

# FMO MAGAZINE



*Official Publication of the  
Federation of Manufactured Home Owners of Florida, Inc.*

**Fall Edition 2024**



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### EDITORIAL The Federation of Manufactured Home Owners of Florida, Inc.

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**FEDERATION OF MANUFACTURED HOME OWNERS OF FLORIDA, INC.**  
 222 W. Westmonte Dr, Suite 111  
 Altamonte Springs, FL 32714  
 P: 321-214-4300

**WEBSITE: WWW.FMO.ORG**  
**FMO Administrative Staff**

Kaylee Chester, CMP Executive Director [members@fmo.org](mailto:members@fmo.org)  
 Editor: Cynthia Carter-Lee,  
 Chairperson, FMO Communications Committee  
 703-598-3437  
[fmomagazine@gmail.com](mailto:fmomagazine@gmail.com)

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## Note from the Editor:

With a heavy heart I share the news of the sudden passing of our long-time friend and magazine editor, Stephanie Tevlin. Stephanie served as the publisher for the past 15 years and played an integral role in enhancing the magazine's quality throughout her tenure. We extend our heartfelt condolences to her family and friends.



The magazine was on hiatus until we found a new publisher and transitioned the magazine's operations. The magazine will resume a regular schedule effective November 1, 2024.



Gone But Not Forgotten



## ON MY MIND...

Rick Hollenback, FMO President



Here it is almost November. Hopefully a lot of our Snowbird membership are starting to think about returning to Florida. Back in those days, I was looking to leave about the first weekend of October, before the white fungus had a chance to start flying and causing slippery road conditions. With that said, most would ask, then why go back for the Christmas Holidays? My wife and I ask that every year, but we look into the eyes of the Grandchildren and know why we fly north and rent a car.

Anyway, I hope you all have had a good summer. FMO activities didn't stop in the summer, but did slow down a little. The Education Committee started working on rerecording some of the chapters of their HOA Certification classes due to technical issues. They've created training dates (I'll leave that for them to announce). I believe they have their eyes set on the Negotiation Presentation updates real soon.

PAC has been meeting, gathering ideas from our membership of what they want to see changed in the statutes. Pac did present their recommendations at the September BOD meeting. We came out with 4 strong items of interest along with a large list of continued discussions for the near future. Nancy Black Stewart has been keeping vigil watching over what's happening in Tallahassee. Some of her efforts are melded in the Pac efforts.

Don Stanton and his Membership Committee have been busy all summer long. Some of the Districts have continued with their meetings, and Chairman Stanton and Section Director Jody Brown have attended many of those meetings.

FMO still has our help wanted signs out. On the Board Of Directors front, Section Director Kevin Doan announced his retirement until we can find a replacement or January 1, 2025. I put the word out, and a name from the past stepped up. Welcome back David Carr, our new Section E director. At the District level, District 1, Walter Oppermann announced his retirement by January 1, 2025, and his Vice President Mike Rice is moving, and no longer will be a member of FMO. My Best Wishes to Kevin Doan, Mike Rice and Walter Oppermann on their life changes. We'll miss you all. Director Carr hit the ground running looking for a new replacement for District 1.

Personally, I took a couple of weeks off, and took my wife to Hawaii. I've never seen lava fields covering so much landscape of the big island. The size of those volcanos can't be put into words, let along some of their elevation. You also can't forget the Arizona Memorial in Pearl Harbor, such a moving experience.

Welcome back to all!

*Rick Hollenbach*  
*FMO President*



# CAPITOL BEAT

Your News from Tallahassee



By FMO Legislative Counsel, Nancy Black Stewart

The General Election is nearly behind Us!!

It's about time!! It seems as though we have been in this election cycle forever. I will be very happy to answer my phone without a plea for a campaign contribution...everyone has been dialing for dollars!

In the July/August *FMO Magazine* we listed candidates for the Florida Senate and House who have been helpful to FMO in the past. In this issue I wanted to make sure you had some specific information about the six constitutional amendments that are on your ballot.

There are four ways to amend our *Florida Constitution*. They are: (1) joint resolution by the Florida Legislature; (2) proposal from the Florida Constitution Revision Commission; (3) citizens' initiative by petition; and, (4) proposal from the Florida Taxation and Budget Reform Commission.

This year, there are six proposed amendments, including two by citizens' initiative, and four by the Florida Legislature. The two amendments placed on the ballot through citizen petitions are Amendments 3 and 4. The four joint resolutions introduced and passed by the Legislature include Amendments 1, 2, 5 and 6.

Below is an outline of the proposals. A proposed amendment requires at least 60% approval from voters to pass.

## **Amendment 1--Partisan Election of Members of District School Boards**

This amendment to the *Florida Constitution* would make school board elections partisan again beginning in 2026. Candidates running for school board would have a party affiliation listed beside their name on the ballot. NPA candidates would only be on the general election ballot. Prior to 1998, partisan school board races were in effect.

## **Amendment 2--Right to Fish and Hunt**

The proposed amendment contains two provisions. One would provide and preserve forever a state constitutional right to hunt and fish. The second would declare that hunting and fishing are the preferred means of "responsibly managing and controlling fish and wildlife."

## **Amendment 3--Adult Personal Use of Marijuana**

The amendment would legalize recreational marijuana for adults 21 years old and older. Individuals would be allowed to possess up to three (3) ounces of marijuana (about 85 grams), with up to five (5) grams in the form of concentrate. Existing medical marijuana treatment centers would be authorized under the initiative to sell marijuana to adults for personal use. The State Legislature could modify state law to permit the licensing of entities other than existing medical marijuana treatment centers to cultivate and sell marijuana products. It would not allow citizens to cultivate their own plants.

## **Amendment 4--Amendment to Limit Government Interference with Abortion**

If the measure passes, it would overturn Florida's six-week abortion ban and replace it with legalized abortions up until fetal viability or to protect a patient's health. This amendment does not mandate unlimited abortion in Florida. The amendment does not override parental notification for an abortion in Florida.

## **Amendment 5--Annual Adjustments to the Value of Certain Homestead Exemptions**

The current Florida homestead tax exemption structure for primary residences is not adjusted for inflation. This amendment would apply an annual inflation adjustment for the property tax exemption applied to the value of the homestead between \$50,000 and \$75,000. The adjustment would be made every year on January 1st (beginning in 2025) based on the percent change in the Consumer Price Index (CPI) reported by the U.S. Department of Labor. The adjustment will occur only if the CPI increases. There is no adjustment if the CPI decreases. This adjustment would not affect taxes paid to school districts.

## **Amendment 6--Repeal of Public Campaign Financing Requirement**

Presently, there is a right to public campaign financing for candidates seeking statewide office (Governor and Cabinet). The amendment would repeal the right to public financing for candidates running for state-wide offices.

Amending the Florida Constitution is serious business. Please vote your preference on each of these proposals. The important thing is to VOTE!!



★ ★ ★ ELECTION 2024 ★ ★ ★

# VOTE

★ ★ ★ NOVEMBER 5 ★ ★ ★



### Remaining Key Voting Dates

- Early voting period (mandatory period): October 26 – November 2, 2024
- Election Day: November 5, 2024

*Every* **VOTE** *Counts!*

The 2024  
Medicare  
Open  
Enrollment  
period  
is now



Now - December 7, 2024

visit [www.medicare.gov](http://www.medicare.gov) for more information

# THE CORPORATE TRANSPARENCY ACT

## IMPORTANT INFORMATION FOR ALL HOMEOWNER ASSOCIATIONS

### CORPORATE TRANSPARENCY ACT AND BENEFICIAL OWNERSHIP INTEREST REPORT Q&A

**QUESTION:** Do the requirements of the Corporate Transparency Act (CTA), including the submission of a Beneficial Ownership Interest Report (BOI Report) to the IRS, apply to Homeowner Associations organized under Chapter 723, Florida Statutes?

**ANSWER:** Yes. The CTA mandates the filing of a (BOI Report) with the U.S. Treasury's Financial Crimes and Enforcement Network (FinCEN), detailing information about individuals who own or control a Reporting Entity. Unfortunately, Homeowner Associations organized under Chapter 723, Florida Statutes, are considered Reporting Entities, and Officers and Directors are considered individuals with control over the Reporting Entities.

**QUESTION:** Are there filing requirements and deadlines?

**ANSWER:** Yes. The filing requirements are as follows:

**1. New Entities (Post-2024 Reporting Entities):**

Entities formed on or after January 1, 2024, must file a BOI Report within 90 days of their formation or incorporation.

**2. Existing Entities (Pre-2024 Reporting Entities):**

Entities that existed before January 1, 2024, are required to file the BOI Report by January 1, 2025.

**3. Amendments to BOI Reports:** Any changes to the information reported must be updated within 30 days of the change occurring.

**QUESTION:** Where do we file the BOI Report and are there any fees associated with the filing of the BOI Report?

**ANSWER:** BOI Reports can be submitted electronically through the Beneficial Ownership Secure System (BOSS) on the FinCEN website, with **no** associated filing fees. We understand that a number of 3rd party providers are contacting Homeowner Associations throughout the state and offering

to file BOI Reports on behalf of Homeowner Associations. Please be advised that these 3rd party entities are not affiliated with the IRS or the Federal Government, and it is possible that some may be scams seeking to obtain confidential information from you. It is recommended that you file directly **at no charge** directly through the following link: <https://www.fincen.gov/boi>

**QUESTION:** What information is the IRS seeking?

**ANSWER:** The BOI Report must include:

**1. Reporting Entity Information:**

- Full legal name and trade names
- Current address
- Jurisdiction of formation/registration
- Taxpayer Identification Number (TIN) or foreign tax identification number

**2. Beneficial Owners and Company Applicants:**

- Full legal name and date of birth
- Complete current address
- Identification details from a passport, driver's license, or other government-issued ID

**QUESTION:** What are the penalties for non-compliance.

**ANSWER:** Penalties for failing to comply with the CTA include:

- Fines up to \$10,000 per violation, escalating at \$500 per day
- Potential imprisonment for up to two years

**QUESTION:** Who has access to BOI Reports and the information provided?

**ANSWER:** BOI Report data is not publicly available but can be accessed by law enforcement agencies and for compliance with anti-money laundering laws.



# A to Z on EVICTIONS

Jeremy Anderson



In Florida, mobile homeowners, mobile home tenants, mobile home occupants, and mobile homes may be evicted from a leased mobile home lot subject to Chapter 723, Florida Statutes, under certain circumstances. This article is intended to identify the specific grounds for eviction, required notice, the right to cure, when relocation assistance is available, post-eviction actions, attorneys' exposure for the parties, and other important tips and points.

## Grounds for Eviction

Section 723.061, Florida Statutes, provides the legal framework for eviction from a leased lot subject to Chapter 723, Florida Statutes. According to this section, eviction can occur for the following reasons:

1. **Non-payment of Rent:** Failure to pay rent on the due date can be grounds for termination of the tenancy and eviction, provided the default in the payment of rent continues for five (5) days after the park owner delivers a written demand for payment.
2. **Conviction of a Violation of Federal or State Law or of a Local Ordinance:** A conviction of a violation of a federal or state law or local ordinance is grounds for eviction provided that the violation is detrimental to the health, safety, or welfare of other residents of the mobile home park. The homeowner or tenant must vacate the premises within seven (7) days after the date the notice to vacate is delivered.
3. **Violation of the Park's Rules, Rental Agreement, or Chapter 723, Florida Statutes:** A homeowner, tenant, or occupant may be evicted upon a single notice if the alleged violation of the park's rules, rental agreement, or Chapter 723, Florida Statutes, is found by a court to have endangered the life, health, safety, or property of the park residents or employees or the peaceful enjoyment of the mobile home park by its residents. In this instance, the park owner may terminate the rental agreement, and the homeowner, tenant, or occupant must vacate the premises within seven (7) days after the notice to vacate is delivered.

For violations not related to endangerment or peaceful enjoyment, a park owner may terminate the tenancy if written notice of a second violation of the same rule, rental agreement provision or provision of Chapter 723, Florida statutes is issued within twelve (12) months. A second violation of a properly promulgated rule or regulation, rental agreement provision, or Chapter 723, Florida Statutes, within twelve (12) months of the first violation not related to endangerment or peaceful

enjoyment is unequivocally a ground for eviction, and it is not a defense to any eviction proceeding that a violation has been cured after the second violation. Violation of a rule or regulation, rental agreement provision, or Chapter 723, Florida Statute, more than one (1) year after the first violation of the same rule or regulation, rental agreement provision, or this chapter does not constitute a ground for eviction.

## 4. Occupancy of a Mobile Home Without Approval.

A purchaser, prospective tenant, or occupant of a mobile home who does not qualify for occupancy in a park based on a properly promulgated rule or standard for approval and who has occupied a mobile home without approval must vacate the premises within seven (7) days after the date the notice of the failure to be approved for tenancy is delivered.

5. **Change in Land Use:** If the park owner decides to change the use of the land for the entire or portion of the park, the mobile homeowners leasing a lot within the area impacted by the change in land use can be evicted, provided the park owner gives the affected mobile homeowners and tenants at least six (6) months' notice of the eviction due to the projected change in use and of their need to secure other accommodations. The park owner's notice must include a statement that there may be an entitlement to compensation from the Florida Mobile Home Relocation Trust Fund. A homeowners association operating under Chapter 723, Florida Statutes, is also entitled to notice of an opportunity to purchase the park under the terms and conditions set forth in the notice.

## Right to Cure / Defenses

1. **Payment of Rent:** Payment of the lot rental amount due within five (5) days of a written demand for payment is a complete defense to eviction, and such action shall not be initiated. In the event of payment of the lot rental amount due after the five (5) days of a written demand prior to the entry of an order of eviction, including any late charges, court costs, and attorney's fees, the court may, for good cause, deny the order of eviction, if such nonpayment has not occurred more than twice.
2. **Material Deficiencies of Chapter 723, Florida Statutes, by Park Owner:** A homeowner's withholding of rent can be a defense to eviction if the mobile homeowner only after (7) days have elapsed after the mobile homeowner has notified the park owner in writing of his or her intention not to pay rent, or a portion thereof,

...A TO Z ON EVICTIONS CONTINUED ON PAGE 8

based upon the park owner's material noncompliance with portions of Chapter 723, Florida Statutes. This notice must specify in reasonable detail the provisions alleged to be in default. A determination by the court or jury, as the case may be, of the park owner's material noncompliance is a complete defense to an action for possession based upon nonpayment of rent, or a portion thereof. There shall be a determination of the amount, if any, by which the rent is to be reduced to reflect the diminution in value of the lot during the period of the park owner's non-compliance. During the pendency of such case, the homeowner shall pay amounts determined by the court into the registry. A failure to pay the amounts into the registry constitutes an absolute waiver of the homeowner's defenses other than payment, and the park owner is entitled to an immediate default.

3. **Change in Land Use:** Homeowners must object to the change in use by petitioning for administrative or judicial remedies within ninety (90) days after the date of the park owner's notice. A failure to pursue administrative or judicial remedies bars the affected homeowners from taking any subsequent action to contest the change in use. For clarification, homeowners may object to a zoning change at any time.
4. **Required Notices:** Required notices shall be in writing and must be posted on the premises and sent to the homeowner and tenant or occupant, as appropriate, by certified or registered mail, return receipt requested, addressed to the homeowner and tenant or occupant, as appropriate, at her or his last known address. Delivery of the mailed notice shall be deemed given five (5) days after the date of postmark.
5. **Retaliatory Conduct:** It is unlawful for a park owner to bring or threaten to bring an action for possession or other civil action, primarily because the park owner is retaliating against the homeowner. In order for the homeowner to raise the defense of retaliatory conduct, the homeowner must have acted in good faith and not for any improper purposes, such as to harass or to cause unnecessary delay or for frivolous purpose or needless increase in the cost of litigation. This defense does not apply if the park owner can prove that the eviction is for good cause, including, but not limited to, good faith actions for nonpayment of the lot rental amount, violation of the rental agreement or of park rules, or violation of the terms of this chapter.

#### **Relocation Assistance for a Change in Land Use**

The legislature established a trust fund to provide a source of funds to compensate eligible homeowners who are displaced when a mobile park is closing due to a change in the use of the land. Any homeowner who leases a lot in a park and has received a six (6) month notice of change of land use from the park owner and has not accepted compensation from the

park owner to relocate, given notice that they were voluntarily vacating the park prior to the notice, or evicted for the non-payment of rent is eligible for relocation assistance. You can find more information at <http://dev.fmhrc.org/test-web/faq.php> or (850) 488 1122.

#### **Post-Eviction Order**

In the event that an eviction order is granted by the court, the clerk shall issue a writ of possession to the sheriff, describing the lot or premises and commanding the sheriff to put the mobile home park owner in possession of the lot. The writ of possession of the lot shall not be less than ten (10) days from the date the eviction judgment is granted. The evicted homeowner must remove all personal belongings and the mobile home from the lot.

At the time the sheriff executes the writ of possession, the park owner may remove any personal property, including the mobile home, found on the premises to or near the property line or, in the case of the mobile home, into storage. If requested by the landlord, the sheriff shall stand by to keep the peace while the park owner removes personal property. The sheriff may charge a reasonable hourly rate, and the person requesting the sheriff to stand by to keep the peace shall be responsible for paying the reasonable hourly rate set by the sheriff. Neither the sheriff nor the landlord nor his or her agent shall be responsible to the tenant or any other party for loss, destruction, or damage to the property after it has been removed.

Any mobile home left on the lot after the writ of possession is subject to storage fees and abandonment, and a failure to pay storage fees could result in the loss of the home to the park owner.

#### **Court Costs and Attorney's Fees**

It should be noted that Section 723.063, Florida Statutes, provides that in any action to enforce the provisions of Chapter 723, the prevailing party is entitled to recover reasonable attorney's fees and court costs. This includes actions for evictions.

#### **Conclusion**

Evictions in mobile home parks under Chapter 723 are highly regulated, ensuring that homeowners have both due process and time to cure deficiencies. However, park owners retain the right to evict under specific conditions, with obligations such as relocation assistance in certain cases. Homeowners should be aware of these statutes to protect their rights. Homeowners are also encouraged to seek legal counsel as many of these provisions are highly technical in nature, and the failure to strictly comply with all requirements can result in a loss of defenses, eviction, and liability for the park owner's attorneys' fees and costs.





# FMO's Virtual Town Hall Meeting

**OPEN TO all current FMO Park Representatives and FMO members who are interested in becoming a Park Representative.**

**Join us for our Town Hall Meeting!**

**Stay informed and have your voice heard in our community.**



**Friday, November 22, 2024**

10:00 - 11:00 a.m. ET



**FMO will be discussing our upcoming legislative issues and new Strategic Plan objectives.**

**REGISTER ON THE WEBSITE**

Contact Us

[members@fmo.org](mailto:members@fmo.org)



[www.fmo.org](http://www.fmo.org)



# COPING AFTER A DISASTER

Hurricane events are both disastrous and stressful. Following a disaster, most people will ultimately do well and return to their previous level of functioning. However, many people will initially experience distressing thoughts, feelings, and physical symptoms and may engage in risky behaviors to help cope. Some may develop psychiatric disorders, like depression, anxiety, and posttraumatic stress disorder. The impacts and reactions can happen immediately or may appear after some time.

There are steps that individuals can take for themselves and their families to reduce negative effects and improve their ability to function at home, work, and school.

## Common reactions in adults after a disaster

- Trouble falling asleep or staying asleep
- Sadness, depression, hyperactivity, irritability, or anger
- Having no feelings at all or feeling numb
- A lack of energy or feeling exhausted all the time
- Lack of appetite or, the opposite, eating all the time
- Trouble concentrating or feeling confused
- Social isolation, reduced or restricted activities
- Thinking no one else is having the same reactions as you
- Headaches, stomachaches, or other body pains
- Misusing alcohol, tobacco, drugs, or prescription medications to cope

## Helpful steps for adults after a disaster

Eat, hydrate, exercise, and get rest on a regular basis; taking care of your body reduces the negative effects of stress.

Avoid using alcohol, tobacco, and other drugs to manage distressing emotions; these substances often make things harder in the long-run and can cause problems.

Find healthy ways to relax, such as breathing exercises, meditation, mindfulness, calming self-talk, soothing music.

Engage in fun and restoring activities, including exercise, hobbies, and social activities.

Keep informed about new information and developments. Use credible sources of information to avoid speculation and rumors.

Limit exposure to television and social media content about the disaster; overexposure can increase distress.

Stay connected with friends, family, neighbors, and colleagues to give and receive support. Helping one another aids in healing.

Learn what local health care and other resources are available; use and share this information to help yourself and others.

Remind yourself and others that it's normal to have many different feelings as well as "good days" and "bad days" as a natural part of recovery.

Seek assistance from a health care professional if your distress remains high after several weeks, you are having persistent trouble functioning at work or home, or thinking about hurting yourself or someone else.

**OUR HEART GOES OUT TO ALL THOSE AFFECTED  
BY HURRICANES HELENE AND MILTON  
FMO STANDS WITH YOU  
CONTACT YOUR DISTRICT PRESIDENT IF YOU  
NEED SUPPORT OR ASSISTANCE**





# HURRICANE RECOVERY RESOURCES

## Emergency Food Distribution and Shelter Assistance

### Food Distribution

The state of Florida sends food to participating food banks, food pantries, soup kitchens and organizations such as the Salvation Army and other mass care organizations to feed those affected by a disaster.

### Additional Emergency Food Assistance Programs:

Florida D-SNAP Online Forms – [DisasterAssistance.gov](http://DisasterAssistance.gov)

U.S. Dept. of Agriculture – Florida Disaster Nutrition Assistance

Florida Division of Emergency Management – <http://www.floridadisaster.org/index.asp>

United States Department of Agriculture – <https://www.fns.usda.gov/disaster/disaster-assistance>

### Shelter Assistance

Transitional Shelter Assistance: <https://www.fema.gov/transitional-shelter-assistance>

### Disaster Relief Information

For those affected by a hurricane and seeking relief assistance, the first thing you must do is register with [www.disasterassistance.gov](http://www.disasterassistance.gov) or by calling 800-621-3362 or TTY 800-462-7585.

If you use 711 or Video Relay Service (VRS), call 800-621-3362. Operators are multilingual and calls are answered seven days a week from 7 a.m. to 11 p.m. ET.

### Critical FEMA and Florida-specific resources

FEMA Website and Helpline 800-621-3362

FEMA coordinates response to disasters occurring within the United States. Those who have suffered significant damage to their homes can apply for government assistance on their home page: Federal Emergency Management Agency (FEMA)

Contact the FEMA Helpline if you have questions about:

The help offered by FEMA.

How to apply for assistance.

Information in your account.

Call 7 a.m. to 11 p.m. ET, 7 days a week:

1-800-621-FEMA (1-800-621-3362)

TTY 1-800-462-7585

711 or VRS 1-800-621-3362

You can also send an email from the Disaster Assistance webform.

Or write to:

FEMA

P.O. Box 10055

Hyattsville, MD

20782-8055

## FEMA Disaster Recovery Centers

FEMA Disaster Recovery Centers (DRCs) are accessible meeting places set up after a disaster. There you can learn about FEMA or other assistance programs. You may also ask questions about your case or seek guidance on other disaster-related issues. The services offered at each DRC may vary.

There are two ways to find a DRC near you:

Use the DRC Locator web page to find addresses and DRC details. Find info like the hours of operation, services offered, and driving directions.

Text DRC and a ZIP Code to 4FEMA (43362). (Example: DRC 01234.) Using this option doesn't add you to any messaging service. It's just like doing a search on the Web. (Standard text rates may apply.)

### Legal Aid Hotline – 866-550-2929

A legal aid hotline is available for hurricane survivors in Florida who cannot pay for an attorney: 1-866-550-2929.

The hotline operates through a partnership between The Florida Bar Young Lawyers Division, the American Bar Association (ABA) Young Lawyers Division, and the Federal Emergency Management Agency (FEMA).

Both English and Spanish voicemail recordings give instructions for callers to leave a message requesting storm-related legal assistance, and to provide their name, telephone number, county of residence, and a description of their legal problems.

Assistance through this hotline is available to qualified Floridians affected by hurricanes in all Florida counties.

Those who qualify will be matched with Florida lawyers who have volunteered to provide free legal help such as:

- Securing FEMA and other benefits
- Making life, medical and property insurance claims
- Dealing with home repair contractors
- Replacing wills and other important legal documents destroyed in the hurricane
- Helping with consumer protection matters, remedies and procedures
- Counseling on mortgage-foreclosure problems or landlord/tenant issues

Callers can leave a message on the hotline at any time. Calls will be returned within two business days between 9 a.m. to 5 p.m., Monday through Friday. There are some limitations: for example, assistance is not available for cases in which fees are paid as part of a settlement or award from a court. Such cases will be referred to a lawyer referral service. Funding for this hotline comes from FEMA under the authority of Section 415 of the Robert T. Stafford Disaster Relief and Emergency assistance Act (Public Law 100-707).

The Florida Bar has raised the income qualifying cap for its online legal clinic, Florida Free Legal Answers, to ensure that Floridians can access the site and post questions related to Hurricane Michael. More than 500 attorneys signed up to volunteer for the site, which ordinarily matches low-income Floridians with attorneys who can answer basic legal questions. The site is a collaboration between the Florida Bar and the American Bar Association, which approved the qualifying cap increase.

**Disaster Assistance Insurance Helpline**

1-800-22-STORM (800-227-8676) or 1-850-413-3089

**Red Cross Resources**

<http://www.redcross.org/get-help>



**Phone Numbers for the Red Cross:**

**North Florida Region:**

Jacksonville (904)-358-8091 or (888)-843-5748 serving Alachua, Baker, Bradford, Clay, Columbia, Duval, Gilchrist, Levy, Marion, Nassau, Putnam, St. Johns and Union counties. Tallahassee (850)-878-6080 or (866)-943-9010 serving Dixie, Franklin, Gadsden, Hamilton, Jefferson, Lafayette, Leon, Liberty, Madison, Suwannee, Taylor and Wakulla counties. Pensacola (850)-432-7601 or (800)-733-2767 serving Bay, Calhoun, Escambia, Gulf, Holmes, Jackson, Okaloosa, Santa Rosa, Walton and Washington counties.

**Central Florida Region:**

Florida’s Space Coast Chapter | Brevard, Flagler, Volusia Counties | 321-890-1002  
 Greater Orlando Chapter | Orange, Osceola, Seminole Counties | 407-894-4141  
 Mid-Florida Chapter | Citrus, Hernando, Lake, Pasco, Polk, Sumter Counties | 863-295-5941  
 Southwest Florida Chapter | Charlotte, DeSoto, Hardee, Sarasota, Manatee Counties | 941-379-9300  
 Tampa Bay Chapter | Hillsborough, Pinellas Counties | 813-348-4820

**South Florida Region:**

Broward County Chapter | Fort Lauderdale, FL (954) 797-3800 serves Broward County  
 Coast to Heartland | Vero Beach, FL (772) 562-2549 serves Indian River, St. Lucie, Okeechobee, and Highlands counties.  
 Florida’s Southern Gulf | Naples, FL (239) 596-6868 serves Collier, Glades, Hendry & Lee Counties  
 Miami & The Keys | Miami, FL (305) 644-1200 serves Miami-Dade and Monroe counties.



**Important Phone Numbers**

Florida Department of Health (DOH); If you are on FL ADAP and have lost your medications due to a hurricane and your county health dept. is not open call toll-free (844) 381-ADAP (2327).  
 Florida Department of Financial Services Disaster Assistance 1-800-22-STORM or (850) 413-3089  
 Federal Emergency Management Agency (FEMA) 1-800-621-FEMA (1-800-621-3362) TTY: 1-800-462-7585  
 To Verify Coverage/Report Claims Citizens Property Insurance Corporation 1-866-411-2742  
 American Red Cross 1-800-RED-CROSS (1-800-733-2767)  
 State of Florida Emergency Information 1-800-342-3557  
 To Verify Contractor License Florida Department of Business and Professional Regulation (850) 487-1395  
 Florida Department of Agriculture and Consumer Services 1-800-435-7352  
 Florida Department of Elder Affairs Helpline 1-800-963-5337  
 Florida Department of Financial Services Fraud Hotline 1-800-378-0445  
 Price Gouging Hotline: 1-866-966-7226

**Operation Blue Roof**

If you need to cover your damaged roof until permanent repairs can happen, please visit Operation Blue Roof, a program managed by the U.S. Army Corps of Engineers on behalf of FEMA. This is a free service to homeowners.

**Additional Resources**

- You may reach the Florida Division of Consumer Services by calling 1-877-693-5236, Monday – Friday, 8:00 am – 5:00 pm, EST.
- You can speak directly with individuals who can help you review your policies to understand your coverage, help you file claims for damage and offer assistance in the event that you are having trouble communicating with your insurance company.
- Need help finding a gas station where you can fill up your car? Gas Buddy will help you find a nearby gas station where you can get fuel.
- The Children and Disasters webpage reflects resources available to support the integration and implementation of children’s disaster related needs into preparedness, planning, response and recovery efforts initiated by state, local and tribal governments, as well as stakeholders responsible for the temporary care of children.
- AFT Disaster Relief – AFT has compiled their own resource page which includes helpful information about everything from fact sheets on cleaning up after a storm, a link with tips for students that receive financial aid, to helping students cope after a natural disaster.
- Have a fur baby? You can search for pet-friendly lodging on BringFido.com.



# *Happy* **RETIREMENT**

**JOHN PETRELLA**

John Petrella has been an intricate part of FMO for several decades. His wealth of knowledge and passion for our lifestyle will undoubtedly be missed and has left a footprint that will be hard to fill.



Thank you John  
Enjoy the days ahead

# *Congratulations!*

# UPCOMING NOVEMBER

# DISTRICT MEETINGS

**NOV 14  
9:00 AM**

## DISTRICT 1

SPEAKER - JOE TEDDER, POLK COUNTY TAX COLLECTOR

**NOV 19  
10:00 AM**

## DISTRICT 3

SPEAKER - MEREDITH KIRSTEN, PA  
- WILLS, TRUSTS AND ESTATE PLANNING

**NOV 20  
1:00 PM**

## DISTRICT 13

SPEAKER - JULIE GRAHAM, INDEPENDENT MEDICARE SPECIALIST, REGARDING UPCOMING MEDICARE CHANGES

- Why attend a district meeting:
- stop on top of trends, news and issues affecting our lifestyle
  - meet your neighbors
  - get engaged in FMO activities

**CHECK [WWW.FMO.ORG](http://WWW.FMO.ORG)  
FOR LOCATION INFORMATION**

## SOCIAL SECURITY 2025 COLA

*Cost-of-Living Adjustment (COLA) Information for 2025 Social Security and Supplemental Security Income (SSI) benefits for more than 72.5 million Americans will increase 2.5 percent in 2025.*

*The 2.5 percent cost-of-living adjustment (COLA) will begin with benefits payable to nearly 68 million Social Security beneficiaries in January 2025. Increased payments to nearly 7.5 million SSI recipients will begin on December 31, 2024. (Note: some people receive both Social Security and SSI benefits)*



## FMO NOTARY DIRECTORY



**Kathy Waltz**

**Coverage Area: South Lakeland, Mulberry, Bartow,  
Ft. Meade, Bowling Green**  
863-662-1292 | ohdeargod777@gmail.com

**Stacy L Davenport**

**Coverage Area: North Pinellas County**  
727-733-5522 | LHRO@LakeHighlander.com

**Michael P. Meaney**

**Coverage Area: Marion County**  
(917) 889-1857 | michaelmeaney999@gmail.com

**Joyce Grande**

**Coverage Area: North Fort Myers, Lee County**  
239-443-7001 | jgrande2@comcast.net

**Jo-Ann Joslyn**

**Coverage Area: Lake County**  
352 551 5212 |  
Joslyn.joann@yahoo.com

**Cynthia Carter-Lee**

**Coverage Area: Treasure Coast**  
703-598-3437 | cynthiacarterleenotary@gmail.com  
The FMO Notary Directory will be available in the FMO magazine, posted on the FMO Facebook page and the FMO website. To add your name to this directory, email [fmomagazine@gmail.com](mailto:fmomagazine@gmail.com)

# FMO BOARD OF DIRECTORS



**Rick Hollenbach**  
PRESIDENT  
715-441-6330  
rick.hollenbach@att.net



**Norma Woodall**  
VICE PRESIDENT  
732-259-3955  
ngwoodall@gmail.com



**Bonnie Darling**  
TREASURER  
727-290-9618  
bonbondarling@gmail.com



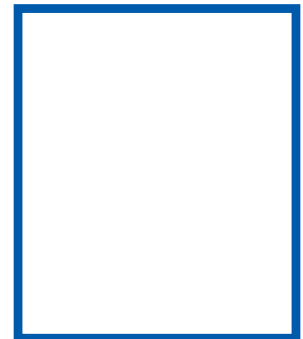
**Bonnie Darling**  
Section A, Districts 2, 10, 11 & 17  
Canadian cell: 705-878-2887  
(available 12 months of the year)  
U S cell: 727-290-9618  
(available November 1st to April 30th)  
bonbondarling@gmail.com



**Fred Sullivan**  
Section B, Districts 5, 7, 8  
941-925-1954  
fjsulli@aol.com



**Jody Brown**  
Section C, Districts 14, 16  
407-433-2644  
jodybrown1216@gmail.com



**POSITION OPEN**  
Section D, Districts 12, 12A

## DISTRICT PRESIDENTS

<p><b>DISTRICT 2</b> <b>Colleen Gartner, President</b> 484-880-6816 cargartner@icloud.com Pinellas County</p>	<p><b>DISTRICT 5</b> <b>Joan Bartlett, President</b> 941-739-3989 jembstar@yahoo.com <b>Lori Stabinski,</b> <b>Vice President</b> 941-592-7432 loristabinski@yahoo.com Manatee County</p>	<p><b>DISTRICT 14</b> <b>President Position Open</b> Volusia and Flagler Counties</p> <p><b>DISTRICT 16</b> <b>Chris Ball, President</b> 954-292-6165 cball103@aol.com Seminole, Orange and Osceola Counties</p>	<p><b>DISTRICT 12</b> <b>Position Open</b> Miami and Dade Counties Please contact Section H FMO President, Rick Hollenbach 715-441-6330</p> <p><b>DISTRICT 12A</b> <b>President Position Open</b> Palm Beach County Please contact Section H FMO President, Rick Hollenbach 715-441-6330</p>
<p><b>DISTRICT 10</b> <b>Tamara Buzbee, President</b> 813-951-4119 Browtam1657@gmail.com Hillsborough County</p>	<p><b>DISTRICT 7</b> <b>President Position Open</b> Charlotte, Lee, Collier and Hendry Counties</p>		<p><b>Jeremy Anderson</b> FMO Attorney</p> <p><b>PROFESSIONAL</b></p>
<p><b>DISTRICT 11</b> <b>Susan Slater (Susie), President</b> 954-601-7209 susanslaterfmo@gmail.com Pasco and Hernando Counties</p>	<p><b>DISTRICT 8</b> <b>Keith Ryder, President</b> 860-986-4467 keithryder1954@gmail.com Sarasota County</p>		
<p><b>DISTRICT 17</b> <b>President Position Open</b> Citrus and Sumter Counties</p>			



# FMO BOARD OF DIRECTORS



**Don Stanton**  
 Director At Large  
 352-216-3226  
 donstantonfmo@gmail.com



**Eric West**  
 Director At Large  
 863-845-2428 (Nov-Apr)  
 519-970-9483 (May - Oct)  
 ericnwest@hotmail.com



**Ron Thoreson**  
 Director At Large  
 919-306-1700  
 ron@ronthoreson.com



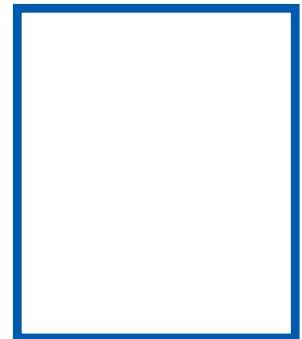
**Dave Carr**  
 Section E, Districts 1, 6  
 (863) 816-6925  
 dwcarr@rogers.com



**Darlene Whitkanack**  
 Section F, Districts 3, 13  
 352-581-9726  
 darlene155@aol.com



**Cynthia Carter-Lee**  
 Section G, Districts 4, 9  
 703-598-3437  
 cynthiacarterleefmo@gmail.com



**POSITION OPEN**  
 Section H, District 15

## DISTRICT PRESIDENTS

<p><b>DISTRICT 1</b>  <b>Walter Oppermann, President</b>                  863-514-4173                  wko1993@aol.com</p>	<p><b>DISTRICT 3</b>  <b>Randy Ellis, President</b>                  506-697-8745                  randyellis01@gmail.com                  Lake County</p>	<p><b>DISTRICT 4</b>  <b>President Position Open</b>                  Indian River, St. Lucie,                  Okeechobee and Martin                  Counties                  Please contact SectionG                  Director, Cynthia Carter-Lee                  703-598-3437</p>	<p><b>DISTRICT 15</b>  <b>Position Open</b>                  Bradford, Clay, Nassau, Duval                  and St. Johns Counties                  Please contact Section H                  FMO President, Rick                  Hollenbach                  715-441-6330</p>
<p><b>DISTRICT 6</b>  <b>Kathie Payne, President</b>                  812-305-4484                  Kathiepayne@outlook.com                  Highland County, Desoto,                  Hardee and Glade Counties</p>	<p><b>DISTRICT 13</b>  <b>Jo Anne Fiesel, President</b>                  631-987-6842                  jojoerv@aol.com                  Marion County</p>	<p><b>DISTRICT 9</b>  <b>Laurence Berthiaume, President</b>                  321-676-4941                  doland319@yahoo.com                  Brevard County</p>	



### ADVISORS

**Nancy Stewart**  
 Legislative Counsel

# FMO Leadership Opportunities Available

**The roles of Section Director and District President are critical to managing, maintaining, and growing a district.**

## **Section Director**

This position holds a seat on the FMO Board of Directors. The duties of the Section Directors shall include, but are not limited to:

- ✓ Promote liaison between the Board of Directors and the Districts in their Sections.
- ✓ Promote Sectional vitality and growth and advise the Board of Directors on matters of concern within the manufactured/mobile home communities in their Sections.
- ✓ Perform such duties as may be assigned to them by the President or Board of Directors.
- ✓ Attend District Meetings within their Section when possible.
- ✓ Assist in arranging for speakers at District Meetings if requested by the District Officers.
- ✓ Distribute all information and reports to their District Officers as instructed by the President or the Board of Directors.
- ✓ Conduct meetings where there are no District Officers, or the District Officers are to be absent from the District Meeting within their section.

## Section Director Vacancies:

Section D, Districts 12 and 12A

Section H, District 15

## **District President**

This critical position is oftentimes a springboard or training ground for key leadership positions in FMO

The duties of the District President shall include, but not limited to:

- ✓ Preside at all district meetings.
- ✓ Fill vacancies of district offices and committees subject to members' approval at a district meeting.
- ✓ Appoint delegates to the State Assembly subject to members' approval at a district meeting.
- ✓ Promote district vitality and membership growth.
- ✓ Schedule annual educational workshops for members.
- ✓ Perform such duties as may be directed by the Board of Directors or Section Director.
- ✓ Establish a communication network to disseminate information to members promptly. This network may either be by written, telephonic or electronic means or a combination thereof.

- ✓ Notify the FMO office of the date, as well as Section Director, of time, and meeting information at least twenty (20) days before the meeting or as soon as a meeting date, place and program is known.
- ✓ Arrange for guest speakers at meetings with topics of interest to District members.

## District President Vacancies:

District 4 Indian River, St. Lucie, Okeechobee, and Martin Counties

District 12 Miami, Dade Counties

District 12A Palm Beach County

District 15 Bradford, Clay, Nassau, Duval, and St. Johns Counties

District 18 Gadsden, Leon, Wakula, Jefferson, Madison, and Taylor Counties

District 19 Bay, Calhoun, Gulf, Liberty, and Franklin Counties

District 20 Escambia, Santa Rosa, Okaloosa, Walton, Holmes, and Washington Counties

If interested in a Section Director position, contact Rick Hollenbach. If interested in a District President position, contact the appropriate section director.

## **Park Representatives Needed**

Park Representatives are the face of FMO in our communities. Park Representatives' duties include: recruiting members, monitoring current FMO membership, informing the FMO members in their park, and act as a liaison between the FMO and the community members, the HOA. and District Officers.

If interested in a Park Representative position, contact the appropriate district president.



# FMO Standing Committees

These committees are key to the day-to-day operation of FMO. All members of the committees serve in a volunteer capacity. There are spaces available on each committee.

Please reach out to [members@fmo.org](mailto:members@fmo.org) or directly to the Chairperson to sign up.

Committee	Description	Chairperson
<b>Political Advocacy</b>	<p>a) Review submissions received from FMO members for legislation on behalf of manufactured/mobile homeowners</p> <p>b) Cooperate with our legislative consultant</p>	Darlene Whitkanack
<b>Finance</b>	<p>a) Propose a biennial budget to be approved by the Board of Directors and presented at State Assembly</p> <p>b) Under the guidance of the Treasurer, monitor the budget during the biennial period and make periodic written reports to the Board of Directors on the financial condition of the FMO</p>	Bonnie Darling
<b>Membership</b>	<p>a) Provide suggestions to the Board of Directors</p> <p>b) Provide to the Board of Directors a monthly report of the current membership showing the total number of members, new members, non-renewals, and lost members</p>	Don Stanton
<b>Nominating</b>	<p>a) The Nominating Committee shall be composed of members without regard to geographical considerations. This committee will be appointed by the Board of Directors, have a minimum of five (5) members, and include at least three District Presidents.</p> <p>b) The duties of this committee shall include but not limited to:</p> <ol style="list-style-type: none"> <li>i. Review the applications received from individuals desiring to run for state office.</li> <li>ii. Determine eligibility of prospective candidates.</li> <li>iii. Submit a report to the Executive Director and Board of Directors no later than sixty (60) days prior to the Assembly for publication in the FMO Magazine, Nov/Dec issue, in election years.</li> <li>iv. Present their report to the State Assembly.</li> </ol>	Fred Sullivan
<b>Consolidated Legal Fund</b>	<p>a) The mission of the committee will be to assess the need to support legal actions that will have significant impact statewide, or within a county or municipality that will result in appellate precedent of law.</p> <p>b) Shall establish and maintain separate bank accounts</p> <p>c) Eight members, consisting of two FMO Board members plus the FMO Treasurer; two district presidents; and three HOA presidents/past presidents. In addition, the FMO legal counsel shall attend all meetings of the Consolidated Legal Fund Committee and shall assist and advise the committee</p> <p>d) Review and maintain all physical contracts, payments, and payment histories for participating HOA's</p>	Ron Thoreson
<b>Education</b>	In conjunction with the FMO attorney, the education committee creates, maintains and administers the education curriculum for members.	Bonnie Darling
<b>Communications</b>	Responsible for all internal and external communication methods, to include the FMO magazine, social media and public relations.	Cynthia Carter-Lee
<b>Park Closure and Development</b>	Track mobile/manufactured home park closures and issues related to park closures within the state of Florida. Promote the development of new manufactured home communities in the state of Florida.	Open
<b>ROC</b>		Jo-Ann Joslyn
<b>By-Laws</b>		Norma Woodall

*“The best way to find yourself is to lose yourself in the service of others.” – Gandhi*



# FMO Membership Application



SAVE A STAMP! You can join on the FMO Website - [www.fmo.org](http://www.fmo.org)

- One Year FMO Membership for \$30 (US Funds)
- Three-Year FMO Membership for \$75 - Best Value (US Fund)
- \*New Application
- \*Renewing Application

SCAN THE QR CODE TO COMPLETE THE APPLICATION ONLINE



**Note: Fields with \* are required PLEASE PRINT LEGIBLY**

Date: \_\_\_\_\_

\*Name: \_\_\_\_\_

Co-Member: \_\_\_\_\_

\*Florida Address: \_\_\_\_\_

\*City, Zip: \_\_\_\_\_

\*Email Address: \_\_\_\_\_

\*Phone: (    ) \_\_\_\_\_  
Home Phone  Cell Phone

\*Opt-In for Text Messaging Updates:  Yes  No

\*Deliver FMO Magazine by:  Email  Mail

\*Would you like to make a donation to FMO?  YES  NO

Amount Enclosed: \$ \_\_\_\_\_

DISTRICT	COUNTY	SECTION
District 1	Polk	E
District 2	Pinellas	A
District 3	Lake	F
District 4	Indian River, St. Lucie, Okeechobee and Martin	G
District 5	Manatee	B
District 6	Desoto, Hardee, Highland, and Glades	E
District 7	Charlotte, Lee, Collier, and Hendry	B
District 8	Sarasota	B
District 9	Brevard	G
District 10	Hillsborough	A
District 11	Pasco	A
District 12	Miami-Dade, Brower, and Monroe	D
District 12-A	Palm Beach	D
District 13	Marion	F
District 14	Volusia and Flagler	C
District 15	Bradford, Clay, Nassau, Duval, and St. Johns	H
District 16	Seminole, Orange, and Osceola	C
District 17	Citrus, Hernando and Sumter	A

**To pay with credit card:**

MasterCard  Visa  Discover  AMEX

**Total amount to be charged: \$** \_\_\_\_\_

Card # \_\_\_\_\_

CVV on back \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Park Name: \_\_\_\_\_

County: \_\_\_\_\_

District Number: \_\_\_\_\_

Section Letter: \_\_\_\_\_

## PLEASE NOTE

Your membership cards can be printed online at [www.fmo.org](http://www.fmo.org) after signing into your member record.

Please contact your **District President** or your **Section Director** for questions regarding HOA-related inquiries.

FMO Headquarters

222 S. Westmonte Dr, Ste 111, Altamonte Springs, FL 32714

Email: [members@fmo.org](mailto:members@fmo.org) | Phone: 321 214-4300

## FMO Legislative Priorities

The FMO Political Action Committee (PAC) provides leadership and direction in setting the organization's legislative priorities. These priorities are based on member input and feedback. We want to hear from you as the priorities for the next legislative session are now being set. Using this form as a guide, please submit your top three legislative priorities. Please note, there are some issues that are standing, for example, rent control or rent stabilization; these items remain a priority for FMO, we are working diligently to find avenues to address the rising cost of land rent.

For issues relating to DPBR, it is **IMPERATIVE** that you include detailed information (documentation if possible) on the issue. Legislators always ask for examples of the issues homeowners are experiencing. Please help us be able to provide detailed examples.

**If you are interested in joining the PAC Committee, please contact Darlene Whitkanack, [darlene155@aol.com](mailto:darlene155@aol.com).**

**Name:** \_\_\_\_\_

**Community/Park Name:** \_\_\_\_\_

**Contact information:** \_\_\_\_\_

**Legislative priorities:** \_\_\_\_\_

a) \_\_\_\_\_

b) \_\_\_\_\_

c) \_\_\_\_\_

**Additional information or details:** \_\_\_\_\_



# BREAST CANCER

October

AWARENESS MONTH

For cancer prevention, early diagnosis is important for a better cure, always consult a doctor

You have a good chance to beat breast cancer if you find and treat it early



## 2024 / 2025 Meeting Dates

All communities operating under Florida Statutes 718, 719, and 720 (condominiums, co-ops, and HOAs respectfully) are invited to attend.

Meeting times

9:30 a.m. – Coffee and pastries

10:00 a.m. – Meeting

Question/Answer session following all presentations

**October 22, 2024** - Continental Country Club, FL -44 Wildwood 34785. Independent Medicare specialist Julie Graham will discuss upcoming changes to Medicare.

**November 19, 2024** - Harbor Oaks Co-op, 11 Harbor Oaks Dr., Fruitland Park, 34731. Meredith Kirsten, PA. will explain wills, trusts, and estate planning.

**January 16, 2025** - Bonfire Mobile Village, 620 Misti Drive, Leesburg 34788. James Scragg from Above and Beyond Pest Control will talk about pest control.

**February 25, 2025** - Molokai Co-op, 1 Hawaiian Way, Leesburg 34788. Walter Wolf from Lake County Sheriff's Office will educate attendees on avoiding fraud. There will also be an election of officers.

**March 25, 2025** - Hawthorne at Leesburg, 100 Hawthorne Blvd, Leesburg 34748. Betsy Barbieux will do board certification for condos, co-ops, and HOA.

**April 15, 2025** - Country Club Manor Co-op, 1701 FL -19 Apt. 1, Eustis 32726. A representative from Cornerstone Hospice will discuss services offered.

Submitted by

Jo-Ann Joslyn, President Mid Florida ROC



**YOUR MOBILE HOME PARTS WAREHOUSE!**



STORES



M-F 8am-5pm / Sat 9am-3pm



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Low-e Insulated



Roof Sealers

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- BATHTUBS & SHOWERS
- CABINETS & VANITIES
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# Florida Day-Trip:

## The Venetian Pool in Coral Gables

by Dr. Dave Siefkes



When it comes to day trips in Florida, the Venetian Pool in Coral Gables is a hidden gem that offers a unique and refreshing experience. As a professional travel agent and experienced travel writer, I've explored countless destinations across the Sunshine State, and the Venetian Pool remains one of my top recommendations for a perfect day trip.

### Distance from Major Florida Cities

Located in Coral Gables, just a stone's throw from Miami, the Venetian Pool is conveniently accessible from many of Florida's major cities:

- Miami: 7 miles (approximately 15-minute drive)
- Fort Lauderdale: 30 miles (around 45 minutes)
- West Palm Beach: 70 miles (about 1.5 hours)
- Orlando: 230 miles (around 3.5 hours)
- Tampa: 280 miles (roughly 4 hours)

The Venetian Pool is more than just a swimming pool... it's a piece of Florida history and a testament to the architectural beauty of the 1920s. Whether you're a local or a first-time visitor, this one-of-a-kind destination offers a serene escape from the hustle and bustle of everyday life. The Venetian Pool is a must-visit for history enthusiasts, architecture lovers, families, and anyone looking to cool off in a stunning environment.

Built in 1923 from a coral rock quarry, the Venetian Pool is one of the most beautiful and historic public pools in the United States. It was designed by Phineas Paist and Denman Fink, two of the masterminds behind the Mediterranean Revival style that characterizes Coral Gables. The pool is fed by spring water from an underground aquifer, ensuring that the water is always crystal clear and refreshing.

The pool itself holds 820,000 gallons of water, making it one of the largest freshwater pools in the country. Its design is reminiscent of a Venetian lagoon, complete with two waterfalls, a grotto, and a sandy beach. The coral rock formations, lush landscaping, and stunning architecture transport visitors to a Mediterranean paradise.

Facilities at the Venetian Pool include well-maintained locker rooms, showers, and a snack bar. There are also plenty of lounge chairs and shaded areas for those who prefer to relax poolside. Lifeguards are always on duty, ensuring a safe environment for swimmers of all ages.

The Venetian Pool's popularity stems from its unique blend of natural beauty, historic charm, and modern convenience. Unlike any other pool, its spring-fed waters offer a refreshing escape during Florida's hot summer months. The pool's rich history and stunning architecture make it a popular spot for photoshoots, weddings, and special events. Families love the Venetian Pool for its safe, clean environment, while history buffs appreciate its place in Florida's cultural heritage.

### Things "Not to Miss"

- **Swim in the Grotto:** One of the most unique features of the Venetian Pool is its hidden grotto. Make sure to take a swim inside this magical cave-like space, where you'll feel like you've discovered a secret oasis.
- **Enjoy the Waterfalls:** The Venetian Pool's two waterfalls are not just for show—they're a fun and relaxing spot to cool off and feel the refreshing water cascade over you.
- **Relax in the Shaded Areas:** The pool offers plenty of shaded spots, perfect for unwinding with a good book or simply enjoying the tranquil surroundings.
- **Visit During Off-Peak Times:** For a more peaceful experience, try visiting the Venetian Pool during weekdays or early in the morning.

As of 2024, admission to the Venetian Pool is priced as follows: for Coral Gables residents, adults (ages 13 and up) are \$6.50, and children (ages 3-12) are \$5.50. For non-residents, the pricing is \$21 for adults and \$16 for children. Children under the age of 3 are not permitted to swim in the pool. Seasonal passes and group rates are also available, making it an affordable outing for families or groups looking to enjoy a day in this historic and picturesque setting. It's always a good idea to check the official Venetian Pool website or contact them directly for the most up-to-date information on pricing and hours of operation.

### Close-by Attractions:

While the Venetian Pool is a destination in itself, there are plenty of nearby attractions to round out your day in Coral Gables:

- **Fairchild Tropical Botanic Garden:** Just a 15-minute drive from the pool, this 83-acre garden is home to a stunning collection of rare tropical plants, a butterfly conservatory, and scenic walking paths.

....FLORIDA DAY-TRIP CONTINUED ON PAGE 24

- **Coral Gables Museum:** Located in downtown Coral Gables, this museum offers fascinating exhibits on the city's history, architecture, and culture.
- **Miracle Mile:** A premier shopping and dining district in Coral Gables, Miracle Mile is perfect for a post-swim stroll or a bite to eat. Don't miss the charming boutiques and outdoor cafes.
- **Biltmore Hotel:** This historic luxury hotel is just minutes from the Venetian Pool. Even if you're not staying there, the Biltmore's architecture and lush grounds are worth a visit.

Whether you're a Florida resident or you're bringing a first-time visitor, the Venetian Pool in Coral Gables is a day trip that promises a blend of relaxation, history, and natural beauty. It's a destination where you can dive into a piece of Florida's past while enjoying a refreshing escape in the present.



# Sandy Dreams

## Florida's Top 8 Beach Camping Destinations

By Dave Siefkes





# Florida's Golf Advantage: A Golfer's Paradise in the Sunshine State

By Dr. Dave Siefkes



Florida isn't just known for its beaches, theme parks, and vibrant culture—it's also the premier destination for golf enthusiasts across the country.

With an estimated 1,250 golf courses, Florida holds the title as the state with the most golf courses in the United States. It's no wonder that golfers from all walks of life flock to the Sunshine State year-round. From municipal courses that offer accessibility and charm to exclusive private clubs that exude luxury and prestige, Florida truly offers something for every golfer. Let's delve into what makes Florida the ultimate golfing destination and explore the state's top courses across various categories.

## Florida: America's Golf Capital

The top 10 U.S. states ranked by the number of golf courses.

1. **Florida** - Approximately 1,250 golf courses
2. **California** - Around 920 golf courses
3. **Michigan** - About 850 golf courses
4. **Texas** - Approximately 800 golf courses
5. **New York** - Around 760 golf courses
6. **Ohio** - About 740 golf courses
7. **Pennsylvania** - Approximately 720 golf courses
8. **Illinois** - Around 700 golf courses
9. **North Carolina** - About 600 golf courses
10. **Arizona** - Approximately 525 golf courses

Florida's dominance in the golfing world isn't just about quantity; it's about quality and variety. The state boasts approximately 1,250 golf courses, spread across different types of facilities:

- Public Courses: 500 courses
- Country Clubs: 400 courses
- Private Courses: 270 courses
- Municipal Courses: 80 courses

These numbers reflect Florida's commitment to making golf accessible to everyone, from the casual weekend golfer to the serious competitor.

## Why Florida Ranks Number One

Several factors contribute to Florida's top ranking in the U.S. for the number of golf courses. The state's year-round warm climate is a significant advantage, allowing for continuous play when colder regions are snowed in. Additionally, Florida's tourism industry thrives on golf, with numerous resorts and communities built around this sport. The state's diverse landscape, featuring everything from coastal breezes to inland lakes, also provides a variety of playing conditions that cater to every golfer's preference.

## Top 3 Country Clubs in Florida

Florida's country clubs are synonymous with luxury, offering world-class facilities and impeccable service. Here are three that stand out:

### 1. Seminole Golf Club (Juno Beach)

Seminole Golf Club is often regarded as one of the most exclusive and prestigious golf clubs in the world. Designed by Donald Ross, the course is renowned for its strategic layout and challenging conditions, particularly its greens, which are famously difficult. The club's exclusivity, coupled with its rich history, makes it a top choice for the elite golfer.

### 2. Jupiter Hills Club (Tequesta)

Another masterpiece by George Fazio, Jupiter Hills is known for its stunning elevation changes—uncommon in Florida—and its meticulous course maintenance. The club offers two courses, The Hills and The Village, both of which provide a challenging yet fair test of golf. Jupiter Hills has hosted numerous amateur championships, solidifying its status as a top country club.

### 3. Calusa Pines Golf Club (Naples)

Calusa Pines combines the natural beauty of Southwest Florida with a course that demands precision. The club is known for its rolling terrain and significant elevation changes, which are rare in Florida. With a limited membership and a focus on providing an unparalleled golfing experience, Calusa Pines stands out among Florida's country clubs.

...FLORIDA'S GOLF ADVANTAGE CONTINUED ON PAGE 26



### **Top 3 Municipal Courses in Florida**

For those who believe great golf doesn't need to come with a hefty price tag, Florida's municipal courses offer superb playing conditions and accessibility:

#### **1. Dubsdread Golf Course (Orlando)**

Dubsdread, one of Florida's oldest courses, provides a classic golf experience in the heart of Orlando. With narrow fairways lined by mature trees and small, undulating greens, Dubsdread offers a true test of skill. The course's rich history and charm make it a favorite among locals and visitors alike.

#### **2. Miami Beach Golf Club (Miami Beach)**

Located just minutes from the ocean, Miami Beach Golf Club offers a beautifully maintained course with a storied past. The course, originally opened in 1923, has undergone extensive renovations, blending historic charm with modern amenities. The tropical setting and proximity to South Beach make this municipal course a unique gem.

#### **3. Jacksonville Beach Golf Club (Jacksonville Beach)**

Known locally as "Jax Beach," this course offers a laid-back atmosphere with the ocean breeze just a short drive away. The course is both challenging and forgiving, making it suitable for all skill levels. With recent renovations improving the greens and bunkers, Jacksonville Beach Golf Club is a top pick among Florida's municipal courses.

### **Top 3 Public Golf Courses in Florida**

Florida's public courses provide some of the best golfing experiences available without requiring a membership:

#### **1. TPC Sawgrass (Ponte Vedra Beach)**

Home to The Players Championship, TPC Sawgrass is one of the most iconic courses in the world, known for its challenging layout and the famous island green on the 17th hole. Designed by Pete Dye, this public course offers the same playing conditions that challenge the world's best golfers each year.

#### **2. Streamsong Resort (Streamsong)**

Streamsong is a golfer's paradise with three courses—Red, Blue, and Black—each designed by a different world-renowned architect. The resort's courses are known for their links-style layout, with expansive fairways, undulating greens, and unique terrain that's more reminiscent of Scotland than Florida. Streamsong is a must-visit for any serious golfer.

#### **3. World Woods Golf Club (Brooksville)**

Located north of Tampa, World Woods features two top-notch public courses—Pine Barrens and Rolling Oaks. Pine Barrens, often compared to Pine Valley, is a Tom Fazio design that challenges golfers with its natural sandy terrain and strategic layout. Rolling Oaks offers a different experience with its oak-lined fairways and traditional design. Together, these courses make World Woods a standout among Florida's public golf offerings.

### **The Top 3 Private Golf Courses in Florida**

For those seeking an exclusive experience, Florida's private courses offer unparalleled privacy, luxury, and challenge:

#### **1. Mountain Lake (Lake Wales)**

Designed by the legendary Seth Raynor, Mountain Lake is a hidden gem that offers an authentic old-Florida experience. The course is known for its classic design, featuring wide fairways and large greens, along with some of Raynor's signature templates like the Redan and Biarritz. The serene, natural surroundings and meticulous upkeep make it a top private course.

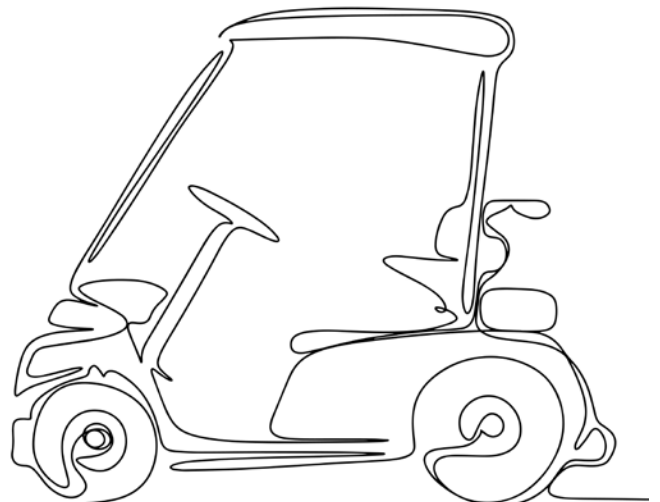
#### **2. McArthur Golf Club (Hobe Sound)**

McArthur Golf Club is a private sanctuary where the game of golf is taken seriously. The course, co-designed by Tom Fazio and Michael Jordan, offers a pure golfing experience with an emphasis on strategic play. The minimalist design and focus on natural landscapes provide a challenging yet enjoyable round for those lucky enough to play here.

#### **3. The Bear's Club (Jupiter)**

Founded by Jack Nicklaus, The Bear's Club is a testament to the Golden Bear's vision of the perfect golf course. The layout is both beautiful and demanding, with challenging greens and pristine conditions year-round.

The club's exclusivity and connection to one of golf's greatest players make it a sought-after destination for private members. If anyone asks me how I golf... I tell them that I golf in the low 70's... if it's any colder, I don't golf. In Florida I can golf more. Florida's vast array of golf courses across different categories ensures that every golfer, regardless of skill level or budget, can find a course that suits their needs. From the pristine greens of exclusive country clubs to the charming, accessible municipal courses, Florida truly offers a golfing experience like no other. Whether you're a local resident or a visiting enthusiast, the Sunshine State's golfing advantage is undeniable... and with nearly 1,250 courses to choose from, the perfect round of golf is never far away.



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# Rediscovering Florida's Historic and Scenic Railways: A Journey Through Time and Beauty

By Dr. Dave Siefkes



As a Florida resident, it's easy to overlook the treasures that lie just beyond our doorsteps. While the beaches, theme parks, and natural springs often get the spotlight, there's another way to experience the Sunshine State.

Railroads combine history, nostalgia, and scenic beauty. Let's explore Florida's scenic and historic railroad trips. These railways offer more than just a mode of transportation... they provide a window into Florida's past and a front-row seat to its breathtaking landscapes. Whether you're a lifelong Floridian or a recent transplant, these rail journeys are inviting you to see our state from a new perspective.

## The Silver Meteor: A Timeless Journey

For those seeking to traverse the state in style, Amtrak's *Silver Meteor* offers an iconic journey from New York City to Miami. But it's the Florida leg of this trip that truly shines. As the train glides through the state, passengers are treated to views of dense forests, charming small towns, and shimmering waterways. This is a journey that echoes the grandeur of the golden age of rail travel, with modern amenities that make the trip comfortable and enjoyable.

## A Culinary Adventure on the Seminole Gulf Railway

For a unique experience that combines fine dining with scenic vistas, the *Seminole Gulf Railway* in Southwest Florida offers something truly special. Their dinner train rides are perfect for a romantic night out or a family celebration, with themes that range from murder mysteries to elegant wine tastings. As you savor gourmet cuisine, the train winds through picturesque landscapes, offering glimpses of Florida's natural beauty that are rarely seen from the road.

## All Aboard the Florida Railroad Museum

If you're looking to immerse yourself in the golden age of rail travel, the *Florida Railroad Museum* in Parrish offers just that. The museum's vintage train rides take you through scenic rural landscapes, providing a relaxing and educational experience. Themed events, such as train robberies or WWII re-enactments, make these rides even more memorable, offering a fun way to experience Florida's history.

## The Royal Palm Railway Experience: Central Florida's Hidden Gem

Tucked away in Lake County, the *Royal Palm Railway Experience* offers a charming excursion through Central Florida's picturesque landscapes. Themed rides, including murder mysteries and holiday events, add an extra layer of fun to the scenic journey, making it a perfect outing for families and groups.

## Whistle-Stop Magic at the Walt Disney World Railroad

While not a traditional scenic railway, the *Walt Disney World Railroad* offers a magical journey through one of Florida's most famous attractions. Circling the Magic Kingdom, this train ride provides a charming and nostalgic way to experience the park, with views of iconic attractions and beautifully landscaped grounds. It's a delightful experience for both children and the young at heart. Magic Kingdom entry is required.

## Brightline is Florida's High-Speed Rail

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**Brightline** has also become a favorite to reach Port Miami and Port Everglades in Fort Lauderdale. Connecting to Tampa Bay is next.

## Florida's Railroad Glory Days

### A Nostalgic Trip to the Gold Coast Railroad Museum

For those who love trains as much as they love history, the *Gold Coast Railroad Museum* in Miami is a must-visit. Here, you can take short rides on historic trains and explore the museum's impressive collection, including the *Ferdinand Magellan Presidential Railcar*. This piece of history was used by Presidents Roosevelt, Truman, and Eisenhower. It stands as a testament to the importance of rail travel in shaping our nation.

### Reliving history with the Orange Blossom Special

The Orange Blossom Special is a name that resonates with history buffs and train enthusiasts alike. Though the original luxury train that once ferried passengers from New York to Miami no longer operates, its legacy is alive and well in Florida's railroad history. Today, you can retrace parts of this historic route, imagining the days when celebrities and socialites flocked to Florida's sunny shores aboard this celebrated train.

### The Historical Heart of Florida on the Florida East Coast Railway

No discussion of Florida's railways would be complete without mentioning the *Florida East Coast Railway* (FEC). This line was instrumental in the development of Florida's Atlantic coast, especially in St. Augustine, where history and charm converge. A journey along this route is like stepping back in time, with stunning views of historic landmarks and the sparkling Atlantic Ocean.

### A Glimpse into Florida's Natural Wonders with the Everglades Express

The *Everglades Express* may no longer run, but its legacy lives on in the history books and the memories of those who experienced its breathtaking journey through one of Florida's most unique ecosystems. This route once connected Miami to the Everglades, offering unparalleled views of the vast wetlands and the incredible wildlife that calls it home. While the original route is lost to time, its story remains a fascinating chapter in Florida's railroad history.

### The Seaboard Air Line Railway: A Pathway to the Past

The *Seaboard Air Line Railway* was more than just a railroad, it was a pathway to Florida's development as a major tourist destination. While parts of this historic route are still

in use today, it's the history behind the tracks that captures the imagination. This railway once connected the South to Florida's burgeoning resort towns, playing a vital role in the state's growth.

### Reliving the Glory of the Orange Blossom Cannonball

Although the *Tavares, Eustis & Gulf Railroad*... affectionately known as the *Orange Blossom Cannonball*... no longer operates, it remains a beloved part of Florida's railroading history. This historic steam train once offered scenic rides through the heart of Central Florida, enchanting passengers with its vintage charm and beautiful surroundings. The memory of the *Orange Blossom Cannonball* continues to evoke nostalgia for a simpler time when rail travel was king.

### The Legendary Key West Extension of the Florida East Coast Railway

Perhaps the most ambitious railroad project in Florida's history was the Key West Extension of the *Florida East Coast Railway*. Although this engineering marvel was destroyed by a hurricane in 1935, its story is still celebrated today. Visitors to the **Key West Museum of Art & History** can learn about the challenges and triumphs of building a railroad across the ocean, connecting Miami to Key West in a feat of ingenuity and determination.

Whether you're a history enthusiast, a lover of scenic landscapes, or simply looking for a new way to explore the state we call home, Florida's scenic and historic railroads offer something for everyone. These adventures not only showcase the beauty of our state but also tell the stories of the people and events that have shaped Florida into the vibrant, diverse place that it is today. So why not take a step back in time and rediscover Florida from the history (and comfort) of a train. It's a ride you won't soon forget. All aboard!



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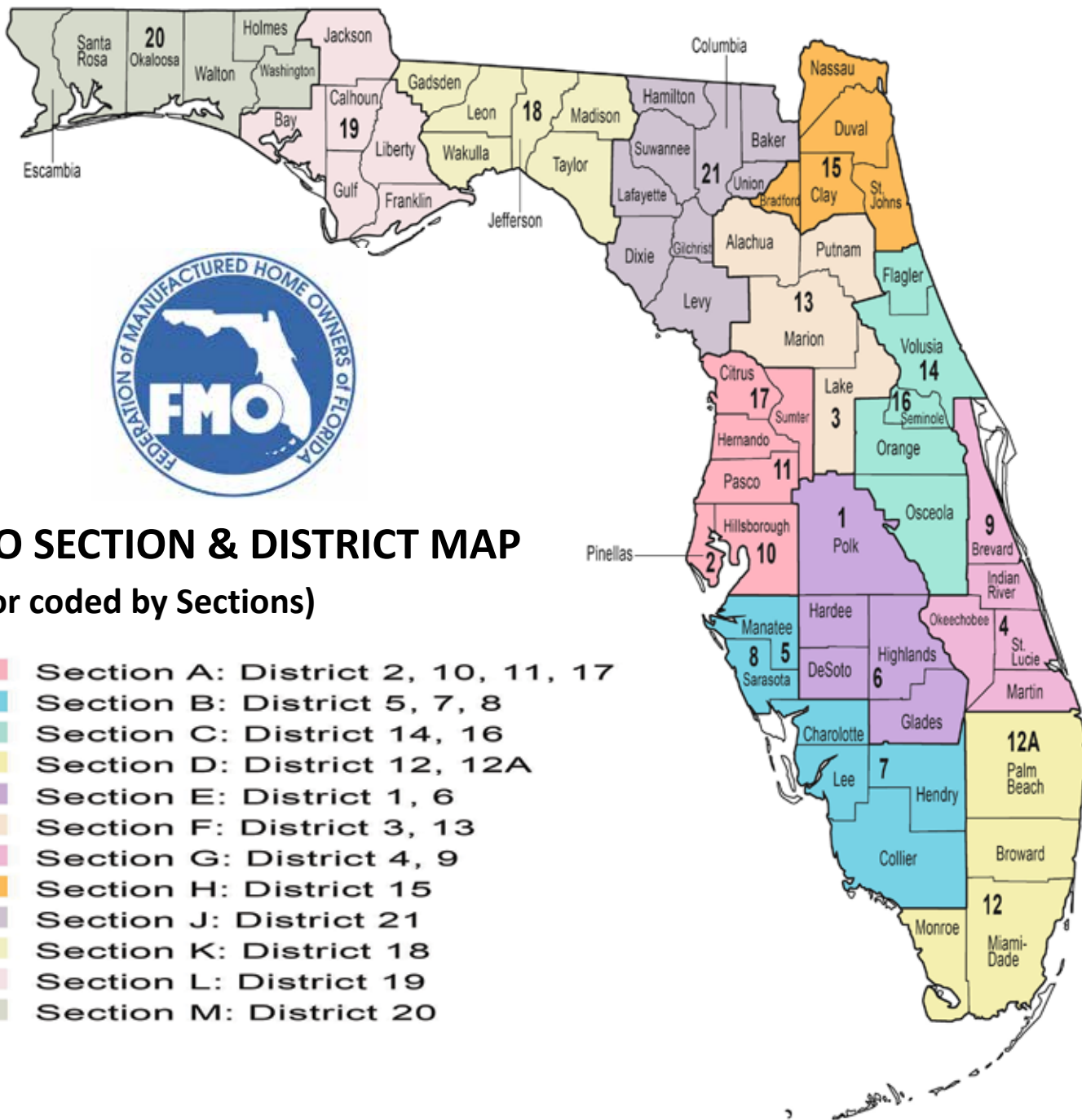
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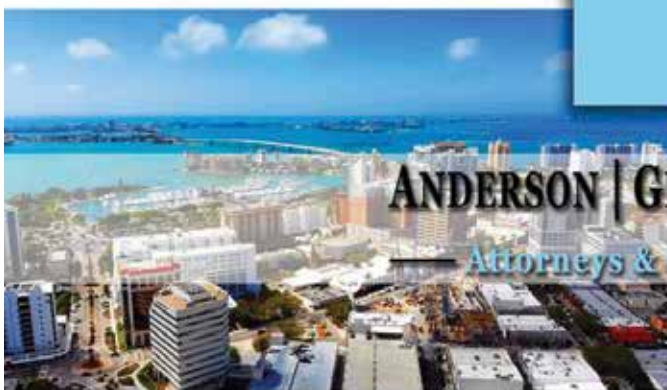


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