy appears to become both a ballot and a proxy. However, this is not the case. This addition only requires that the proxy holder vote on those designated issues in the fashion directed when it comes time to cast the owner's vote.

Accordingly, even if a limited proxy is utilized, the following two-step process must still be used:

1. The owner must sign a written proxy designating someone else to attend. However, in this instance the owner directs how the proxy holder must vote, and
2. At the appointed time, the proxy holder must cast the ballot for the owner. However, now the proxy holder must vote in the fashion directed by the owner.

It is important to refer to your governing documents and the Florida Statutes for proper and permitted uses of proxies and ballots for your particular association.