

Heron

East Lake Woodlands

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PRESIDENT'S REPORT

by Susan Whitehead

You have probably already received a copy of the new ELWCA 2019 Budget in your mail by now and have noticed that our dues will increase for everyone by a few dollars each month. The increase was necessary due to a number of factors. An economy that is humming along is fantastic because it brings growth for most industries, however, that also means rising wages and of course, that translates into higher costs for the consumer. Our contract with Liberty Land Management was extended and includes an increase for 2019 after no increase last year. Additional expense to remove aged or diseased trees, (pine beetles), are expected to continue next year as well as the trees continue through this cycle. Our management contract was also renewed but there is no increase for 2019.

Another expense factor is the drainage work that continues in our maintenance phase after completion of the large drainage project last year. After bi-annual inspections, both routine maintenance and additional work that is discovered are presented to the board. Most items are corrected within the expanded drainage maintenance budget. A future large project that has been documented was added to the reserve study at a cost of \$325,000. This is for the replacement of the second half of a corrugated metal pipe that was found to be corroded. The first half of the pipe collapsed last year and was replaced as an additional expense to the original drainage project. By adding the second half to the reserves we hope to be able to fund this over the next 5 years.

A few months ago the board voted to hire outside legal counsel to research, draft and negotiate a long-term standing agreement between the ELWCA and ClubCorp primarily related to the equitable sharing of expenses and responsibilities within East Lake Woodlands. The drainage project highlighted the omission of such an agreement and illustrated the critical need for one. When the ELW Country Club golf courses were developed such an agreement was not required nor thought to be needed. Today, the Southwest Florida Water Management Division, (SWIFTMUD), requires such agreements for the permitting process because it is so important. The board felt that the money to be spent in 2018 and 2019 for this legal work is necessary to protect our community in the future.

Other routine expenses are increasing as well. The cost of each Sheriff's patrol has risen by 20% and utilities always seem to rise. Our insurance cost rose by about 20% as well due to the Cross Pointe litigation of 2017 for which our insurance paid our defense.

Finally, we continue to invest in our future viability as a premier community in the Tampa Bay region by repairing, renovating and upgrading our facilities structure. Early next year we will see the repaving of a good portion of South Woodlands Drive and the annual repair and maintenance

of our existing sidewalks. The Tampa Road guardhouse will be completely renovated to match the North guardhouse within the next few months as soon as a new contractor can be retained. (That humming economy I mentioned previously makes it extremely difficult to locate and secure one!) Cameras will be installed at four gates and hopefully, if we have a promising financial outlook, we will be able to handle another small project or two.

I want to thank everyone for your continued support of this community. We are a unique, and yes, somewhat quirky group that are bound together by a love of neighbors and nature. Please enjoy all that surrounds you!

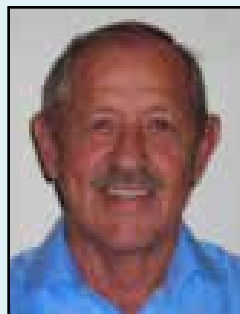
THE FINAL PAYMENT OF THE 2017 DRAINAGE SPECIAL ASSESSMENT IS DUE BY

DECEMBER 31, 2018.

PLEASE REMIT your outstanding balance by this date to avoid the mandatory addition of late fees, interest charges and potential attorney fees.

SPEEDERS BEWARE

by Keith Crank, Vice President



We are continuously receiving complaints from our residents about vehicles speeding within the neighborhood. No matter how many times I mention it in my articles it seems to fall on deaf ears. It is not the visitors or commercial vehicles that do the majority of the speeding, it is our residents.

The worst times are when residents are rushing to get to work in the morning and then again between the hours of 5:00 PM to 7:00 PM. There was a survey sent to the association presidents asking what they thought was the major problem within East Lake Woodlands and it was speeding. On top of this problem several complaints have been received of drivers passing stopped school buses. Again the worst time is in the morning. I know it's hard for Moms and Dads to get their little ones ready for school and to the bus stop on time but we really need to slow down at the bus stops and please do not pass stopped school buses. I hope that those who read this will do as I ask because we have asked the sheriff's deputies who patrol our community to watch our bus stops on a regular basis and they will not give warnings to those who pass stopped buses but will immediately issue citations. In order to attempt to slow down the speeders the deputies have been asked to enforce our speed limits more stringently and issue citations instead of written or oral warnings. I only hope I never have to report an accident within our community where a child or children have been injured because someone passed a stopped school bus.

I hope that everyone took the time to read last month's articles about the new rules for golf carts, which took effect on November 1. Remember the roads in our community are private and the rules that were put in force are in some instances

Continued on page 2

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SPEEDERS BEWARE ... continued from page 1

different from those for public roads. All we are trying to do is to educate our community to the hazards associated with golf carts.

Now I would like to digress somewhat and welcome two new residents to East Lake Woodlands. On August 20, 2018 a beautiful young lady, Samantha Jade was born to Aileen and Jason Leshner. On August 26, 2018 a handsome young man, Maddox Hayes was born to Brian and Melisa Moran along with support from a very proud big brother Jackson. I am happy to report that both are healthy and growing in leaps and bounds. I was told that both are now sleeping through the night for which both sets of parents are extremely grateful. Both moms are doing well and but I'm not quite sure how the dads are doing. Just kidding. Congratulations and all the best in the future.

For all emergencies always call 911. Should you need assistance from the patrol officers please call 727-785-7484. Non-emergency calls for the sheriff's deputies please call 727-582-6200. Be Safe and take care.

**2018 EASTLAKE WOODLANDS
COMMUNITY ASSOCIATION
BOARD MEETING SCHEDULE**

November 13th 6:30pm East Lake Woodlands Country Club

December 11th 8:00am Management & Associates

*All meetings are the second Tuesday of each month.

Annual Meeting/Election March 27th 7:00pm ELWCC

Management & Associates office
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**EAST LAKE WOODLANDS
COMMUNITY PATROL REPORT**

Tampa Road Gate 727-785-7384 or North Gate 727-785-1465

SEPTEMBER 2018

Alarm Calls/911 Hang Up 0

Emergency Calls 0

Complaint Calls 24
(Noise, speeders, solicitors, domestic disputes, trespass, fireworks, suspicious persons)

Parking Violations 42

Irrigation Calls 4

Motor Vehicle/ Pedestrian Accidents 0

Crimes Reported 5
(Vandalism to mailboxes, gates, grass damage, stolen bikes, dumping, all other criminal activity)

Miscellaneous/Other 20
(Welfare checks, pets, wildlife, all others)

The Sheriff monitored 36 hours during September 2018

Performed 0 Hours of Presence/Visibility.

Citations 3, Warnings 35, Vehicles Stopped 35

Top speed: 44/30 MPH, 37/20 MPH.


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HOW TO CREATE A COZY LIVING ROOM

by Sally Giar

Days spent walking through the apple orchard followed by nights relaxing near the fireplace – there's no denying how tranquil the season of fall can truly be. The natural elements of the great outdoors have a way of calming the senses, which makes getting comfortable on a crisp, autumn day almost effortless. If you want to step it up a notch, there are plenty of ways to create a more cozy living room this fall, all with the help of natural textures incorporated into your home decor and design.

Here are a few natural textures you can add to this cozy space:

SPREAD FAUX FUR ALONG THE SOFAS

Whether you're looking for a new set of furniture or want to dress up your current arrangement with throw pillows and blankets, consider utilizing lush faux fur to make your seating spaces more comfortable and inviting.

ACCESSORIZE WITH BASKETS

This season, give the magazine racks and hollow ottomans a rest. Instead, store your goods in gorgeous woven baskets. This item adds a great element of texture and it's also very functional and stylish. Be mindful, however, of the color of your baskets – don't go with white, as this hue could hint at a piece of beach house decor. Rather, stick to the dark shades of brown to flow with the natural theme.

DON'T FORGET THE NATURAL WOOD

It goes without saying that wood is the ideal finish when creating a space that's inspired by nature. Whether you invest in a new wooden table, beams or a set of decorative branches, there are dozens of ways to incorporate wood into your space. Just don't go overboard! Think of it as an accenting element, not the

focal point of your decor.

CONSIDER A 'CONVERSATION HUDDLE' FURNITURE ARRANGEMENT

Think about all of the wholesome conversation that takes place huddled around the campfire on a crisp, fall night. Let this inspire you to arrange your living room furniture the same way. Use a circular coffee table and place it in the middle of the room to act as the focal point. From there, swap out the traditional rectangular sofa and instead opt for a few swivel chairs for your friends and family to lounge and get chatty around the circle.

So go ahead and start your seasonal transition by contacting us today. We'll come to your home for a complimentary consultation to evaluate your space, discuss your ideas and provide insight and advice for a cozier living room.



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2019 BUDGET

by Jaime L. Ballard, MBA, PCAM

Project Complete!!

By the time you receive this edition of The Heron both of the Bi-Annual Drainage Maintenance Inspections will have been completed. Once the findings are reviewed the information will be placed on the website.

The East Lake Woodlands Board of Directors adopted the 2019 Budget and a copy is enclosed for your review. If you have any questions regarding this please feel free to contact me.

Again, I am out at East Lake Woodlands three times a week please contact me if you need me to look at anything specific.

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Cluster 3
Cluster 4
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ELW Community Assn.
Enclave
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Greenhaven 2
Greenhaven 3 & 4
Pinewinds
Pinnacle
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St. Andrews
Woodlands Estates
Worthington

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Cypress 3
Woodlake Run 1, 2 & 3

Ameri-Tech Prop. Mgmt.
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Creekside
Turtle Creek 1 & 2
Woods Landing

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First Choice Management
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The Meadows
Hunter's Crossing

Progressive Mgmt.
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Diamond Crest
Isleworth

Resource Management
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Deerpath
Hunter's Trail

Sentry Management
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Kingsmill
Cypress I
Turtle Creek 3 & 4

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727-548-9402
Cross Pointe

Self-Managed
Avenel
Lake Shore Vista
Warwick Hills
The Cove at East Lake Woodlands

As of 08/29/2018



THE METROPOLITAN MINISTRIES AND BHHS EAST LAKE OFFICE

by Ernie Del Barba

November and Thanksgiving are the true signs that we are entering in to the holiday season. Halloween has prepped us for what is to come and gives us a hint of the sugar and food indulgences that await all of us.

The McCaffery Team that includes Bob, me, Ann Galatro, Claudia Preisig (bilingual), Fonda Dillard (sales and leasing), Joan Daly, Maria Nicholls, Sharon Greenfield and Conroy Jacob, wish you a Happy Veterans Day and Happy Thanksgiving. We would also like to remind you of the Metropolitan Ministries, a local organization that helps those in need in our community. For a small donation a Thanksgiving meal can be provided for those who on their own would not be able to enjoy the holiday we all share. There are many great charities to consider, but Metropolitan Ministries, supported by Berkshire Hathaway Home Services FL Properties Group has helped and continues to help your fellow FL residents. Our office located in East Lake Woodlands can take your donations. We will also offer the usual drop box for holiday gifts and donations for the Christmas Holiday that will go to the Ministry. Please keep us in mind when you start to feel the holiday spirit and make your donation decisions.

Our Team would also like to remind you that the free Refi Program, known as HARP started in March 2009 and government supported, will be coming to an end and expires at the end of this year. There are no projected plans yet to establish new programs like this one, so take advantage of this program if you are thinking about refinancing. And according to Realty Trac for real estate trends and market information, pre-foreclosures have risen 45.6% in Florida, while declines of 10.7% for Auction properties and 20.2% in Bank Owned properties since last year. The HARP program can still help many who are near struggling with their finances.

For East Lake Woodlands at the time of this writing, for combined listings there are 28 Active and 13 Pending Listings, while 75 properties have sold in the last 6 months. Average days on the market has been between 45 and 50, so you can use this average in your timing if you are planning to place your home on the market for sale. If you do have thoughts to buy, sell, or lease, please keep the McCaffery Team in mind to assist you. We know East Lake Woodlands and what a great community it is to live in. Stop by, call, or visit www.mccafferyteam.com.

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From condos to estates, our team of real estate professionals have over 100 combined years of experience!

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ANIMAL OF THE MONTH THE JAGUARS OF BRAZIL

by Jake Jacoby

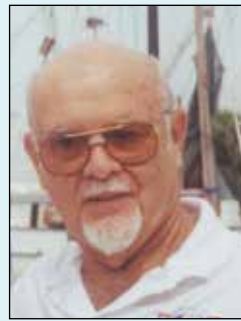
In August 2018, I had the opportunity to attend a photographic workshop in the Pantanal wetlands of Brazil with www.naturescapes.net. The Pantanal is the world's largest tropical wetland area, located within the Brazilian State of Mato Grosso. What an experience! During the dry season, we travelled up and down rivers in the Pantanal in specially equipped, high speed boats searching for the big cats. And, find them we did – we saw them every day we were on the river. We watched them walking through the underbrush, swimming across rivers, resting on the riverbanks, and stealthily hunting for Caiman (alligators) and Capybara's (the largest rodent in the world).

Jaguars are the biggest cats in the Americas and can be found in North, Central and South America and are also the third largest cats in the world, only exceeded in size by Tigers and Lions. They



Jaguar stalking prey

Continued on page 6



BACK TO COLLECTING FIRST DAY COVERS

by Paul J.H Leaser

There are very few things I haven't collected; it is a "disease", perhaps.

Recently I was reading about how a failed business venture created an American legend.

The Pony Express was a disaster: an impractical money-losing business that went bankrupt in less than two years.

Begun in 1860 with eighty riders and 500 horses, it was doomed by the construction of the transcontinental telegraph in 1861.

Sending a message by Pony Express was expensive; a half-ounce letter cost five dollars; equivalent to about \$90 today.

Many of the riders were young boys, who weighed less than 125 pounds. Among the more-famous riders was William Cody, better-known as Buffalo Bill.



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DR. NOWICKI is a native of Wapakoneta, Ohio. She received her undergraduate degree (BS) in Biology from University of Toledo. She attained her Doctor of Dental Surgery (DDS) and Master of Science (MS) degrees from Virginia Commonwealth University graduating in the top 5% of her class. She was inducted into the Omicron Kappa Upsilon (OKU) Academic Honor Society (equivalent to Phi Beta Kappa in dentistry).

DR. NOWICKI is a FELLOW in the prestigious International Congress of Oral Implantologists (I.C.O.I.).

DR. NOWICKI also completed the University of Florida's Advanced Education in General Dentistry program (GPR).

She was trained in the DAWSON & L.D. Pankey restorative dental principles.

DR. NOWICKI also received The International College of Dentists Humanitarian Award (2015), The Virginia Dental Association Mission of Mercy Award of Excellence (2015 - Coordinator) and The Brown Award (2015).

DR. NOWICKI is a Member of the American Dental Association, The Academy of General Dentistry, The International Congress of Oral Implantologists, The Florida Dental Association and the Christian Dental Society.

In addition to traditional general dentistry Dr. Nowicki offers endodontic therapy, extractions & both interceptive and corrective periodontal therapy.

Her goal is to establish value based meaningful relationships with all her patients.

She enjoys traveling, photography, running and any outdoor adventure to take advantage of the Florida sunshine, and most of all spending free time with her family and friends.

Please help me welcome DR. NOWICKI to our area. She is accepting new patients.

Yours for better dental health,
Robert M. Christ, D.M.D., F.A.G.D., F.I.C.O.I.



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ANIMAL OF THE MONTH ... continued from page 5

are identified by their yellow or orange coats, dark spots and short legs. The dark spots on their coats are unlike any other cat spot and each spot looks like a rose and so are appropriately called "rosettes". Jaguars are a stalk-and-ambush predator at the top of the food chain, and they do not have any natural predators (except man).

Male Jaguars are heavier than females and can weigh anywhere from 125 to 250 pounds while females weigh from 100 to 200 pounds. Jaguars are loners that only spend time with others of their kind when they are mating or taking care of cubs. In order to keep other Jaguars at bay, they mark their territory with urine or mark trees with their claws. Their territories can be up to 50 miles wide.

The name "Jaguar" comes from a Native American word "yajuar" which means "he who kills with one leap". During a hunt, Jaguars take advantage of their strong jaws and sharp teeth. They catch their prey by the head and chop down to make the kill. This is a unique behavior as other cats normally go for the neck when killing prey.

Jaguars are carnivores, which means that they eat only meat. They use their speed and stealth to take down deer, peccary, monkeys, birds, frogs, fish, alligators and rodents. If food is scarce, they will also hunt domestic livestock when available. Jaguars' jaws are stronger than any other species of cat and they are able to crunch down on bones and eat them. And in fact, bones are considered to be a part of their regular diet.

Jaguars hunt mostly on the ground, but will sometimes climb a tree and pounce on their prey from above, normally killing the prey with one crushing bite to the skull.

In August and September, Jaguars mate. After mating, the female will carry her young for around 100 days and will give birth to one to four kittens (later called cubs). The cubs are born with their eyelids sealed shut. After about two weeks, the cubs are able to see for the first time and are weaned after 3 months. After 6 months, the cubs' mother will teach them how to hunt, and after their second birthday, the cubs will leave their mother to live on their own. Jaguars typically live for around 12 to 15 years and it is estimated that there are approximately 15,000 remaining in the wild.

Like all 5 members of the "big cat" family (Tigers, Lions, Jaguars, Leopards and Snow Leopards), Jaguars can roar. Their roar sounds like a deep, chesty cough. Jaguars once roamed from Argentina in South America all the way up to the Grand Canyon in Arizona. Today, Jaguars have been almost completely eliminated from the United States and are endangered throughout their range, which stretches down to Patagonia in South America.

Please see my favorite photographs at www.flickr.com/jake_jacoby



Jaguar at rest



Soaking wet and frustrated after missing a kill



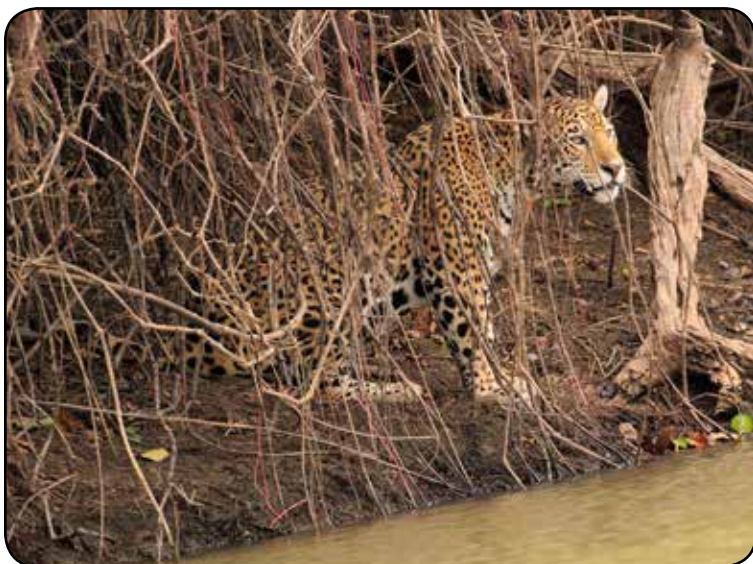
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Watching prey across the river

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LANDSCAPE POTPOURRI

by Pam Brown, (ELW resident)

ANNUALS are especially versatile in Florida adding wonderful color to our landscapes. We are fortunate that many different flowers will flourish and bloom here as the days grow shorter and cooler in the fall. Some of the annuals available now are alyssum, begonia, geraniums, impatiens, carnation, calendula, dianthus,

gerbera daisy, dusty miller, and marguerite daisy. You can also find traditional winter annuals like pansies, petunias and snapdragons. There are beautiful chrysanthemums available too. Chrysanthemums are technically perennial plants, but I treat them as annuals since they never seem to look as good the next year for me. If you want to try planting seeds, try alyssum, calendula, nasturtium and sweet peas. In most of the US many of these are spring flowers, but we are fortunate to be able to plant these in the fall here - in fact many do much better here in the fall when days are balmy and nights are cooler. For additional information, access the University of Florida/IFAS Extension publication *Bedding Plants: Selection, Establishment and Maintenance* on the Internet at: <http://edis.ifas.ufl.edu/pdf/FILES/MG/MG31900.pdf>.

ALTERNATIVE HOLIDAY PLANTS. Do you automatically go out the beginning of December and purchase a poinsettia as part of your holiday decorating? Poinsettias are traditional holiday plants and are quite lovely, but there may be other plants that can add some variety to your holiday decorating. My all time favorite is amaryllis. But, holiday cactus, cyclamen, kalanchoe, red or white begonias and impatiens, even a topiary rosemary tree are also popular choices. When choosing plants with blooms, look for



those with only a few blooms open and plenty of buds, healthy foliage and a compact form. For amaryllis, look for plants with the bloom stalk part way up and the bud well formed. If you purchase an amaryllis in one of the prepackaged boxes, be sure to open the box to see if the bulb has already sprouted a bloom

stalk that is twisted inside the box. These bloom stalks will not straighten, so only choose those with bulbs that are not sprouted or are just beginning to sprout. Keep blooming plants in cooler temperatures to preserve the blooms longer. Cyclamen prefer very cool temperatures, so if you place them in a protected area outside over night when no frost is predicted, the blooms will last longer. Be sure to bring them inside in the morning before any sun reaches the plants. The other plants listed should be placed in areas with



Continued on page 9

2019 ELWCA Budget - Proposed

8		2773		2018 Information							
		Based on 2773 units		YR. TO DATE	ESTIMATED	2018		2019			
A/C #	INCOME	August	TOTAL 2018	BUDGET	BUDGET	NOTES					
6010-000	MAINT FEE - OPERATING	\$ 968,694	\$ 1,453,041	\$ 1,431,488	\$ 1,548,810	see income tabs					
6028-000	MAINT FEE - RESERVE - DEFERRED MAINT	14,548	21,822	21,822	21,822	see reserve study					
6029-000	MAINT FEE - RESERVE - GENERAL	101,120	151,680	151,680	162,850	see reserve study					
REFUND OF 43% 2002-CYPRESS ESTATES I-PAY 12/31/18		-	-	(10,877)	-						
6050-000	SPECIAL ASSESSMENT-COLLECTED	249,241	373,862	-	-						
6070-000	INTEREST INCOME - OPERATING	516	774	-	800						
6071-000	INTEREST INCOME - RESERVES	575	863	1,800	2,500						
6076-000	INTEREST INCOME-OWNER	1,936	2,904	-	-						
6083-000	OTHER INCOME - GENERAL	1,598	2,397	-	-						
6083-001	ELW GATE INCOME	11,138	16,707	15,000	15,000	decals/bar-codes					
6083-099	OTHER INCOME - PRE-LIEN	(1,505)	(2,258)	-	-						
6084-001	ELW COUNTRY CLUB FEES	52,015	78,023	78,022	84,574	see usage fee tab					
6084-002	ELW SHOPPING CENTER FEES	15,386	23,079	23,079	23,771	3% increase per contract					
6900-000	INCOME TRANSFER TO RESERVES	(115,668)	(173,502)	(173,502)	(184,672)						
6901-000	INTEREST TRANSFER TO RESERVES	(575)	(863)	(1,800)	(2,500)						
TOTAL INCOME		\$ 1,299,019	\$ 1,948,529	\$ 1,536,712	\$ 1,672,956						
ADMINISTRATIVE EXPENSES											
7110-000	INSURANCE - GENERAL	\$ 23,861	\$ 35,792	\$ 36,000	\$ 47,502	Per Helen					
7110-003	INSURANCE - W/C	510	765	800	800	Per Jaime					
7115-001	LOAN FUNDING	-	-	-	30,000						
7211-000	LEGAL GENERAL	41,864	62,796	50,000	60,000	Per Dick					
7211-001	LEGAL LITIGATION CROSS POINTE	-	-	-	-						
7212-000	PROFESSIONAL - GENERAL	2,992	4,488	3,000	3,000	Per Susan					
7212-001	ACCOUNTING/TAX PREP/AUDIT	6,300	9,450	6,500	6,500						
7214-000	LIEN/ADMIN-LIEN REIMBURSEMENT	550	825	-	-	should net to zero					
7310-002	TAXES - CORP. ANNUAL	61	92	100	100						
7310-008	TAXES - FEDERAL INCOME	1,391	2,087	1,200	1,400						
7410-000	MANAGEMENT FEE	135,429	203,144	203,144	203,144	No Incr per Jaime					
7510-000	ADMIN EXPENSES - GENERAL	16,047	24,071	30,000	24,000	Per Susan					
7510-001	MEETINGS - COMMUNITY	-	-	2,000	1,000	Per Susan					
7510-002	WEBSITE	600	900	900	900	Per Jeff					
7510-003	ADMIN EXPENSE - GEN. POSTAGE	-	-	-	-	included in admin line					
7510-099	ADMIN EXPENSES-45 DAY PRE LIEN	-	-	-	-	should net to zero w/income					
7514-000	MEMBER COMMUNICATIONS	6,650	9,975	9,000	5,000	Per Jeff					
7810-0000	UNCOLLECTIBLE ASSESSMENTS	-	-	-	-						
7950-000	BOARD EXPENSE - DUES	295	443	400	400	CNCN and CAI					
TOTAL ADMINISTRATIVE EXP.		\$ 236,550	\$ 354,828	\$ 343,044	\$ 383,746						

LANDSCAPE POTPOURRI ... continued from page 7

high levels of bright light but no direct sun. Also, keep them out of drafts; either cold from a door or in front of air-conditioning or heating vents.

WEEDS. Now is the time to control winter weeds in the lawn. Watch for night time temperatures that are 55 – 60 degrees for several nights in a row, and then apply a pre-emergent herbicide. Be sure that the herbicide you choose is labeled for your type of grass. For more information consult *Weed Management in Home Lawns* on the Internet at: <http://edis.ifas.ufl.edu/ep141>

HERBS. The fall and winter months are also good for growing herbs. Many herbs that succumb to our hot steamy summers will thrive during the cooler months. If you don't have a lot of space, herbs grow well in containers. More information on growing herbs in Florida is available on the Internet: *Herbs in the Florida Garden* <http://edis.ifas.ufl.edu/vh020>

MULCH. With some cooler temperatures coming our way, fall is a good time to think about applying a fresh layer of mulch to your landscape beds. Mulch prevents loss of water from soil by evaporation, suppress weeds, and moderates soil temperature. It can improve absorption of water into the soil and reduce erosion. Using organic mulch adds organic matter to our infertile soil as it decomposes. In addition, mulch adds beauty to the landscape. You do not have to remove old mulch when you apply new – the old will just decay and adding its organic matter to the soil. For more information on mulch visit the UF/IFAS site: <http://gardeningsolutions.ifas.ufl.edu/care/planting/mulch.html>

CITRUS FRUIT MUST be fully ripe when harvested since the sweetening process stops once the fruit is picked. Many varieties of citrus have a long season in which they can be left on the tree and gathered for use as needed, usually about three months. If fruit is left on the tree too long the quality will decline as the fruit dries out.

Growth of **LAWN GRASSES** has slowed so mowing and watering can be reduced to about every two weeks until the weather warms in the spring. Lawns do not need to be fertilized during the winter months.

EAT, DRINK AND BE HEALTHY

by John Petika Jr. Portfolio Manager Account Vice President

Instead of grabbing a quick bite at a fast-food restaurant, many Americans are opting for healthier meals. Restaurants like McDonald's have had less foot traffic, per a recent Bloomberg article. The trend of healthy eating seems to be more than a fad.

UBS Staples Sector Strategist, stated, "Many traditional grocers have embraced the trend, and expanded their offering of natural and organic products, as well as fresh foods around the perimeter of the store." She adds, "Beverage companies are steering their portfolios toward healthier non-carbonated drinks. Large food and beverage companies are acquiring smaller companies with health and wellness credentials. Some have even established in-house venture capital funds to invest in start-up companies in the space." The Mayo Clinic defines "clean eating" as "a diet... that lends itself to improving one's health and well-being... [and] involves a few key principles... [such as] more real foods, eating for nourishment and eating more plant-based foods."

UBS Wealth Management has targeted obesity as one of its longer-term investment themes. We analyze investment opportunities related to obesity under two broad categories: Prevention, which includes companies that offer healthier food, fitness products, and sportswear, as well as the vitamin and supplement industry. The Treatment category holds companies offering drugs, medical products, and services to treat weight reduction or obesity-related conditions, such as diabetes.

By allocating capital to companies that deliver prevention and treatment solutions, investors can potentially earn an attractive

LOCAL RESIDENT RECEIVES READERS' FAVORITE BOOK AWARD

Readers' Favorite, an international book award contest, is proud to announce that "Dear Willy, The True Story of a Life Well Lived" by Claire Ohlsson Geheb won the 2018 Honorable Mention Award in the Non-Fiction-Historical category. The contest featured thousands of contestants from over a dozen countries. Following is the review associated with the award:

REVIEWED BY K.C. FINN FOR READERS' FAVORITE

Dear Willy, The True Story of a Life Well Lived is a real life biographic memoir that explores the life and times of Willy Oswald Geheb, a German American immigrant who sought a better life for himself yet never forgot his family in Germany. Chronicling some of the most terrifying and difficult years in German history, the story begins with Willy's journal at the beginning of World War I in 1914 and ends with the aftermath of World War II in 1947. Claire Ohlsson Geheb has done a wonderful job telling this story by collecting and collating letters, diaries and other documents to bring Willy Geheb's original life story into brand new being. I am a huge fan of real life stories and the tale of the Gehebs brings all the drama and fear to the fore whilst also showing their solidarity and spirit. They never stop dreaming of more, and that also makes this a fascinating tale of immigration success, one with extreme heart and consideration for the hardships of others. History fans will delight in real photographs and 'at the time' evidence from Willy himself, and overall I'd say that Dear Willy, The True Story of a Life Well Lived is a real triumph



Claire lives in the Isleworth community in East Lake Woodlands. For more information go to Claire's website: dearwillybook.com or email her at Claire@dearwillybook.com. Books can be purchased directly from Claire or on Amazon as a print or ebook.

financial return while aligning their portfolios with companies that are helping address a societal issue. "The best 'cure' for obesity is to keep a problem from even occurring. We see investment opportunities in obesity prevention, like better-for-you foods to improve health."

For a copy of the full report email John.p.petika@ubs.com

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The Petika Wealth Management Group



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HISTORY OF THE POINSETTIA

The poinsettia is a native plant of Mexico and originated in a rather limited region near present day Taxco. Long before the arrival of Europeans, the Aztecs of Central Mexico cultivated the plant and called it Cuetlaxochitl. Because of its brilliant color, the poinsettia was a symbol of purity to the Indians. It was highly prized by Kings Montezuma and Netzahualcoyotl, but could not be grown in their capital, which is now Mexico City, because of the high altitude climate. The Aztecs also had practical uses for the plant. They made a reddish-purple dye out of the bracts and a medicine for fever from the plants latex.

The legend of the poinsettia dates back to a Christmas Eve long ago...

There was a little Mexican girl named Pepita who was very sad. Pepita wanted more than anything to give a fine present to the Christ Child at the church service that evening. She was very poor and had no gift to present. As Pepita walked sorrowfully to church with her cousin, Pedro, he tried to console her. "Pepita," he said, "I am certain that even the most humble gift, given in love, will be acceptable to His eyes."

Pepita gathered a bouquet of common weeds from the roadside and entered the church. As she approached the altar, her spirits lifted. She forgot the humbleness of her gift as she placed it tenderly at the feet of the Christ Child, and then there was a miracle! Pepita's ordinary weeds burst into brilliant red blooms! They were called Flores de Noche Buena, Flowers of the Holy Night.

Joel Roberts, a Southern plantation owner and botanist, was appointed the first United States Ambassador to Mexico (1825-1829). While visiting Taxco, he was impressed with the brilliant red flowers he found blooming during December. He had some of the plants sent to his home in Greenville, South Carolina. They did well in his greenhouse and he distributed plants to his horticultural friends. The botanical name, *Euphorbia pulcherima*, had already been given by a German taxonomist in 1833. The common name, poinsettia, however, has remained the accepted name in English speaking countries.

Today, the poinsettia is not only the most popular Christmas holiday plant, but is the number one flowering potted plant in the United States.

EAST LAKE COMMUNITY LIBRARY NOVEMBER 2018 SPECIAL EVENTS

by Patty Ann Wieczorek, Reference & Marketing Librarian

Free Tech Support

Thursdays, November 1, 8, 15, 29, from 5:00-7:00pm

Mondays, November 5, 12, 19, 26, from 4:00-6:00pm

Tuesdays, November 6, 13, 20, 27, from 5:00-7:00pm

Wednesdays, November 7, 14, 28, from 4:00-6:00pm



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Wild Things: Stories & Songs at Brooker Creek

Preserve

Fridays, November 2, 9, 30, 2018, 10:00-11:00am



Families with children (babies up to 4 years old) can join Miss Alexa and Miss Sue at Brooker Creek Preserve auditorium for stories, songs and wild silliness. Brooker Creek Preserve is located at 3940 Keystone Road in Tarpon Springs.

Celebrate Veterans: Learn about Fold 3!

Friday, November 9, 2018, 10:00-11:30am



Celebrate Veteran's Day! ELCL has expanded its genealogy collection by now offering the FOLD3 database! Demonstrations will be available along with assistance in researching the veterans in your family tree. Bring a copy of a photo of your vet to add to our Wall of Honor. No registration. Fold3 features premier collections of original military records. These records include the stories, photos, and personal documents of the men and women who served in the military. Many of the records come from the U.S. National archives, The National Archives of the U.K. and other international records.

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