

Summer Edition One 2024



# FMM MAGAZINE

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

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**INSIDE  
THIS ESTATE  
PLANNING  
ISSUE**  
≡

**ESTATE  
PLANNING  
AND TRUSTS  
ESSENTIAL  
FINANCIAL  
PLANNING FOR  
FLORIDIANS  
DO RETIRED  
FLORIDIANS  
NEED TO FILE  
TAXES?  
LIFE  
INSURANCE  
FOR FMO  
MEMBERS**



*Cover Art by FMO Member Dr. Dave Siefkes*

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## FMO Magazine

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## FMO Needs Your Time And Talent!

FMO is 100% powered by volunteers.

Volunteers help bring to life  
FMO goals and missions.

Volunteers are the cogs in the wheel.

We need your help. There's no special training required, all you need is a desire to be part of Florida's oldest and largest mobile and manufactured home advocacy group. Most committees meet monthly but have a huge impact on our operations.

### Featured Committee Members Needed!

Membership Committee

Contact Don Stanton

Education Subcommittee

Contact Bonnie Darling





# ON MY MIND...

*Rick Hollenbach, FMO President*



## FMO President Makes TV Showing

As I mentioned last year, if you are reading this message, you are using the Electronic Version of our FMO Magazine. Now, I know, and understand some of the grumblings that are being shared by the membership, about not getting a paper copy. Let's face it, FMO does a lot of behind-the-scenes work, and offers some tangible things, such as the magazine. There are four editions of the magazine that are mailed to our membership. A substantial portion of the expense of the magazine is the cost to physically mail them to your home. Almost 45% of our membership leave for vacation or return to their family homes North of the Florida State Line. We found that USPS does not forward most Media mail outside of the state of Florida. They did in the past, but that was years ago. Now, they are returned to the publisher. That is the reason, the remainder of the summer months are offered as an electronic edition. Nothing in life is free, and neither are those returned magazines. When FMO mails them out, we get the bulk rate. When they are returned, it is full fare rate, meaning, it costs more to get them back than it does to mail them to your Florida home. Like everybody, we are trying to keep our costs in line, hence the reason for those summer months. I understand your thoughts. Some will say they do not own a computer or have internet. A lot of the park clubhouses do have libraries with the internet, some even have terminals for residents to use, or your neighbor might be able to share some keyboard time. Those are just a few of the options. If you want to try the internet, you can find the latest copy of the magazine at FMO.org. Just scroll down the page, and you will see it. Just click on it and enjoy!

So, what is happening with FMO? I for one, and feeling pretty good about getting HB613 signed by the Governor. It is now Florida 2024-123 and went into effect on July 1, 2024. The passing of this bill would not have been possible without the support of FMO members. If you are one who responded to the call for action on our Watchdogs, THANK YOU!!!

For those in the Tampa TV area, you might have seen

me on CBS Channel 10, discussing rent increases. I was also interviewed on Tampa ABC Channel 28 but did not make the cut on that one. And finally, I just completed a 15-minute interview with the Associated Press on water issues in Florida. This one is at the beginning of their fact-finding, so not sure if I will see anything there. AP is a major player in radio, TV, streaming and newspaper worldwide. Funny, back in the 1970s, I worked for them while in college and afterward as a technician. I never thought I would be interviewed by one of their reporters.

You have heard us talk about the strategic plan for FMO. The board has been meeting to continue development of the plan. Please remember that we are in the beginning phases with it, so hopefully, we will be able to share it in the coming months.

So, if you are vacationing outside of Florida, enjoy your away/down time, if there is something to that effect. If you are here for the summer, sure hope your AC is working, as those upper nineties just don't quit! Myself, I will be up north for 5 weeks, and then taking the wife to Hawaii, meeting up with my stepdaughter and family from Germany. "Alles ist Gut!" Cheers, and a safe summer!

*Rick Hollenbach, FMO President*

UP NEXT ISSUE

EVICTIONS WALKTHROUGH – A  
BEGINNING-TO-END OVERVIEW

JEREMY ANDERSON

# CAPITOL BEAT

Your News from Tallahassee

*By FMO Legislative Counsel, Nancy Black Stewart*



## 2024 ELECTIONS

**BACKGROUND:** Historically, FMO has informed our membership when candidates for the Florida Senate or Florida House of Representatives have helped FMO in its legislative efforts. FMO has taken the position that when an incumbent has been helpful with a vote or other assistance, that candidate is aware of our lifestyle and challenges and may be helpful again. Usually FMO has not engaged in “open seat” races unless a candidate is well known to an FMO member who will make the recommendation to support. Party affiliation is not a consideration as the list is developed.

Of the forty members of the Senate, odd numbered Senate Districts are scheduled for this election cycle; and, all 120 House Districts must have an election. In addition, there will be a Special Election in District 24 due to the resignation of a current Senator. Between June 10 and June 14, candidates “qualified” to run for office with the Secretary of State, Division of Elections. Qualifications include: must be elector and resident of the district upon taking office; must be at least twenty-one years of age; must be a resident of Florida for at least two years prior to election.

**2024 ELECTION CYCLE:** Now that qualifying is complete, FMO will write a letter of congratulations to those listed below who are automatically elected because there is no opposition. They will not be on any ballot but they will be voting members of the next Legislature! These are personal letters signed by our President and Vice President.

### Florida Senate

- District 17 – Orlando--Carlos Guillermo Smith
- District 24 – West Palm Beach--Mackenson “Mack” Bernard

### Florida House of Representatives

- District 21 – Gainesville--Yvonne Hayes Hinson
- District 88 – West Palm Beach--Jervonte “Tae” Edmonds

- District 92 – Delray Beach--Kelly Skidmore
- District 95 – Coconut Creek--Christine Hunschofsky
- District 96 – Coral Springs--Dan Daley
- District 97 – Lauderdale--Lisa Dunkley
- District 101 – Hollywood--Hillary Cassel
- District 104 – Miami Gardens--Felicia Simone Robinson
- District 108 – North Miami--Dotie Joseph

**FLORIDA PRIMARIES, AUGUST 20th:** The list below is intended to provide information. The following legislators will be on the ballot for the Primary Election and they have supported FMO initiatives.

### Florida Senate

- District 5-Jacksonville—Tracie Davis
- District 7-Daytona Beach--Tom Leek
- District 13-Tavares--Keith Truenow
- District 15-Orlando—Geraldine Thompson
- District 19- Palm Bay--Randy Fine
- District 21-Palm Harbor--Ed Hooper
- District 25-Kissimmee—Kristen Arrington

### Florida House of Representatives

- District 13-Jacksonville--Angie Nixon
- District 14-Jacksonville--Kimbery Daniels
- District 32-Melbourne--Debbie Mayfield
- District 41- Orlando--Bruce Antone
- District 44-Orlando--Jennifer “Rita” Harris
- District 56- New Port Richey--Brad Yeager
- District 74-North Port--James Buchanan
- District 84-Ft. Pierce--Dana Trabulsy
- District 99-Ft. Lauderdale--Daryl Campbell
- District 106-North Bay Village--Fabian Basabe
- District 109-Miami--Ashley Gantt

As you make your decisions about who you will support, the important thing is to **VOTE!!** We will quickly be sick and tired of political ads and polling phone calls!!

# INTRODUCTION TO FINANCIAL PLANNING ISSUE

In this special issue, we have provided information on some essential aspects of senior finances. Understanding unique financial challenges and opportunities faced by older adults as we transition into retirement and after, is crucial.

Understanding income sources such as Social Security, pensions, and savings is crucial for effective budgeting and financial planning. Also mentioned are considerations like healthcare costs, estate planning, and accessing financial resources that can help seniors maintain their quality of life while ensuring their financial security. By addressing these key areas, seniors can better navigate the complexities of their financial landscape and make informed decisions for their futures.

Florida is home to nearly 6.3 million residents age 60 and older and currently ranks within the top 20 of the total population among the states. As the senior population continues to increase, Florida's future is linked to the financial, health, and physical security of our elder population.

The Florida Department of Elder Affairs is responsible for developing policy recommendations for long-term care, combating ageism, creating public awareness of aging issues, understanding the contributions and needs of elders, advocating on behalf of elders, and serving as an information clearinghouse. For more information visit [elderaffairs.org](http://elderaffairs.org) or call 1-800-96-ELDER.

A special thank you to our article contributors:  
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<https://www.dhclawyers.com>

Blake Mednick, Professional Insurance  
Article: All About Senior Finances  
<http://www.proinsuranceofflorida.com/>



# Estate Planning 101

By R. Kevin Sharbaugh,  
Attorney at Law, Douglas Law Firm

As an estate planning attorney, I meet people with very different circumstances, resources, and long-term objectives. These differences and distinctions can lead to different estate planning tools being useful and appropriate for individual needs. But regardless of a person's individual circumstances, there are some basic estate planning tools that I believe are universally applicable and that every person should have in place. These tools are a Durable Power of Attorney, a Living Will and Designation of Health Care Surrogate, a Will, and, for those who own real property (think land and buildings), an Enhanced Life Estate Deed (also known as a Lady Bird Deed).

A Durable Power of Attorney is a legal document in which one person, the principal, grants to another person the authority to act as their legal agent. I refer to this as the power to deal with your property. Your property includes real property (land) and personal property which can be tangible items as well as intangible items (money, stocks, interests in a corporation, etc.). The agent has a fiduciary duty to put the principal's best interest above their own self-interest, otherwise, they can be held legally liable for their actions. The authority granted is "durable" in that it continues to be effective even if the principal loses their mental capacity to deal with their property themselves. The authority is non-delegable which means the agent cannot transfer the authority on to someone else. The authority is revocable in whole or in part by notifying the agent. Finally, a power of attorney could be narrowly drafted in its scope of authority, however, for estate planning purposes it is normally very broad in the powers that it conveys.

A Living Will is a document identifying your wishes in the event that you are incapacitated and have other serious medical conditions such that there is no reasonable probability of your recovery. It is a person's opportunity to express what they want done at that point in time where the choice is made whether to use machinery to artificially prolong the process of dying. Whatever choice a person makes, they are providing a gift to those loved ones who would otherwise be forced to make a decision in this difficult circumstance.

A Designation of Health Care Surrogate is a document similar to a power of attorney but more specific to your health care needs. I refer to this as the power to deal with your person. In circumstances not as dire as those anticipated in a living will, but where you are still incapable of making informed medical decisions, this document identifies who you grant the authority to speak to your doctors, access your medical records, and even make medical decisions on your

behalf. As long as you have the capacity to make your medical decisions, your decisions have priority. Like the power of attorney, this authority is non-delegable and is revocable in whole or in part.

I always recommend that the power of attorney authority and the designation of health care surrogate authority list at least two people. Often it is first the spouse, then, if the spouse is unable or unwilling, then a trusted friend or a child. I have dealt with several situations where the spouses granted authority to just each other and the spouse who lost mental capacity survived the other spouse. In this situation, if there is no one with the legal authority to deal with the surviving spouse's property and person, a guardianship action may be necessary.

A Will is a document where you identify how you would like to distribute any assets in your probate estate. It does not prevent assets from being in your probate estate. To do that, we designate beneficiaries so that our assets transfer to them directly upon death. You can inform your bank, financial manager, life insurance policy company, and others, to pay on death (POD) or transfer on death (TOD) to your listed beneficiaries. I recommend having primary beneficiaries as well as alternate beneficiaries listed. For all accounts with beneficiaries, at the time of your death a beneficiary can simply provide your death certificate to the institution and distribution will be made. A Will is still recommended just in case something does end up in your probate estate.

So, how do we designate beneficiaries on our real property (land)? In Florida, we do this with an Enhanced Life Estate (Lady Bird) Deed. We convey property that we own from ourselves as grantors, back to ourselves as grantees, a life estate. This means that we are allowed to use the property during our lifetimes in whatever way we see fit. We could live there, or we could live somewhere else and rent the property and collect the rent. We also designate in the deed the person(s) (remainder interest) who will receive the property upon our death, and we reserve the right to change or eliminate the remainder interest or to sell the property to a third party and keep all the proceeds without having to get the remainder interest to join us on that future conveyance. After recording the Lady Bird Deed, recording a death certificate will show the ownership has now passed to the remainder interest. This is a very flexible tool that allows you to designate who will receive your real property when you die and allows you to change your mind.

Everyone should have these basic estate planning tools in place. For many, this is all that is needed for an elegant plan that accomplishes the distribution of assets and avoids the need for probate.

.....ESTATE PLANNING Continued on page 7

# Estate Planning and Trusts: Essential Financial Planning for Floridians

by Cynthia Carter-Lee and  
Dr. Dave Siefkes

Estate planning is a critical component of financial security and peace of mind, especially for Floridians. Given the unique benefits and legal landscape of Florida, having a comprehensive financial plan that includes tools like revocable trusts is essential. Here are key reasons why Floridians need to prioritize estate planning:



### Revocable Trusts: Flexibility and Control

A revocable trust, also known as a living trust, allows you to manage and control your assets during your lifetime and specify how they should be distributed after your death. The flexibility of revocable trusts is particularly beneficial, as they can be altered or revoked as circumstances change. This ensures that your estate plan remains up-to-date and aligned with your current wishes.

### Direct Inheritance: Simplifying Asset Distribution

Direct inheritance through a trust can streamline the process of distributing assets to your beneficiaries. By specifying how and when assets are to be transferred, you can ensure that your heirs receive their inheritance promptly and according to your exact instructions. This can help avoid misunderstandings and conflicts among family members.

### Privacy: Keeping Your Affairs Confidential

One of the significant advantages of using a trust is the privacy it provides. Unlike a will, which becomes a public record during probate, a trust allows your estate to be settled privately. This can protect your beneficiaries from public scrutiny and potential challenges from disinherited parties.

### Avoiding Probate: Saving Time and Money

Probate is the legal process of settling an estate, and it can be time-consuming and costly. In Florida, probate can be particularly complex and burdensome. By placing your assets in a trust, you can bypass the probate process, ensuring that your heirs receive their inheritance more quickly and with fewer legal expenses. This can be especially beneficial in a state like Florida, where many residents have significant retirement savings and property

investments.

### Advantages of Living in Florida: Leveraging State Laws

Florida offers several advantages for estate planning, including favorable homestead laws and the absence of a state income tax. Proper estate planning can help you maximize these benefits. For exam-

ple, the homestead exemption can protect your primary residence from creditors, and strategic use of trusts can enhance this protection.

### Asset Protection for Your Beneficiaries

A well-structured trust can provide asset protection for your beneficiaries. By placing assets in a trust, you can safeguard them from potential creditors, lawsuits, or divorce settlements. This ensures that your hard-earned wealth is preserved for the benefit of your loved ones.

### Protection for Individuals with Special Needs

For families with members who have special needs, estate planning is crucial. A special needs trust can provide financial support without jeopardizing eligibility for government benefits such as Medicaid or Supplemental Security Income (SSI). This type of trust ensures that your loved one receives the care and resources they need without compromising their access to essential services.

Estate planning is an essential aspect of financial management, particularly for FMO members who can benefit from our state's unique legal and tax advantages. By incorporating tools like revocable trusts, you can ensure direct inheritance, maintain privacy, avoid probate, protect your beneficiaries' assets, and provide for individuals with special needs. The Federation of Manufactured Home Owners of Florida strongly encourage our members to develop a comprehensive estate plan that aligns with their goals and secures their legacy for future generations.



# The Importance of Life Insurance for FMO Members

by Cynthia Carter-Lee and Dr. Dave Siefkes

Life insurance is often perceived as a financial tool for younger individuals with dependents. However, it remains equally important, if not more so, for older Americans. There are a myriad benefits life insurance can provide in the later stages of life. Here are some key reasons why FMO members should consider maintaining or obtaining life insurance:

## Replacing Lost Income

Many Floridians continue to work past the traditional retirement age. For those who are still earning an income, life insurance can be crucial. If the primary earner were to pass away unexpectedly, life insurance can replace the lost income, ensuring that their spouse or dependents are not financially burdened. This is particularly important for those who have delayed retirement or have responsibilities that extend into their later years.

## Covering Burial Expenses

Funeral and burial expenses can be surprisingly high, often ranging from \$7,000 to \$12,000 or more. Even a simple cremation can cost a thousand dollars. Without a life insurance policy, these costs can place a significant financial strain on grieving families. Life insurance can cover these expenses, providing peace of mind and financial relief during an emotionally challenging time.

## Paying Off Debt

Many FMO members carry debt into their retirement years, whether it be a mortgage, credit card debt, or personal loans. Life insurance can help ensure that these debts do not become a burden for surviving family members. By having a policy in place, you can protect your loved ones from the financial stress of having to pay off outstanding debts.

## Building Cash Value

Certain types of life insurance, such as whole life or universal life policies, can build cash value over time. This cash value can serve as an additional source of retirement income, be borrowed against in times of need, or even be used to pay premiums. This feature provides a financial cushion that can be particularly beneficial for older adults.

## Diversifying Investments

Life insurance can serve as a tool for diversifying an investment portfolio. The death benefit is typically tax-free and can provide a stable, guaranteed return that is not directly tied to market fluctuations. This can be particularly appealing for older Floridians who may be more risk-averse and looking for stable, predictable financial instruments.

## Covering Estate Taxes

For those with larger estates, life insurance can be a strategic tool to cover estate taxes, ensuring that the bulk of the estate can be passed on to heirs without a significant portion being consumed by tax liabilities. By using life insurance in estate planning, individuals can provide liquidity to pay taxes, legal fees, and other estate-related expenses.

## Peace of Mind

Perhaps the most compelling reason to have life insurance is the peace of mind it provides. Knowing that your loved ones will be financially secure in the event of your passing can alleviate significant stress and worry. Life insurance ensures that you leave a legacy of financial stability, allowing your family to focus on healing and moving forward.

Life insurance is a versatile and valuable financial tool that can provide numerous benefits for you. From replacing lost income and covering burial expenses to paying off debt, building cash value, diversifying investments, covering estate taxes, and offering peace of mind, the importance of life insurance in the later stages of life cannot be overstated. The Federation of Manufactured Home Owners of Florida strongly advocate for our members to assess their life insurance needs and consider how a policy can fit into their broader financial planning strategy.





## Benefits Programs That Can Help Older Adults Reduce Monthly Expenses

**How can older adults find relief from inflation and the right cost of living?**

*“Nearly one in four Americans who receive Social Security depend on it for 90% of their income,”<sup>4</sup> he said. “When the costs of housing, medical care, prescription drugs, and food rise, it becomes harder and harder for these older adults to make ends meet, through no fault of their own.”*

*That’s why NCOA is committed to helping you find and access crucial financial programs that help bridge the gap between income and daily living expenses. Every year, \$30 billion in these benefits go unclaimed—often because those who are eligible either don’t know about them or are unsure how to apply. “And many people mistakenly think they’d be taking money away from someone*



*who needs it more”. “That truly isn’t the case.”*

### **SNAP: Get help paying for food**

Once called Food Stamps, the Supplemental Nutrition Assistance Program (SNAP) is a vital lifeline for individuals and families who otherwise might face hunger, malnutrition, and the stress of not being able to put enough food on the table. As the largest anti-hunger program in the United States, SNAP helps many older adults stretch their budgets by providing a monthly stipend they can use at participating grocery stores, farmers’ markets, and other retail outlets that sell food. Each year, as many as 5 million older adults are missing out on \$6.3 billion in SNAP assistance alone.



### **LIHEAP: Get help paying for utilities**

If you can’t afford to heat or cool your living space, the Low-Income Home Energy Assistance Program (LIHEAP) can offer relief—whether you own or rent. This federally sponsored, needs-based program helps millions of households across the country pay for home energy bills, certain energy-related repairs, and even some weatherization projects. LIHEAP also provides emergency financial assistance if you’re facing a shutoff.

### **Medicare Savings Programs: Get help paying for health care**

Medicare isn’t free, and out-of-pocket costs can add up quickly—especially for older adults who live with chronic conditions. That’s where Medicare Savings Programs (MSPs) come in. Sometimes called Medicare Buy-In Programs or Medicare Premium Payment Programs, these state-administered benefits are designed to ease the burden of certain expenses such as monthly premiums, deductibles, copayments, and coinsurance. Eligibility varies depending on where you live, as do the specific benefits available. That said, if you’re enrolled in an MSP, you are automatically eligible for Extra Help (see below). Between 2-3 million older adults who are eligible for an MSP either don’t know it or haven’t applied, which leaves as much as \$5.9 billion on the table every year

### **Extra Help: Get assistance paying for prescription drugs**

On average, Medicare beneficiaries spend as much as \$500 of their own money each year on prescription medications. The Extra Help program, jointly administered by the Social Security Administration (SSA) and the Centers for Medicare & Medicaid Services (CMS), subsidizes the cost of these drugs for older adults with limited income and assets. Additional benefits may also include zero premiums on Medicare Part D prescription plans and limited out-of-pocket costs at the pharmacy.

## What is a living trust?

A living trust has a number of advantages, including avoiding the probate process. However, there are also some disadvantages to it that may render it unsuitable for your estate planning needs.

A living trust, also known as a revocable living trust or a revocable trust, is a legal document that establishes a trust for any assets you wish to transfer into it. The main purpose of a living trust is to oversee the transfer of your assets after your death.

Under the terms of the living trust, you are the grantor of the trust, and the person you designate to distribute the trust's assets after your death is known as the successor trustee.

### How a living trust works

Your living trust holds the ownership rights or title to the assets you transfer to it. On your death, your successor trustee will distribute these assets in accordance with the terms of your living trust.

Because the living trust is revocable, you, as the grantor, retain control over the assets in the trust even after you've transferred ownership rights or title of the assets to the trust.

The revocable nature of the living trust means you can deal with the assets held by the trust like you were able to prior to transferring the assets into the trust. For example, you can:

- Mortgage or refinance assets
- Remove assets from the trust
- Sell or give away any or all assets in the trust
- You are also free to terminate the trust completely at any time. And because you have full control over the terms of the trust, you can change the beneficiaries of the trust at any time, as well as the person you've designated as your successor trustee.

### The advantages of using a living trust

There are a number of advantages to using a living trust. They include:

**Avoiding probate.** This is often the main reason people use a living trust as part of their estate plan. The assets that are held by a living trust after your death can be distributed immediately by your successor trustee. Because these assets are held by your trust rather than your estate, they do not have to go through the probate process. Probate is a court-supervised process that can become complicated as well as time-consuming, and during this

time the assets undergoing probate will be inaccessible to any of your beneficiaries.

**Providing for your loss of capacity.** Your successor trustee will also be able to step in to handle and administer the assets held by the living trust in the event of your incapacity to deal with the assets yourself. So, for example, if you suffer from an accident that leaves you unable to manage the assets in the estate, the terms of your living trust allow your successor trustee to take over, without having to apply to the courts for authority to do so.

**Controlling the distribution of your property.** Like a will, your living trust dictates what happens to your assets after your death. And you're not limited to distributing the property immediately to your beneficiaries. For example, if one of your beneficiaries is a minor, you can set up a trust within your living trust for that beneficiary until they reach the age of majority, or an age where you feel they'll be mature enough to handle their inheritance.

**Keeping your affairs private.** The probate process is an open process, which means it's a matter of public record. By keeping your assets in a living trust, you retain privacy for your family after your death. This means people can't search the public record to see what assets you owned at the time of death, and how they were distributed among your beneficiaries.

### The disadvantages of using a living trust

There are also a number of disadvantages to using a living trust. They include:

**Transfer of title.** While setting up the trust itself isn't particularly complex, any assets you want the trust to hold will need to be properly transferred to the trust. Assets which do not require a transfer of title—for example, furniture or jewelry—can usually be transferred using a document that assigns ownership rights. But for those assets to which you own the title, such as real estate, a legal change of the ownership of title must be made to the title document itself.

**Costs.** The transfer of title process requires additional paperwork, and the payment of filing fees to register the changes with the proper authorities. And if you're dealing with multiple title changes, or more complicated assets, it may be advisable to consult with an experienced estate planning attorney to transfer title for you. These fees are all additional costs that are separate from the cost of creating the living trust itself.

## ESTATE PLANNING Continued from page 10.....

**No real tax advantages.** Even though a living trust owns the property you transfer to it, you will continue to be taxed personally on the income generated by these assets. And while there may be some estate tax benefits of a living trust, depending on how it is drafted, the benefits are the same as could be achieved by a will.

### **Will vs. living trust**

The following are ways in which wills differ from living trusts:

Wills don't come into effect until after your death, so they cannot be used to manage your assets prior to your death. Wills must go through the probate process before the distribution of assets covered by the will can be made.

Because wills need to go through probate, the will itself becomes a matter of public record.

Your will is the appropriate place to designate a guardian for any minor children.

It's usually recommended that you still have a pour-over will to complement your living trust. A pour-over will exists to transfer your assets that aren't part of your trust to your trust when you pass away.

A living trust may be the ideal tool for your estate plan. However, there are distinct pros and cons of using a living trust which warrant careful consideration of whether a living trust is the right estate planning tool for your specific needs.

A living trust can be used to transfer property and assets to beneficiaries without going through the probate process. This can save years of time and thousands in fees. Also, it keeps your estate private, whereas a last will, once probated, will become public record.

People often use a last will and a living trust together. A last will can be used in conjunction with a living trust to name guardians for minors and express final wishes not otherwise captured in a living trust.

## All About Senior Finances

At Professional Insurance, we believe the key to a successful financial portfolio is diversification, quality, and time. As we get older, we are short on one thing, time! Having a large portion of your money tied to the market and risky investments can be dangerous because the market can be unpredictable. If the market crashes, like it has in the past, you may not have the time to recover from these losses, especially if you're retired and are using your investments to live on. We never recommend putting all your eggs in one basket, but fixed and fixed indexed annuities have been a very safe and strategic investment for seniors looking to gain guaranteed interest without the risk of losing any money. Right now is a great time to invest in these products as interest rates are higher than they've been in many years. Fixed rates are around 5-6% guaranteed. Some fixed indexed annuities feature double-digit bonuses immediately added to your cash value. There are also products with large bonuses for death benefits which would be suitable for someone that is look-

ing to grow the money to pass on to their beneficiaries. Another popular product has been the fixed indexed annuity that features an income rider. An income rider will give you an income stream and guarantee that you will get that income for the rest of your life, even if your account value falls to 0. One of the biggest fears for seniors today is running out of money, especially with the inflation that we have in our country. These products can provide peace of mind and may be worth having in your portfolio.

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# LEGAL EASE

By Jeremy Anderson



ANDERSON | GIVENS | FREDERICKS

— Attorneys & Counselors At Law —



## Questions and Answers

***Q: The Park Owner is failing to maintain the portions of the park in a safe condition, including permitting the unreasonable accumulation of trash, not repairing dangerous electrical conditions, and otherwise using an unlicensed handyman to perform work that likely requires a license. Do we have any options besides an expense lawsuit?***

A: As to work being performed by an unlicensed handyman, you can contact your local building department and report the allegedly unlicensed work. The local building department will investigate and, as appropriate, issue the Park Owner a stop work order, impose fines, or require other remedial actions.

As to the accumulation of trash, Section 513.012, FS, provides the state and local health departments jurisdiction over mobile home parks as it relates to sanitation, control of communicable diseases, illnesses, and hazards to health among humans and from animals to humans, and permitting and operational matters in order to protect the general health and well-being of the residents of and visitors to the state. It is possible that the situation you describe violates Rule 64E-15.008 Insect and Rodent Control, which, in pertinent part, requires parks to be kept free of refuse, debris, garbage, waste paper, and rubble, which may provide harborage for rodents. I suggest contacting your local department of health, citing the above rule when reporting the alleged violations. Your local jurisdiction may also have applicable code provisions that would also make this situation subject to enforcement by Code Enforcement.

As to the dangerous electrical conditions, you can contact Code Enforcement. This condition is either a violation of the building code or could fall generally under the nuisance provisions of the local jurisdiction.

Lastly, the Association or any homeowner could pursue action to enforce Section 723.023, Florida Statutes,

to enforce the Park Owner’s general maintenance obligations. The prevailing party would be entitled to the recovery of attorneys’ fees and costs.

~ ~ ~

***Q: Our Association’s Board of Directors and our Officers are continuously being threatened by recall by a small contingent of disgruntled past Board members. We have done nothing wrong. Can we be recalled?***

A: As to the recall of Officers, this group of disgruntled owners cannot recall Officers as Section 723.078(2)(i), FS, only provides for the recall of Directors.

However, if the Bylaws provide that eligibility for a particular Officer position is tied to Board membership, the successful recall of that Officer from his or her Board membership would result in a vacancy of that Officer position.

Per Section 723.078(2)(i), Florida Statutes, a recall may be “with or without cause,” meaning that a valid reason is not required to recall a Director. The recall of a Director is valid if by a majority of all members, either in writing by a written recall ballot or at a special meeting of the members called by 10 percent of the members giving notice of the meeting.

If the recall is approved at a special meeting, a Board meeting shall be held within five (5) days to certify the recall. Upon the service of written recall ballots upon the Association (certified mail or by personal service in the manner authorized by Chapter 48 and the Florida Rules of Civil Procedure), a Board meeting shall be held within five (5) business days to certify the recall.

If the Board fails to call the required meeting to certify the recall, the recall is deemed effective and the Board

.....LEGAL Continued on page 13

members so recalled shall immediately turn over all records and property of the Association.

If a Board meeting is held, but the Board does not certify the recall, the Board shall file a petition for binding arbitration with the Division. It should be noted that Section 723.1255(2), FS, provides that each party shall be responsible for paying its own attorney fees and associated costs, with the costs of the arbitrator split evenly between the parties.

~~~

***Q. We are looking to revise our Articles of Incorporation and Bylaws. However, neither contains any direction on the amendment. How do we amend these documents?***

A: Technically, your Bylaws and Articles of Incorporation violate the technical requirements of Section 723.078(2)(h)1., FS., which require amendment methods consistent with Chapter 723, FS, to be stated in the text of each document. However, there appear to be no penalties for non-compliance.

As to the Bylaws, Section 723.078(2)(h)1., FS, provides that *“(i)f the Bylaws fail to provide a method of amendment, the Bylaws may be amended by the Board of Directors and approved by a majority of members at a meeting at which a quorum is present.”* Further, Section 723.078(2)(h)1., FS, provides that *“(n)o bylaw shall be revised or amended by reference to its title or number only.”*

The statute appears to have a defect as no similar language is stated for the Articles of Incorporation. Thus, you need to look to Section 617.1002(1)(a), FS (not-for-profit corporations) or Sections 607.1001 and 607.1002, FS (for-profit corporations).

Notwithstanding the above or any provision of Chapter 723, FS, Section 723.078(2)(h)1., FS, provides that *“if an amendment to the Articles of Incorporation or the Bylaws is required by any action of any federal, state, or local governmental authority or agency, or any law, ordinance, or rule thereof, the Board of Directors may, by a majority vote of the Board, at a duly noticed meeting of the Board, amend the Articles of Incorporation or Bylaws without a vote of the membership.”*

The best practice for presenting any amendment is to present the amendment with proposed new text shown as underlined and proposed deleted text shown as ~~stricken~~.

~~~

***Q. We reside in a community where each homeowner also owns his or her own lot. The Park’s developer continues to own the amenities. Are we subject to Chapter 723, FS.***

A: Yes. You appear to be what is called a “mobile home subdivision,” which is defined by Section 723.003(14), FS, as meaning “a subdivision of mobile homes where individual lots are owned by owners and where a portion of the subdivision or the amenities exclusively serving the subdivision are retained by the subdivision developer.”

The homeowners in your community are permitted to create a homeowner association, which can represent your interests in matters, including lot rental increases and rule changes. It is important that you seek legal counsel to determine if Chapter 720, FS, statutes.

If your community also includes mobile homeowners who only rent their lots and those owners are represented by an Association, you may become members of that Association provided that Section 723.0751(3) (a) and (b), FS, is followed, which provides as follows:

*“(a) The members of the mobile home owners’ association have, by majority vote, authorized the inclusion of subdivision lot owners in the mobile home park homeowners’ association; and*

*(b) The owners of lots in the mobile home subdivision are entitled to vote only on matters that effect their rights contained in ss. 723.002(2) and 723.074.”*

~~~

***Q. I never received a prospectus. Do I have a basis to get out of my lease?***

A: Yes. Per Section 723.014, FS statutes, the park owner was obligated to provide you with a copy of the prospectus. Section 723.014(1), FS, provides as follows:

*“If a prospectus or offering circular was not provided to the prospective lessee prior to execution of the lot rental agreement or prior to initial occupancy of a new mobile home, the rental agreement is voidable by the lessee until 15 days after the receipt by the lessee of the prospectus or offering circular and all exhibits thereto.”*

Section 723.014(2), FS, provides the process for canceling the rental agreement as follows:

**LEGAL Continued from page 13.....**

*“To cancel the rental agreement, the mobile homeowner shall deliver written notice to the park owner within 15 days after receipt of the prospectus or offering circular and shall thereupon be entitled to a refund of any deposit together with relocation costs for the mobile home, or the market value thereof including any appurtenances thereto paid for by the mobile home owner, from the park owner.”*

Due to the complex nature and implications of this action and because pushback from the Park Owner is likely, it is highly recommended that you retain independent legal counsel to review all facts and circumstances prior to attempting to cancel your lot rental agreement.

## District Meeting Notices



Please  
remember  
to submit  
district meeting notices to  
[members@fmo.org](mailto:members@fmo.org) AND  
[fmomagazine@gmail.com](mailto:fmomagazine@gmail.com)

## FMO NOTARY DIRECTORY

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**Cynthia Carter-Lee**

**Coverage Area: Treasure Coast**  
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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)



# 2024-25 Mobile Home Tie-Down Program Update

## Program Success

Thanks to the generous additional funding received in FY 2022-23 (and fund use extension through June 2024), the Mobile Home Tie-Down Program's contracted vendors have completed a total of **62 parks, or 3,825 homes** since the program shifted to Gulf Coast State College. This is an unprecedented number, and we'd like to thank our installation vendors, the Advisory Council, the FMO Board and members, as well as all park/HOA representatives who have supported and promoted this grant program for such a successful two years!

## Good News / Bad News

Since 2022 the program has received an outpouring of support and renewed interest. Parks that were previously ineligible for the program due to non-removable skirting are finally able to take advantage of the program, and we have over 120 parks on the waiting list. This is fantastic news and shows a high demand of our program services!

BUT... it also means parks may be waiting SEVERAL years before we can get to them. It is estimated it could take over 10 years to clear out the current waiting list. I know this can be frustrating news for parks waiting to be served, but the program has limited funding available each year. We can't predict how many interested and eligible homes a park will have, how much funding will be used, or how long each park will take to complete.

As of July 24, 2024, GCSC is still awaiting Division of Emergency Management contract execution. Some years it takes longer than others, so this is not uncommon. Once finalized, vendor contracts will be issued for 2024-25 assignments. Unfortunately, we also have quite a few parks unfinished from last year's Vendor Assignments. In FY 2023-24, thirtyseven parks were completed, six parks were partially completed, and fifteen parks started collecting authorization forms but had not begun installations. GCSC is contracting with two vendors this year, but the grant funding returns to the typical annual award of \$2.8

million. The goal is to first finish the parks previously assigned then re-assess. Some of the parks in progress are quite large – three have over 1,200 homes each!

**Parks Assigned to a Vendor 2022, 2023:** Tie-down inspections and installations will continue once contracts are issued.

**Parks Awaiting Vendor Assignment:** Additional assignments will depend on park responsiveness and available funding. However, please continue collecting Homeowner Authorization forms as needed. This will ensure faster progress once work in your park begins.

**Parks Awaiting Evaluation for Program Eligibility:** Since we have over 40 parks previously evaluated as eligible, the program will hold on evaluating additional parks this year and focus on installations.

Rest assured the waiting list remains intact. We assign parks in order of application date, so the remaining 2022 applications will take priority once we complete last year's assignments. I sadly can't guarantee additional parks will be assigned to vendors this year.

If you'd like to verify or update the park representative contact information, please call 448-201-6882 or email [tiedownprogram@gulfcoast.edu](mailto:tiedownprogram@gulfcoast.edu). It is imperative park contact information is current to ensure program updates are received.

Thank you for your patience, and we look forward to updating everyone on progress as soon as possible.

*Jennifer Shaw Program Manager,  
Mobile Home Tie-Down Program  
448.201.6882  
[www.gulfcoast.edu/tiedownprogram](http://www.gulfcoast.edu/tiedownprogram)*



### Program Contact Information:

Jennifer Shaw, Program Manager  
Gulf Coast State College  
448-201-6882  
[tiedownprogram@gulfcoast.edu](mailto:tiedownprogram@gulfcoast.edu)  
[www.gulfcoast.edu/tiedownprogram](http://www.gulfcoast.edu/tiedownprogram)



# 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.**

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

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

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

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

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

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

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

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

\_\_\_\_\_



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IF YOU WOULD LIKE TO VOTE BY MAIL IN THIS YEAR'S MUNICIPAL ELECTIONS OR IN THE 2024 GENERAL ELECTION, YOU MUST SUBMIT A NEW VOTE-BY-MAIL REQUEST.

Florida's voting laws now require voters who wish to request a vote-by-mail ballot to do so after every election cycle. The new law requires that every voter who requested a vote-by-mail ballot before November 8, 2022 must do so again if they wish to receive their mail ballots for municipal elections, primaries and the 2024 general election.



In order to apply for vote-by-mail before Florida's statutory 12-day deadline ahead of upcoming election periods, make sure to go to your county's web page listed below.

If you need assistance with obtaining a Florida ID or driver's license, contact VoteRiders at 1-866-ID-2-VOTE / 1-866-432-8683.

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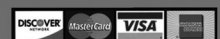


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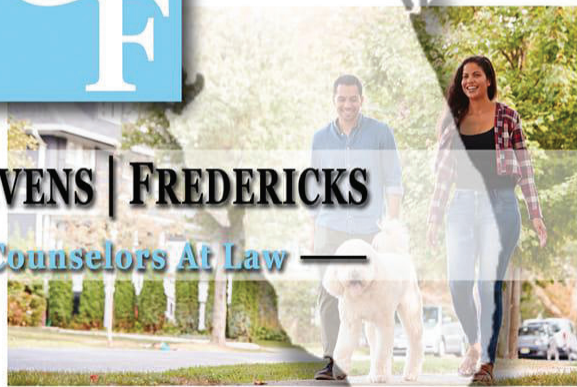
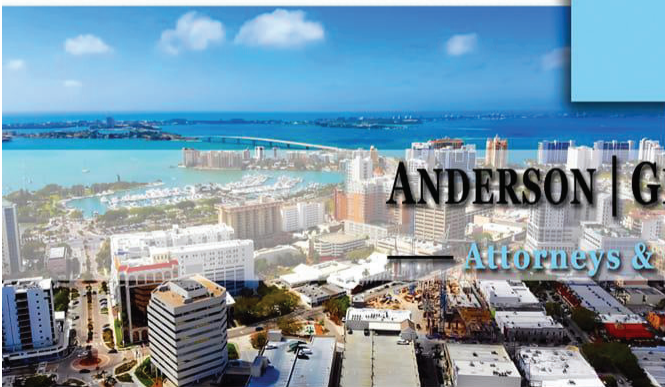


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# FMO Membership Application



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

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- \*Renewing Application

SCAN THE QR CODE TO COMPLETE THE APPLICATION ONLINE



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

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\*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: \$ \_\_\_\_\_

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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 BOARD OF DIRECTORS



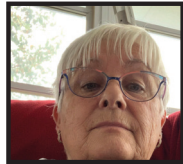
**Rick Hollenbach**  
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rick.hollenbach@att.net



**Norma Woodall**  
VICE PRESIDENT  
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ngwoodall@gmail.com



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



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



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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

|                                                                                                                                                                   |                                                                                                                              |                                                                                                                                                |                                                                                                                                                                          |
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| <p><b>DISTRICT 10</b><br/><b>Tamara Buzbee, President</b><br/>813-951-4119<br/>Browtam1657@gmail.com<br/>Hillsborough County</p>                                  | <p><b>Lori Stabinski,</b><br/><b>Vice President</b><br/>941-592-7432<br/>loristabinski@yahoo.com<br/>Manatee County</p>      | <p><b>DISTRICT 16</b><br/><b>Chris Ball, President</b><br/>954-292-6165<br/>cball103@aol.com<br/>Seminole, Orange and<br/>Osceola Counties</p> | <p><b>DISTRICT 12A</b><br/><b>President Position Open</b><br/>Palm Beach County<br/>Please contact Section H<br/>FMO President, Rick<br/>Hollenbach<br/>715-441-6330</p> |
| <p><b>DISTRICT 11</b><br/><b>Susan Slater (Susie),</b><br/><b>President</b><br/>954-601-7209<br/>susanslaterfmo@gmail.com<br/>Pasco and Hernando<br/>Counties</p> | <p><b>DISTRICT 7</b><br/><b>President Position Open</b><br/>Charlotte, Lee, Collier and<br/>Hendry Counties</p>              |                                                                                                                                                |                                                                                                                                                                          |
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# FMO BOARD OF DIRECTORS



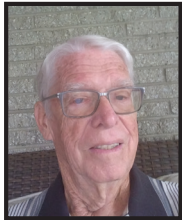
**Don Stanton**  
 Director At Large  
 352-216-3226  
 donstantonfmo@gmail.com



**Eric West**  
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 519-970-9483 (May - Oct)  
 ericwest@hotmail.com



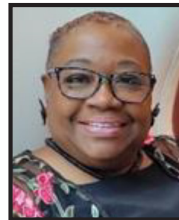
**Ron Thoreson**  
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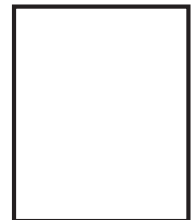
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**Darlene Whitkanack**  
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**Cynthia Carter-Lee**  
 Section G, Districts 4, 9  
 703-598-3437  
 cynthiacarterleefmo@gmail.com



**POSITION OPEN**  
 Section H, District 15

## DISTRICT PRESIDENTS

|                                                                                                                                                                                                                                                                       |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>DISTRICT 1</b><br/> <b>Walter Oppermann,</b><br/>                 President<br/>                 863-514-4173<br/>                 wko1993@aol.com<br/> <b>Mike Rice, Vice President</b><br/>                 315-420-7175<br/>                 Polk County</p> | <p><b>DISTRICT 3</b><br/> <b>John D. Petrella, President</b><br/>                 352-669-6936<br/>                 jdp44emporia@aol.com<br/>                 Lake County</p> | <p><b>DISTRICT 4</b><br/> <b>President Position Open</b><br/>                 Indian River, St. Lucie,<br/>                 Okeechobee and Martin<br/>                 Counties<br/>                 Please contact Section G<br/>                 Director, Cynthia Carter-Lee<br/>                 703-598-3437</p> | <p><b>DISTRICT 15</b><br/> <b>Position Open</b><br/>                 Bradford, Clay, Nassau,<br/>                 Duval and St. Johns Counties<br/>                 Please contact Section H<br/>                 FMO President, Rick<br/>                 Hollenbach<br/>                 715-441-6330</p> |
| <p><b>DISTRICT 6</b><br/> <b>Kathie Payne, President</b><br/>                 812-305-4484<br/>                 Kathiepayne@outlook.com<br/>                 Highland County, Desoto,<br/>                 Hardee and Glade Counties</p>                              | <p><b>DISTRICT 13</b><br/> <b>Jo Anne Fieschel, President</b><br/>                 631-987-6842<br/>                 jojoerv@aol.com<br/>                 Marion County</p>   | <p><b>DISTRICT 9</b><br/> <b>Laurence Berthiaume,</b><br/>                 President<br/>                 321-676-4941<br/>                 doland319@yahoo.com<br/>                 Brevard County</p>                                                                                                               |                                                                                                                                                                                                                                                                                                             |

## ADVISORS



**Nancy Stewart**  
 Legislative Counsel

# 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>           | <ul style="list-style-type: none"> <li>a) Review submissions received from FMO members for legislation on behalf of manufactured/mobile homeowners</li> <li>b) Cooperate with our legislative consultant</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Darlene Whitkanack |
| <b>Finance</b>                      | <ul style="list-style-type: none"> <li>a) Propose a biennial budget to be approved by the Board of Directors and presented at State Assembly</li> <li>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</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Bonnie Darling     |
| <b>Membership</b>                   | <ul style="list-style-type: none"> <li>a) Provide suggestions to the Board of Directors</li> <li>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</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Don Stanton        |
| <b>Nominating</b>                   | <ul style="list-style-type: none"> <li>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.</li> <li>b) The duties of this committee shall include but not limited to:                             <ul 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> </ul> </li> </ul> | Fred Sullivan      |
| <b>Consolidated Legal Fund</b>      | <ul style="list-style-type: none"> <li>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.</li> <li>b) Shall establish and maintain separate bank accounts</li> <li>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</li> <li>d) Review and maintain all physical contracts, payments, and payment histories for participating HOA's</li> </ul>                                                                                                                             | 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      |

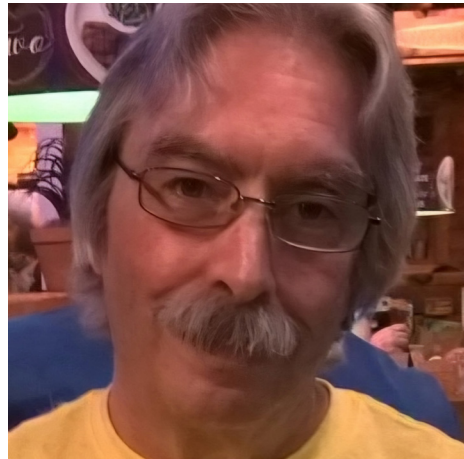
*“The best way to find yourself is to lose yourself in the service of others.” – Gandhi*

# Meet the FMO Communications Committee

*The Communications Committee is responsible for the FMO magazine, website updates, Youtube channel and Facebook page.  
If you're interested in joining this great team, email [fmomagazine@gmail.com](mailto:fmomagazine@gmail.com).*



*Teresa Allen*



*Larry Berthiaume*



*Cynthia Carter-Lee*



*Victoria Heyers*



*Jeannine Izolt*



*Michael Meaney*



*Sam Page*



*Susie Slater*



*Dave Siefkes*

# FMO 2024 ADVERTISING SIZES

## PRINT AD SIZES

### FULL PAGE:

8.75"Wx 11.25"H (with Bleed .625" beyond AD all 4 sides.. as shown in light blue)

7.5"Wx9.75"H (no Bleed)

**2/3 PAGE: 5"Wx9.75"H**

**1/2 VERTICAL PAGE: 3.625"Wx9.75"H**

**1/2 HORIZONTAL PAGE: 7.5"Wx4.75"H**

**1/4 PAGE: 3.625"Wx4.75"H**

**1/3 PAGE: 7.5"Wx3.25"H**

**1/6 VERICAL PAGE: 2.25"Wx 4.34"H**

**1/6 HORIZONTAL PAGE: 3.625"Wx3.14"H**



## ADVERTISING WITH FMO WEBSITE

Website is a responsive site and be accessed from both desktop and mobile platforms. Ads can be static or linked to your content.

## MAGAZINE DISTRIBUTION

Bimonthly printed publication mailed to over 10,000 households and sent electronically to all members.

Digital version published on website and emailed to over 12,000 subscribers.

Insertion deadline dates provided with contract.

For additional information contact

Cynthia Carter-Lee  
fmomagazine@gmail.com  
703-598-3437



# FMO 2023-2024 ADVERTISING RATES\*

ALL RATES ARE FOR ADVERTISEMENT IN 6 ISSUES

RATES VALID THROUGH 12/31/24

## Regional Rates\*

|          |       |
|----------|-------|
| 1/2 Page | \$700 |
| 1/4 Page | \$500 |
| 1/3 Page | \$400 |
| 1/6 Page | \$300 |

\*Regional rates are per issue

If you service the entire state, statewide rate apply.

SEE MAP FOR REGIONS.

## Statewide Rates

|               |         |
|---------------|---------|
| Full Page     | \$6,000 |
| 2/3 Page      | \$4,500 |
| 1/2 Page      | \$3,500 |
| 1/4 Page      | \$1,800 |
| 1/3 Page      | \$1,500 |
| 1/6 Page      | \$1,200 |
| BUSINESS CARD | \$75    |
| Classified    | \$100   |

## Digital Rates

|                 | 4 Weeks | 8 Weeks |
|-----------------|---------|---------|
| Regular Page    | \$450   | \$675   |
| Homepage Banner | \$800   | \$1,025 |

## Print Ad Sizes

|                           |                                                                |                         |
|---------------------------|----------------------------------------------------------------|-------------------------|
| Full Page .....           | 8.75"Wx 11.25"H (with Bleed .625" beyond AD all 4 sides) ..... | 7.5"Wx9.75"H (no bleed) |
| 2/3 Page .....            | 5"Wx9.75"H                                                     |                         |
| 1/2 Page Horizontal ..... | 7.5"Wx4.75"H                                                   |                         |
| 1/2 Page Vertical .....   | 3.625"Wx9.75"H                                                 |                         |
| 1/4 Page .....            | 3.625"Wx4.75"H                                                 |                         |
| 1/3 Page .....            | 7.5"Wx3.25"H                                                   |                         |
| 1/6 Page Vertical.....    | 2.25"Wx 4.34"H                                                 |                         |
| 1/6 Page Horizontal.....  | 3.625"Wx3.14"H                                                 |                         |
| BUSINESS CARD SECTON..... | 3.5"Wx1.9"H                                                    |                         |
| Classified.....           | 30 words max                                                   |                         |
| Digital.....              | 160 by 195 pix                                                 |                         |
| Digital Banner.....       | 160 by 600 pix                                                 |                         |



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Insertion deadline dates provided with contract.

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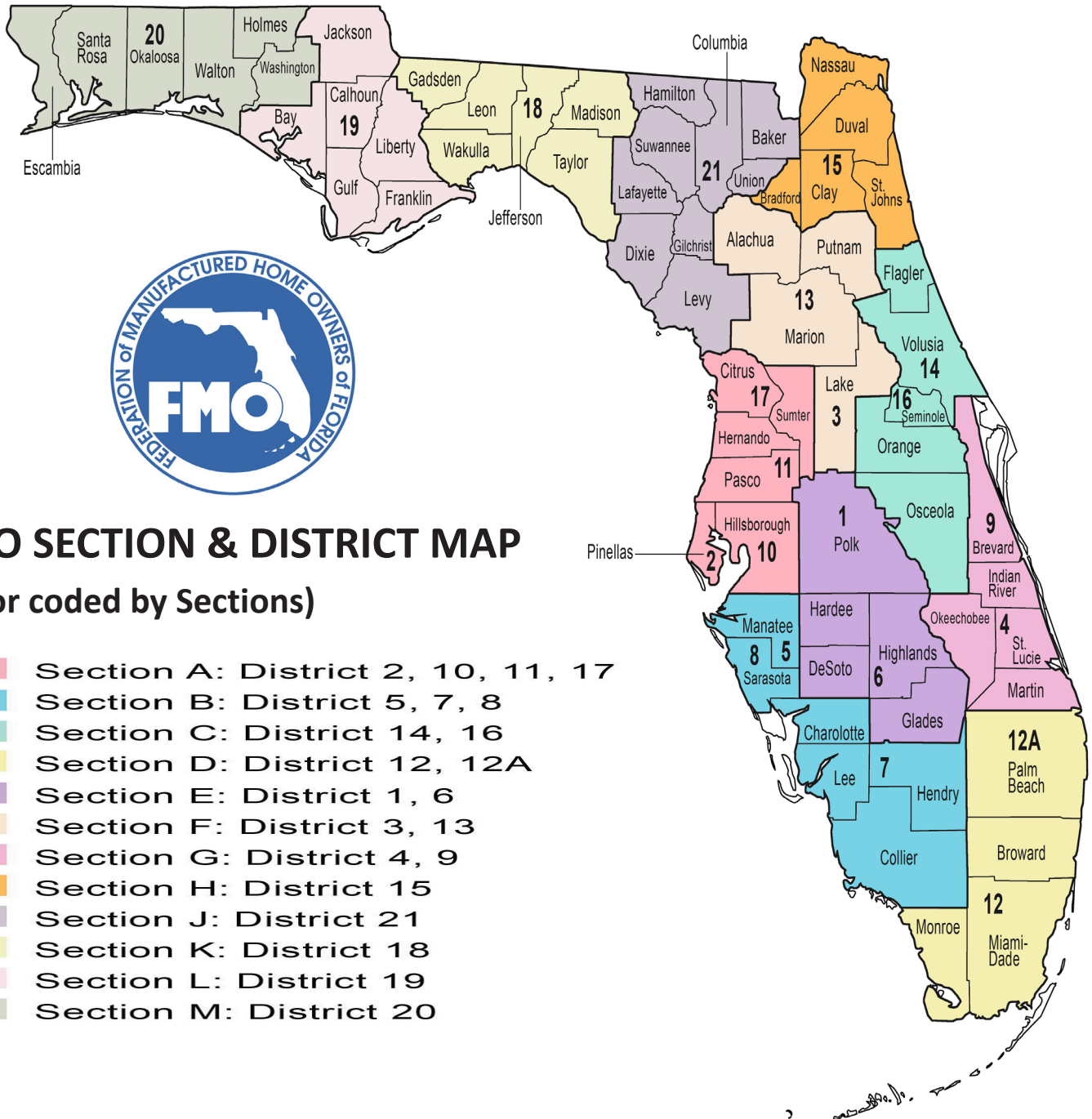
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| TRUE PLUMMERS AND AC                                  | TruePlummersandAC.com / 863-667-6364   | 18       |
| VETERAN'S MOBILE HOME SERVICES                        | 800-484-9421                           | 26       |
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