



# The Harbor Light

Lakeland Harbor Newsletter  
Lakeland, Florida

Published Monthly by the Lakeland Harbor Homeowners Association, Inc.

## HLD CONTRIBUTORS

Cathy Morrow  
David Morrow  
Linda Mitchell

# August 2018

With additional contributions from  
various Committee Chairpersons,  
Board Members and Event Hosts

## **PRESIDENT'S MESSAGE**

"The Dog Days of Summer are upon us". I hope you own stock in Lakeland Electric.

Last month I promised a park project update. As you know, the list is ever changing. Let's see what we have.

1. Appliance updating in the kitchen - Refrigerator, Stove, Dishwasher, Vent, Ceiling Fan.
2. 15 piece pots and pans replacement.
3. Air and heating installations in bathrooms.
4. Vinyl fencing installed along Melody Lane end of park.
5. Drinking fountain replaced outside of restrooms.
6. Cement table replaced outside clubhouse.
7. Memorial bench replaced outside clubhouse.
8. Roofing repairs underway. (Issues remain attempting to isolate and remedy the persistent leaking.)
9. Sod replacement around the clubhouse circle.
10. Entry and Exit gate repairs underway. (The gates are being damaged with vehicles striking them due to improper usage.)
11. New felt installed on the two pool tables in the pool room.
12. Shuffleboard courts resurfacing.
13. Horse shoe pit rebuilt.

Other projects in the pipeline for completion this year include:

1. Floor covering for the craft area outside the kitchen has been purchased and is awaiting installation after the roof leak is resolved.

2. Security camera installation (2018 CapX project).
3. Ceiling fans replacement on the pool deck and spa.
4. Outdoor speaker replacement on pool deck for outside music poolside.
5. Resolving sign permitting and replacement at park entrance.

My intent here is to keep you informed regarding ongoing projects to continue to make Lakeland Harbor a wonderful place to call home. Our Homeowners Committee is monitoring the lack of Maintenance personnel again and will meet with park management on August 8th. Meeting information will be posted on the Clubhouse bulletin board and website:

<https://www.lakelandharborhomeowners.org> Please don't pass up this important source of information. Registration and information is available to all HOA members in multiple places to assist you in getting registered.

There is an HOA Board meeting scheduled for Thursday, August 9th at 7PM in the clubhouse. The agenda will be posted shortly.

A warm welcome to Dave Morrow, our newest Director.

That's all for now. Stay cool and dry. God Bless you.

[Fredwolf36@gmail.com](mailto:Fredwolf36@gmail.com)  
269-930-2265



August 2018

<https://www.lakelandharborhomeowners.org>

This is your website for INFORMATION. There are 25 pages of informative articles, documents, and photos for your use and enjoyment. This site is PC, Tablet, and Phone Friendly.

To get started, click on the following link for info on registering the first access.

<https://support.hoa-express.com/article/285-registering-for-an-account>

A web admin will authorize your account and security based on whether you are a resident at Lakeland Harbor and a member of the HOA. Note: If you are not a member of the HOA you will not have access to HOA member pages. There is a folder for Board Members Only too.

When you register a spouse, you both will have access to the website with your individual email addresses but must use the same password. Please take the time to review your security settings. You have numerous options and can change them as your needs change.

You can upload photos of events and parties to share with your neighbors. Any photo can be removed from the website if it is deemed unacceptable to community standards. Any photos of minors must have parental permission to be displayed.

Full contact info for your Board of Directors is on the website.

There is an electronic version of The Harbor Light on the website.

“Stay in the know wherever you go.”

Legal documents for the HOA, Florida Statutes 723, and HOA By-Laws are also available.

Fall elections with candidate bios and election information will be posted throughout the process.

Board and General meeting agendas, dates and times will be posted.

Should you need to contact the webmaster with questions or comments, please send an email to: [webmaster@lakelandharborhomeowners.org](mailto:webmaster@lakelandharborhomeowners.org)



## **FEDERATION OF MANUFACTURED/MOBILE HOMEOWNERS—21ST CENTURY**

FMO congratulates and thanks the 2018 Board of Directors of Lakeland Harbor Homeowners Association for their leadership by 100% LHHA Board membership in FMO.

The FMO Newsletter column “FMO HOA Honor Roll” will recognize the LHHA Board, District 1, in the September-October publication.

Membership in FMO and in homeowners associations gives voice, power and support to volunteer Board members as well as all community homeowners and volunteers. Membership is also the key to improving the collaboration necessary to the work of both organizations.

Some major examples of FMO and LHHA volunteer cooperation:

The highly attended “Networking for Progress” conference days initiated by the 17 Districts of FMO. Our LHHA Board of Directors attend these programs. Agenda items are related to the implementation of Florida laws i.e. 723 plus, as well as successful practices with park/community owners, professional relations (DBPR).

A second example of a major benefit of membership and organizations’ collaboration is the 2016 Florida requirement that all HOA Board members be certified in the Chapter 723 plus laws. The DBPR mandated that the FMO develop, provide and evaluate training programs leading to certification. The ongoing feedback from participants, members and Boards of Directors in HOAs and FMO leads to community life improvements. 100% of LHHA dedicated Board members hold certification.

LHHA 21st Century FMO Representation is Carol Ahern. To join 21st Century FMO, contact her via [outerreach1@gmail.com](mailto:outerreach1@gmail.com) or call 781-856-4287.

FMO website—join @[www.fmo1.org](http://www.fmo1.org)

**FMO APPLICATION ON PAGE 5 OF THIS NEWSLETTER**



## **Federation of Mobile Home Owners**

FMO is our only watch on Florida legislation to protect our rights and interests and advocate for our Over 55 Life Style Communities. Lakeland Harbor's FMO Rep. is Carol Ahern. She can be reached via email at [outerreach1@gmail.com](mailto:outerreach1@gmail.com) or by phone at 781-856-4287.

Legislators begin to express, via media, the need to discontinue tax assessment limitations this November. Estimates are quoted as worth 700 million plus dollars to the state. Not being reported is the effect the discontinuance would have on the estimated 828,000\* mobile home owners in Florida. (Highest in the nation)

Choose to counteract this move to raise your taxes by speaking for a YES VOTE, to keep the cap. FMO is working hard this summer to increase members' power with legislators and has so far recruited 629 new members across 17 districts. Please join now!



## **BALLOT NUMBER 2**

Your YES VOTE is NEEDED to continue tax assessment limitations on commercial property which includes your leased lot. Your leased lot is assessed and taxed as commercial property. Assessments on commercial property have been restricted to a cap of 10% annually. Property taxes are passed on a pro-rata if that is permitted in your Prospectus. (Yes, in Lakeland Harbor.)

## **ACTUAL BALLOT LANGUAGE**

Florida Ballot Number 2 November 6, 2018  
Constitutional Amendment Article XII, Section 27

**LIMITATIONS ON PROPERT TAX ASSESSMENTS**—proposing an Amendment to the State Constitution to permanently retain provisions, currently in effect, which limit property tax assessment increases on specified non-homestead real property, except for school district taxes, to 10 per cent each year. If approved, the amendment removes the scheduled repeal of such provisions in 2019 and shall take effect January 1, 2019.

Need to register to VOTE in Florida? On-line vote FL or DMV OFFICES

\*Manufactured Housing Institute (9/17)



# FMO Membership Application



Fill out and return this portion along with your check to:  
Federation of Manufactured Home Owners of Florida,  
P.O. Box 5300, Largo, FL 33779-5300

- One year FMO Membership for \$25
- Three year FMO Membership for \$65 **Best Value**
- Cross Country Motor Club – add \$35 per year  
(Your renewal for Cross Country will be mailed to you separately)

Only the two individuals listed below are eligible for membership. Persons listed must live at the address given on this application.

We need the following information (please print clearly)

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

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

Birth Date (optional): \_\_\_\_\_

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

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

City/State/Zip: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

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

Non Florida Address: (If applicable)  
Address: \_\_\_\_\_  
City: \_\_\_\_\_  
State and Zip: \_\_\_\_\_

Check off what months you **do not** live in Florida:

- |                               |                               |                               |                              |
|-------------------------------|-------------------------------|-------------------------------|------------------------------|
| <input type="checkbox"/> Jan. | <input type="checkbox"/> Feb  | <input type="checkbox"/> Mar  | <input type="checkbox"/> Apr |
| <input type="checkbox"/> May  | <input type="checkbox"/> Jun. | <input type="checkbox"/> July | <input type="checkbox"/> Aug |
| <input type="checkbox"/> Sep. | <input type="checkbox"/> Oct. | <input type="checkbox"/> Nov  | <input type="checkbox"/> Dec |

I am a:  Lot Renter  Other \_\_\_\_\_

Number of Florida registered voters in household: \_\_\_\_\_

**To pay with credit card:**

- MasterCard  Visa  Discover  Am.Express

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

Exp. Date: \_\_\_\_\_ Phone \_\_\_\_\_

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

Recruiter Name Carol Ahern

Membership Number 306333

\*\*\*\*\*  
KEEP THIS PORTION AS YOUR RECEIPT (RETURN THE APPLICATION PORTION TO THE FMO)

**Please enclose check payable to FMO. US Funds only. Do not send cash.**

A complete explanation of your FMO benefits will be included with your new membership cards. Please allow 4 to 6 weeks for processing time.

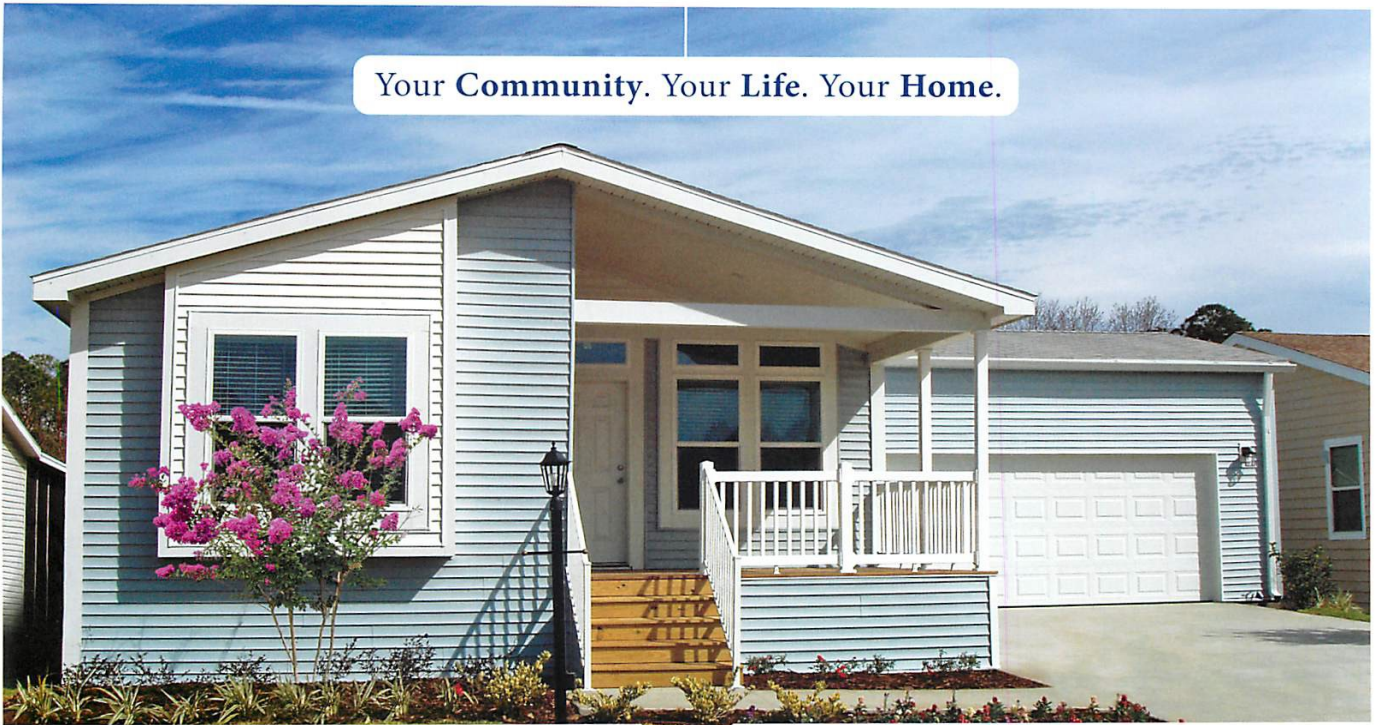
**Cross Country Members:** You will receive a separate membership card from Cross Country in approximately 4 to 6 weeks. If you should need roadside assistance before you receive your Cross Country Card please call their toll free number (800) 528-2056.

Questions? Call membership at 727-530-7539 or e-mail: [members@fmo.org](mailto:members@fmo.org). [www.fmo1.org](http://www.fmo1.org)  
*Thank you for joining the only organization fighting for the rights of manufactured / mobile home owners!*

Date: \_\_\_\_\_ Name of person receiving check: \_\_\_\_\_

Check Amount: \_\_\_\_\_ Check Number: \_\_\_\_\_

Your Community. Your Life. Your Home.



As one of our valued residents, enhancing your experience here is very important to us. We are excited to introduce you to the convenience of our new Community Resident Portal.

**Register today to access the Community Resident Portal, an easy, reliable and free service where you can:**



Check your account balance



Make a one-time payment



Schedule convenient recurring payments

The Community Resident Portal is available to you 24 hours a day, allowing you to get the latest information about your account, even after hours.

**Ask for your Registration Key to sign up for the Community Resident Portal today! If you have any questions about using the Community Resident Portal, please feel free to call or stop by the office. We are pleased to bring you this convenient way to manage your account.**

What's even easier than paying via the Community Resident Portal? Paying via recurring direct debit payments.

*Visit the office today to sign up!*

**Carol Muraca**

**Community Manager**

**Lakeland Harbor**

**myMHcommunity.com**

**\*One Final Note Let's Not Forget About Our Community Pride!!\***



*Our Deepest  
Sympathy*

**IN MEMORIAM**

Ivy Monsees—July 3, 2018

(Please let us know if there are other neighbors who should be remembered here.)

**New Residents to Lakeland Harbor**

Please note that due to privacy laws, we are not regularly receiving information pertaining to our new residents. If your phone number or information has changed, please notify Jan Ellis @ 683-9519 or @ [jellis6451@brighthouse.com](mailto:jellis6451@brighthouse.com).



**PLEASE ENCOURAGE A NEW NEIGHBOR YOU MAY HAVE TO CONTACT US AND LET US KNOW THEY HAVE MOVED INTO THE COMMUNITY.**

**WE WANT TO MAKE THEM FEEL WELCOME!**



### **Watch for Future News Release!**

Beginning August 1st, the Nominations and Election Committee will make available the required documents, along with instructions for submission, for anyone wishing to run for the position of Director for Lakeland Harbor Homeowners Association, Inc.

You must be a member in good standing of LHHA to be nominated. If you have not previously joined for 2018, please contact Chris Pellerin or any member of the Welcome and Membership Committee to pay your dues and join. Contact information for the Committee is posted on the bulletin board at the clubhouse and on the website.

All paperwork throughout the process for this election will be available on our website <https://www.lakelandharborhomeowners.org/>

All forms and further information regarding the Nominations and Election process will be on the page listed on the right side of the website labeled "2018 Candidates for Election".

Also, all members of the Nominations and Election Committee will have packets for potential candidates that can be picked up. Contact information for the Committee Members is listed below. You may pick up a copy or ask that it be emailed to you to print yourself.

The deadline to submit your completed nomination paperwork is August 30th.

Linda Mitchell, Chairperson, 630-360-7741  
Miriam Hansen, 863-868-3796  
Marybeth Johnson, 863-450-2759  
Ron Petiya, 513-304-1832



# BIRTHDAYS

AUGUST 2018



DATE	NAME	DATE	NAME
1 --	EWING, Ron	14 -	SAFER, Flor
3-	DECKWERTH, Randy	16 ---	GOSLER, Norman
3 --	GREWE, Sarah	16-	GREENAWALT, James
3 --	OSMOND, Fred	16 --	MURPHY, Terry
3 --	VANDRIMMELEN, Kathy	19 --	ENOS, Mary
4 --	McKINNEY, Russell	20 --	KRAHE, Tom
5-	BAKER, Martin	21-	ZEEK, Ginny
7 --	PARENTEAU, Ron	22 —	ERICKSON, Judy
8 --	BERRY, Tom	22 --	LUKAS, Elizabeth
8 --	EATON, Reggie	23 --	KING, Charlene
8 --	McCALL, Elsie	23 --	SMITH, Don
8 --	RATHBUN, Jeanette	25 --	PELLERIN, Chris
9 --	LAFLAIR, Jim	27 --	BEHRENS, Peter
9 --	WALKER, Sharon	29-	O'BRIEN, Geraldine
10 --	BERNHARDI, Donna	29 —	TAYLOR, Gene
10 --	MUCHMORE, Cathy	30 --	MYRE, Barbara
12 --	LUPERALLI, Betty	30 --	WOLFE, Janice
13 --	TOMCHICK, John	31 —	WOLF, Fred
14 --	THORNTON, Nancy		



*Happy Birthday One and All!!!!*



# ANNIVERSARIES

## AUGUST 2018

### CONGRATULATIONS ON YOUR 50TH ANNIVERSARY

August 3 —GRAVES, Lon & Karen

#### OVER 50 YEARS OF MARRIAGE

August 2 — KORN, Irv & Jacki

August 21 --REAMES, Wally & Sharon

August 27—BAKER, Martin & Theresa

August 7 -- ZEEK, Jim & Ginny



#### OVER 60 YEARS OF MARRIAGE

August 31 — MYDOCK, Don & Sheila

#### OVER 65 YEARS

August 27 — BARRY, Jim & Betty

DATE	NAME	DATE	NAME
7	BRANNON, John & Glenda	20	ENOS, Alan & Mary
7	BRESNAN, Joe & Betty	20	SILVERMAN, Ron & Rosemary
15	EWING, Ron & Linda	22	FARENHOLZ, Art & Mary
19	GRAFTON, Garry & Doreen	26	HODSON, Jerry & Rhonda
19	KRAHE, Tom & Donna	27	GROTH, Robert & Veronica
		29	BEAUDIN, Mike & Jackie

*Congratulations !!!*

*If your 50th or 60th Anniversary is coming up this year, please give Jan Ellis a call so that your very special day is noted in The Harbor Light -- Thanks for your help!*

## DATES TO REMEMBER

Mark your calendar — don't miss the fun!!



Sept. 3	Labor Day Pot Luck	2:00 PM
Sept. 15	“PJ” Pancake Breakfast	9:00 AM
Sept. 15	L & M Karaoke	7:00 PM
Oct. 13	Pasta Dinner	5:30 PM (Need Chairperson)
Oct. 20	L & M Karaoke	7:00 PM
Oct. 31	Halloween Party	7:00 PM
Nov. 17	Fall Craft Festival	9:00 AM

For those Social Events without a Chairperson, if no one volunteers, the event will be cancelled.

We hope that those of you who have enjoyed these events in past years might consider being a Chairperson. Or, perhaps some of our newer residents would come on board for these. There are folks who help, it is always a team effort.



Help is always welcomed even when there already is a Chairperson on board. Extra kitchen help is often needed. If you want to volunteer, just let us know.

## RECURRING EVENTS

**PLEASE NOTE—SOME EVENTS OR CLASSES MAY HAVE TAKEN TIME OFF OR CHANGED THEIR SCHEDULES SLIGHTLY FOR THE SUMMER MONTHS. PLEASE CHECK WITH THE CHAIRPERSON FOR ANY QUESTIONS YOU MAY HAVE. SPECIAL NOTE: ART CLASS IS SUSPENDED AND WILL RESUME 9/6.**

Sunday

Fun Euchre—2:00 PM

Monday

Exercise Class-7:30 AM  
Pool Exercise-10 AM  
Art Class-**All Art Classes suspended until September 6**  
Bible Study-1 PM  
Aggravation- 6 PM

Tuesday

Busy Fingers- 9:30 AM  
Shuffleboard-10 AM  
Men's Cards- 6:30 PM  
Rummikub- 6:30 PM  
Euchre- 6:30 PM



Wednesday

Exercise Class-7:30 AM  
Pool Exercise-10 AM  
Bridge- 1 PM  
Bingo- 7 PM  
Doors Close @ 6:45 PM



Thursday

Art Class-**Suspended**  
Shuffleboard-10 AM  
Bridge-1 PM

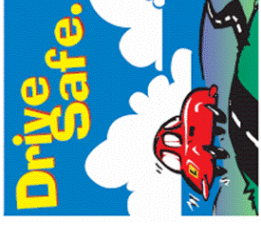
Friday

Exercise Class-7:30 AM  
Pool Exercise-10 AM  
Game Night-6 PM



Saturday

# August 2018



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3 Dogs on Deck 11:45 AM	4 Dogs on Deck 11:45 AM
5	6	7	8	9 LHHA BOD Meeting 7 PM	10 Dogs on Deck 11:45 AM	11
12	13	14 Social Hour 4:30 PM	15	16	17 Dogs on Deck 11:45 AM	18 Dogs on Deck 11:45 AM
19	20	21	22 BINGO IS BACK! (See Recurring Events Page)	23	24 Dogs on Deck 11:45 AM	25 Dogs on Deck 11:45 AM
26	27	28 Social Hour 4:30 PM	29	30	31 Dogs on Deck 11:45 AM	



Lakeland Harbor Fall Craft Festival

Saturday, November 17, 2018

Lakeland Harbor Clubhouse (Snug Harbor)

9:00am until 1:00pm

4747 Lakeland Hills Boulevard

Lakeland, FL

Reserve your table now to be a part of this wonderful craft festival. The cost of a table for outside vendors will be \$15.

Resident Pricing will be \$3.00 for first table, \$5.00 for two tables and the third table is free. All three tables must be utilized by same resident.

There will be breakfast and lunch available at the festival.



Email request to [cmorrow279@gmail.com](mailto:cmorrow279@gmail.com) and add "Reservation" in the subject line. Or send a request to C. Morrow, 4622 Lakeland Harbor Loop, Lakeland, FL 33805. All reservations must be paid for by November 1.





# TIPS AND TIDBITS

1. Cut down your closet by 25% by asking yourself this one question: If I were shopping this second, would I buy this? If the answer's NO, out it goes.
2. Dryer sheets are great for polishing your bathroom fixtures (faucets, etc.).
3. Used dryer sheets are great computer screen cleaners, as well as cell phone screens.

Now that I'm older, I've discovered:

- ♦ I cannot dance, but, if I step in dog poop, I can Moon Walk faster than Michael Jackson.
- ♦ When I bang my toe against something, it's like I pressed a button that plays all the curse words I know.
- ♦ The biggest lie I tell myself is: "I don't need to write it down, I'll remember it."

## Smiles for the month:

I shot my first turkey today...Scared the crap out of everyone in the frozen food section, it was AWESOME.

What did one saggy boob say to the other? We'd better perk up or people will think we're nuts!

## Recipe of the Month: Crockpot Texas Goulash

1lb. lean ground beef, ½ medium onion chopped, 1 small can of diced tomatoes, 1 small box frozen corn, 1C uncooked elbow macaroni, 1 can of beef broth, 1 1/2 T. chili seasoning, 1 ½ T sugar, ½ t. garlic, ½ t. dried oregano, ½ t salt, ¼ t black pepper, Shredded cheddar cheese for garnish.

Brown the ground beef and onion in a large skillet, Add the remaining ingredients, except the cheese to the skillet and mix well, immediately pour mixture into a crockpot and cook for about 2-3 hours on low or until noodles are cooked. Check half way through the cooking time, if cooked too long the noodles could get mushy. When serving, garnish each serving with the shredded cheese. Enjoy with a salad and crisp dinner rolls. (Recipe is easily doubled if needed.)

*S. Brandow*



# Announcements



Dogs on Deck is back this month. Starts August 4.  
Those wonderful volunteers will have lots of good food.



Bingo begins again this month on the 22nd.  
See you there for lots of fun and lots of winners.

Our 2018 Park Directory will be printed later this summer.  
If you have any additions or corrections that you have not previously advised me of,  
please call or email me as soon as possible.

#683-9519 /jellis6451@brighthouse.com



## Citizens Assisted Patrol

Sponsored by the Polk County Sherriff

*Are you interested?*

Contact Gary Brandow for details and an application @ 682-9832





**Board of Directors:**

Fred Wolf, President - fredwolf36@gmail.com - 269-930-2265

Julie Anderson, Vice President - julieanderson0714@gmail.com - 863-370-2915

Linda Mitchell, Secretary – lindamitchell614@gmail.com – 630-360-7741

Jan Ellis, Treasurer - jellis6451@brighthouse.com - 863-683-9519

Rosalie Loveland, Director- rosalieloveland@yahoo.com - 863-680-2361

Linda Behrens, Director - peteandlindabehrens@yahoo.com - 479-879-5433

Glen Bellomy, Director - oldpapabell2@gmail.com - 863-255-2617

George Parker, Director - gcptruck@bellsouth.net - 404-886-6004

David Morrow, Director - cdmorrow531@gmail.com – 863-937-9468



**For All Your Insurance Needs  
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Motorcycle, RV, Umbrella, Flood & More  
Many Top Rated Insurance Companies  
To Quote Through = Saving \$\$\$**

Nichols Insurance Group LLC  
932 Swann Drive  
( behind Domino's on 98 N )  
Lakeland, FL 33809  
**863-816-7836**

The above will be our new address at year end 2017.  
Until then we are at the old address  
5332 US Highway 98 N

# Decorative Driveways

**Decorative  
DRIVEWAYS**  
DecorativeDrivewaysLLC.com  
**813-433-6605**

- PATIOS
- GARAGES
- DRIVEWAYS
- WALKWAYS
- POOL DECKS
- PAVERS



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Ellington, The Villages  
& Zephyrhills, Florida  
Licensed & Insured



**Decorative  
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DecorativeDrivewaysLLC.com  
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Our affordable decorative concrete resurfacing, paver installation and epoxy flooring coatings can bring pleasure to the eye and increase the value to your property. Our decorative coating systems seal, beautify and strengthen walkways, pool decks, garage floors, patios, and driveways in both residential and commercial properties.

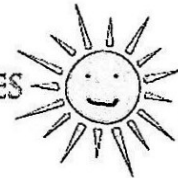


Contact us today for a  
**FREE ESTIMATE**  
on your project.

Monday: 8AM-9:30PM  
Tuesday: 8AM-9:30PM  
Wednesday: 8AM-9:30PM  
Thursday: 8AM-9:30PM  
Friday: 8AM-9:30PM  
Saturday: 8AM-9:30PM  
Sunday: 8AM-9:30PM



## LISTINGS & SALES



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SINCE 1979 OVER 6,000 MOBILE HOMES LISTED & SOLD

48 DAY AVERAGE SALES TIME

ZERO CLOSING FEE FOR SELLERS

WE DO IT ALL START TO FINISH AND QUICKLY

THINGS WE HANDLE FOR YOU: LISTING, STAGING, MARKETING, DIGITAL PHOTOS (MIN 50), NATIONAL ADVERTISING, SALES TAX, TRANSFER TITLES AND REGISTER HOMES, HOME INSPECTIONS

**WE DON'T GET PAID UNTIL YOU DO!**

**863-606-5222**

[WWW.DREAMWAYYH.COM](http://WWW.DREAMWAYYH.COM)



# **S&S ROOFING**

**\*\*Senior Discount\*\***

**\*\*Leak Repairs\*\***

**\*\*Re-Roofs\*\***

**FREE ESTIMATES!!!**

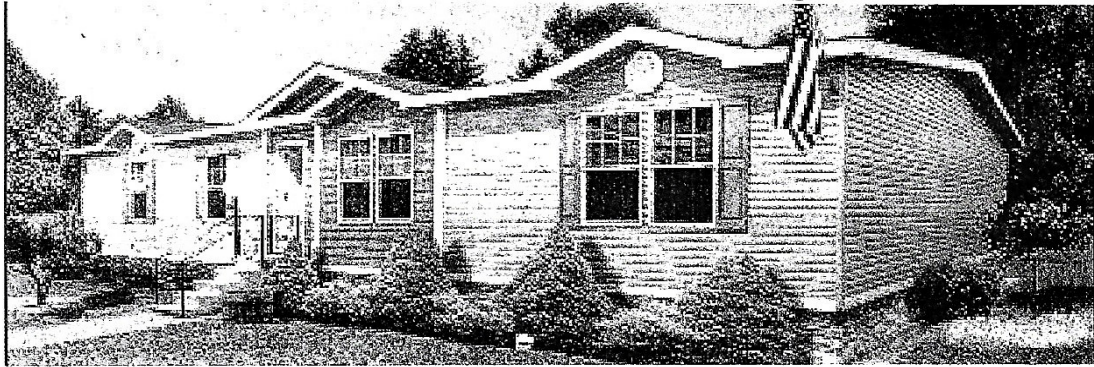
**\*\*Specializing in Manufactured Homes\*\***

**\*\*Serving Polk County Since 1989\*\***

**(863) 209-2646**

**CCC1326020**

# Insurance Program



**Mobile • Modular • Manufactured  
Singlewide • Doublewide**

## Highlights of the Program

- "A" Rated Insurance
- Owner/Tenant
- Seasonal & Rental
- Value 10k to 125k
- Rates from \$212.<sup>00</sup>
- Approved Park
- Private Property
- 1970 and Newer Homes
- Replacement Cost
- Golf Cart Coverage



**Toll Free 1-888-249-5464**

**90 Maxcy Plaza Circle • Haines City, FL 33844**

**Roger Brandjes - License A028734**

**CALL FOR A QUOTE**

**863-557-5465**



**NEW LOWER RATES**

or apply online

**[dutchinsurancefl.com](http://dutchinsurancefl.com)**

# Price Busters

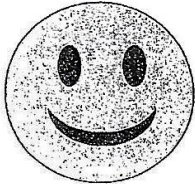
Heating & Air Conditioning, L.L.C.

Fully Licensed & Insured • State Lic # CAC1816932

# 863-450-3127

**Quality • Integrity • Value**

*We will make you*



*Ask to see testimonials from your neighbors,  
you will be impressed!*

**Expert Repairs  
Preventative Maintenance  
Quality Installations**

# FRIGIDAIRE



*Satisfaction Always Guaranteed*

Web: [www.airconditioninglakelandfl.com](http://www.airconditioninglakelandfl.com)

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# MOBILE HOME ROOFING

Family Owned & Operated



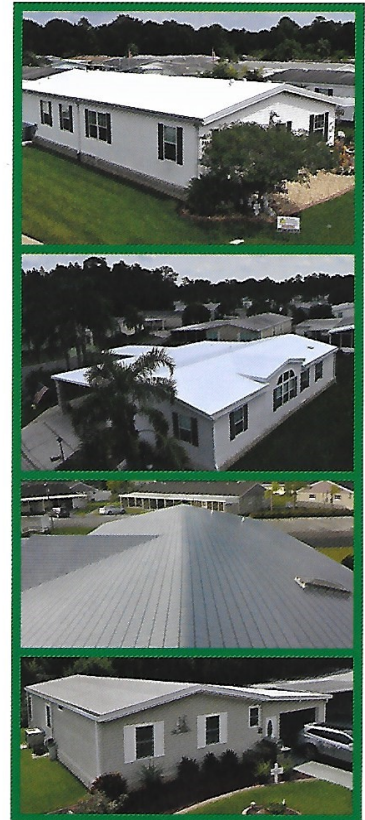
## FREE

### VIDEO ROOF INSPECTIONS

- Lifetime Transferable Warranty
  - Energy Efficient
  - Protects Your Home
- Roof Insurance Certifications
  - Financing Available
  - FREE Estimates

## 1.877.572.1019

## AllFloridaRoofs.com



LICENSED & INSURED #CCC1327406 • CBC1259006



## Discover Lakeland's Newest Independent Living Residence!

Reside in the brand-new, spacious apartments at **Arbor Hills** and delight in an array of excellent amenities, such as pre-planned activities, scheduled transportation, housekeeping and linen service, fresh, chef-prepared meals and much more! Conveniently located in Lakeland, Arbor Hills provides its residents a high-quality lifestyle with no buy-in fees.

**ARBOR  
HILLS**  
INDEPENDENT LIVING RESIDENCE

For more information call:

**863.698.7811**

ArborHillsSeniorLiving.com  
4145 Lakeland Hills Blvd.  
Lakeland, FL 33805

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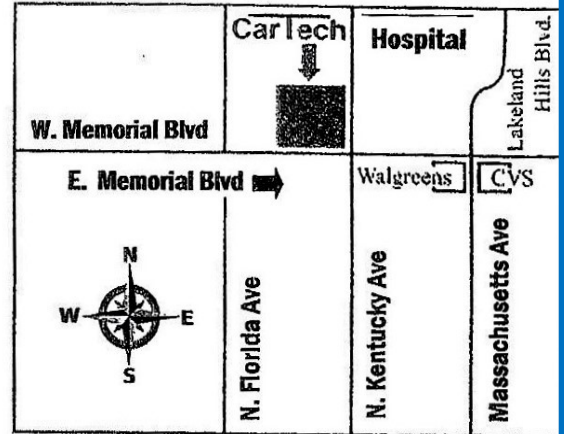
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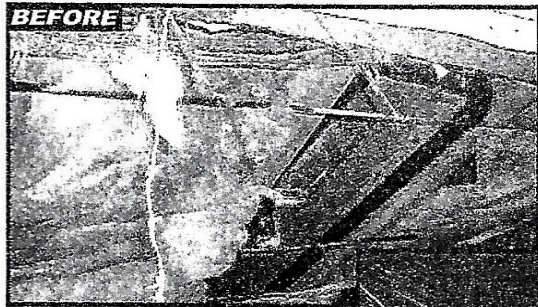


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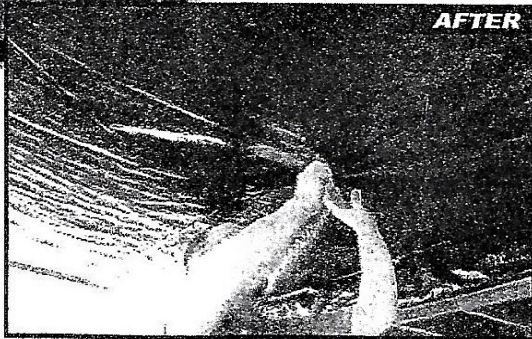
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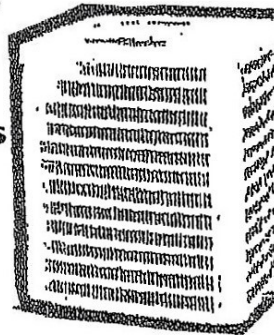


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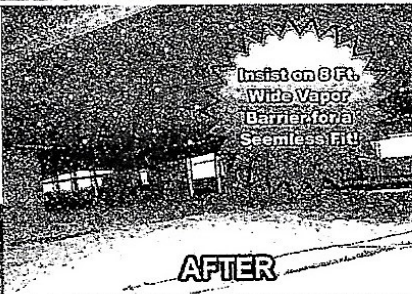
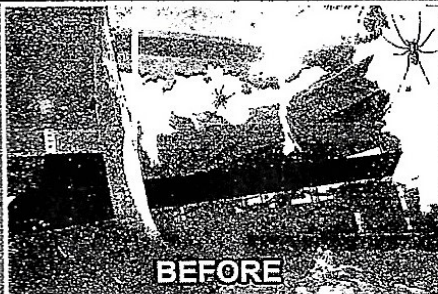
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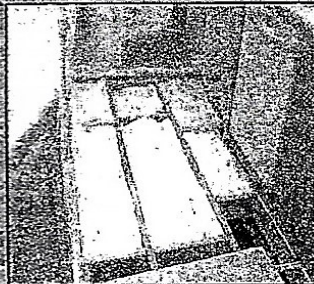
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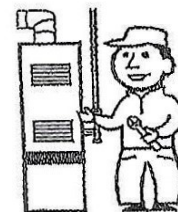
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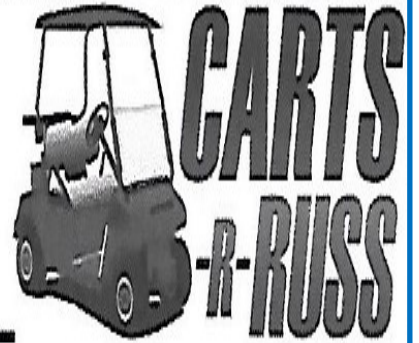
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