

THE FLASH

Fountain Lakes Newsletter

JANUARY 2020



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It is enjoyable to see the wildlife if you keep your distance.

Your Market Update

When long time realtor & Fountain Lakes resident Sean Lorch was asked about the 2019 Fountain Lakes real estate market, he had this to say : "It was an interesting year. There were fewer properties available for buyers to choose from resulting in fewer overall sales. There just weren't as many properties on the market." Sean indicated. "The good news is the overall median price in Fountain Lakes was up 1.5% in 2019 compared to 2018." Sean reports that as of 12/18/19 there were a total of 47 sales in Fountain Lakes with a median sales price of \$175.44 per square foot. As of the same date in 2018 there had been 64 sales with a median sales price of \$172.94 per square foot. "Whenever you have less inventory it's good for sellers and that's why we've seen yet another year over year increase in our median sales price here in Fountain Lakes. As of today, (12/18/19) there are only 6 single family homes, 7 condos and 3 villas available. I have no doubt that inventory will increase once we get past the holidays but so will buyer demand. The 30 year fixed is currently at 3.77% which is down significantly from a year ago at this time when it was hovering right around 4.5%. To have rates this low going into the new year, that's going to be huge for this market. With that said, I expect 2020 to be another solid year for real estate here in Fountain Lakes"

Feel free to give Sean Lorch with Downing-Frye Realty a call for further details or to discuss real estate anytime. He can be reached at 239-298-6760.

*The SWFL MLS is the data source and does not reflect any off-market sales.

Start Your Year with a Good Habit - Minimize Risk of Identity Theft and Have Strong Passwords Where Needed

- Shred financial documents, don't throw them in the garbage
- Don't carry your social Insurance card with you
- Don't ever give out financial information on the phone or email
- Have strong passwords on your credit card, bank, and phone accounts (see below for how to do this)
- Order a copy of your credit report each year
- Place a freeze on your credit report
- Use firewall software to protect your computer, and keep virus and spyware updated

It is best to use password management systems like Lastpass or you can make the effort to create your own strong passwords. Strong passwords can seem difficult to make, remember, and maintain, but here is a solution to creating a strong password for your credit cards, bank, and phone account. You don't have to worry as much about your other accounts.

A strong password has to have both capitals and lower case letters, numbers, and symbols, and has to be more than 12 characters long. Sound too hard to remember? It's not....here's how:

- Pick a 4 digit number that you can remember that is not your phone number, not your cell number, not your birthday or an immediate family member's birthday, and not 4 digits in a row forwards or backwards like 4321.
- Pick a song you like that you can always remember. Take the first letter of each word of the first line of the song. It will look complicated, but it is easy print or type as you sing the words to the song. Use a capital at the beginning of the song, as you would if you were writing it out. For instance The Beatles song 'Yesterday'. Yesterday all my troubles seemed so far away.(Yamtssfa)
- Now use the @ sign and your 4 digit number and you have an easy to remember, hard to crack, strong password (Yamtssfa@4365)
- To change your password, change to the second line of the song. Easy peasy! If you want to record a hint in a binder to remind yourself, the hint could be "not tomorrow" which would jog your memory to "Yesterday"

Herbs

Adding Herbs to your meals helps you to reduce salt and sugar when you cook. Adding herbs to your landscape makes good economic sense or grow them in planters. Rosemary, sage, thyme, winter savory, basil, and oregano all blend in well with flowering perennials.

Adopt a Shelter

This time of year can be difficult for those less fortunate, from the homeless to domestic violence survivors. Take the challenge to donate new and gently used items to these shelters, or volunteer to share a specific skill set like art therapy, computer literacy, meditation, yoga, etc.

Recalls are Important

Be aware that if you sell something that has had a recall issued, you could be liable if the product fails. You were sent the recall notice and are responsible for completing the recall, as those products need to be removed from circulation or repaired by the company. You can check for recalls on 'recalls.gov' so you are assured you are not selling something that had a recall.

Palm Rats, better known as Hispid Cotton Rats

Palm rats are native and are not caused by neighbors' negligence. Everyone in Florida has wildlife to deal with and being on a Preserve or next to water doubles the chances.

The most natural control for Palm rats is native mammals and raptors who eat them. Great Horned Owls and Barred Owls and Eastern Screech Owls all eat rats!

However, it can be a good proactive plan to purchase 2 rat traps and keep them set at all times. The Tomcat traps seem to be the best! Set traps, monitor them and you will reduce

the rat population. The following link is for the traps. <https://www.lowes.com/pd/TOMCAT-Indoor-Outdoor-Rodent-Trap/3006211>

If you have landscape plants like Areca Palms, Fish Tail Palms, Bamboo or similar extremely dense producers, keep the lower story area clean of leaf material.

Please do not use rat traps with pellet rodenticides. This may cause secondary poisoning to mammals and Raptors that feed on them. They may also kill your own domestic animals.

Fountain Lakes Boutique

The Fountain Lakes Boutique will be held on Saturday, February 29 from 10-4 in the community center. Contact Judy Ladd

Flower food plus daily trimmings keep cut flowers fresh

1 quart water, 1 teaspoon bleach, 1 teaspoon vinegar, and 1 tablespoon sugar.

Bean Bag Games are Starting Up

Please note that a new game is available for you. Bean Bags, commonly called 'Corn Hole' in Florida, is available on Thursdays between 2-4pm between the shuffleboard courts and the bocce court. Call Mike Diernfeld 219-545-3278 for more information. Everyone welcome...it is great fun and laughs!

7 Tips To Achieve An A+ Credit Score

1. Increase your credit limit... Really!?! Yes...Credit utilization rate makes up for almost 30% of your credit score therefore do not spend more than 30% of your credit limit. Having a higher credit limit makes this easier. For example, if you have a credit limit of \$10,000, you should not carry a balance of more than 3,000, even if you are paying off your credit card in full each month.

2. Never Miss a Payment and Pay on Time. If you make the full payment or at least the minimum each month and pay on time you are on the way to an A+ credit score

3. Limit Hard Inquiries. Every time there is a 'hard' credit check, your credit score will be lowered. This takes place when you apply for a mortgage, loan, or credit card. Checking your score through your bank will not, as it is considered a 'soft' credit check.

4. Make Extra Payments. Making additional payments can have a positive impact on your credit score. If you have a balance of \$100, try to overpay by \$5 OR pay the balance and another \$20 two weeks later.

5. Hold Onto Those Old Cards. Your score will get a bump the longer you have had credit. Creditors and lenders like to see that you've been able to handle credit accounts correctly over a period of time. Newer accounts will lower your average account age. Never cancel one of your first cards because that marks the beginning of your credit history. Even if you don't use it don't cancel it.

6. More Use of Credit. You should have at least 2 credit vehicles open (i.e credit cards, LOC's, car loans and mortgages.) Showing you can manage different types of credit well will have a positive impact on your score.

7. Check your credit report once per year. One small error can have a horrible long-term impact on your credit score; this is why it is so important to check your credit report once per year. Your credit score is like your grade in school, and your credit report is like your report card with more details.

Multi-Level Yoga

- A user-friendly class taught from the base move with optional progressions available
- Wednesdays at 9 – 9:50 AM Fountain Lakes Activity Room Taught by Stacey Lima
- 4 week sessions or \$48 Drop Ins \$15 per class pre registration required – 5 person minimum
- Must be able to get up and down off the floor
- Contact Janet Hildebrand at ForestRidgeShores@gmail.com with questions
- Check the Fountain Lakes Activity Calendar for specific dates

Store Your Linens Right Where You'll Need Them

Instead of wishing you had a bigger linen closet, store your extra sheet sets in the bedroom you use them in. Store them underneath the mattress they'll eventually go on. They're out of sight, take up virtually no room, and are kept safe from dust. Fold them wide and thin so you don't have any weird under-mattress bumps, don't forget they're there!

Guard Your Card

Thanks to Sheriff Carmen Marceno for providing this information.

Many consumers will use a debit (check) card for their purchases. Although these cards are convenient and safer to carry than cash, it's important you understand that your bank account can be drained if your card falls into the wrong hands.

- Your debit card is a quick, pay now product with no grace period. Cash comes out of your bank account immediately, even if you choose to use it as credit.
- Do you know what your liability is for any unauthorized use, theft or loss of your debit card? According to the Electronic Fund Transfer Act, if you report an ATM or debit card missing before someone uses it, you are not responsible for any unauthorized transactions; however, if someone uses your card before you report it lost or stolen, your liability depends on how quickly you report it. Contact your card's issuer for more information.
- What kind of protection do you have from non-delivery or defective merchandise if purchased with your debit card? Although problems can be disputed within 60 days, you have better protection with a credit card.
- Never carry your PIN number in your wallet, purse or pocket.
- Never give your PIN number to anyone.
- Keep all of your receipts and periodically check your bank account activity.



CRU Staff Officer Frank Pisano

Practicing these safe and simple shopping tips will help protect your cash from thieves. Visit the Lee County Sheriff's Office Phone APP and Facebook Page to keep up with the latest scams, news, and stay informed!

Your safety is our priority! If you have any information on these types of crimes, please contact us at (239) 477-1000. If you feel unsafe or believe there is a crime in progress, call 911.

Your Sheriff Carmen Marceno
Your Deputy Frank Pisano

Covenant Coaching

"Covenant Coaching" for the benefit of our newer residents and a refresher for those folks who have been busy with life in "Paradise" and may appreciate a reminder.

Priority of Neighborhood Covenants:

The Covenants for Individual Neighborhood may differ from the Master Covenants. The Covenants with the strictest requirements will take precedence over the other documents for a given situation.

CERTIFICATE OF AMENDMENT TO THE BYLAWS OF FOUNTAIN LAKES COMMUNITY ASSOCIATION, INC.

Article XI - E.

The documents establishing or governing a Neighborhood Association shall not be inconsistent with this Declaration or its recorded exhibits, except they may establish restrictions on subjects related to the use and occupancy of the property within the Neighborhood, such as pets, parking, architectural controls, leasing, and guest occupancy, that are more restrictive than those set forth in the Governing Documents.

To Put an Item in the Calendar

To add items to the Calendar see Patricia Jenkins at the office Monday - Friday between 8:30 and noon or email Patricia Jenkins at patricia@pegasuscam.com

How to Find Information or Contact Us

The monthly calendar and much more information is on the website at www.fountainlakesestero.com

You can get the names and addresses of all board members by calling the Fountain Lakes Office at 239-495-3555 Mailing address of the office is 22201 Fountain Lakes Blvd Suite #1 Estero Florida 33928

Any issues or concerns regarding Fountain Lakes Master Board please contact:

Ashley Stevenson, CAM | 239-454-8568 | Amstevenson@Pegasuscam.com

January Calendar

Forest Ridge Shores Association, ftlakesmonitor@gmail.com

Jan 2020 (Eastern Time - New York)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29 9 am - Pickleball	30 8 am - TENNIS @ 9 am - Pickleball 9 am - Sewing Club 1 pm - Canasta @ 2 pm - Social 6 pm - Poker @ 6 pm - Sungate BOD	31 1 pm - Mahjong @	1 8 am - TENNIS @ 9 am - Pickleball 1 pm - Bridge @ 6 pm - Cards Rummy	2 2 pm - Beanbags @ 7 pm - Bingo @	3 8 am - TENNIS @ 9 am - Pickleball 3 pm - Chill & Chat @	4
5 9 am - Pickleball	6 8 am - TENNIS @ 9 am - Pickleball 9 am - Sewing Club 1 pm - Canasta @ 6 pm - Poker @	7 1 pm - Mahjong @	8 8 am - TENNIS @ 9 am - Pickleball 9 am - Yoga @ 1 pm - Bridge @ 6 pm - Cards Rummy	9 9 am - Golf Luncheon 2 pm - Beanbags @ 7 pm - Bingo @	10 8 am - TENNIS @ 9 am - Pickleball 9:45 am - BOCCE 3 pm - Chill & Chat @	11
12 9 am - Pickleball	13 8 am - TENNIS @ 9 am - Pickleball 9 am - Sewing Club 1 pm - Canasta @ 2 pm - Social 6 pm - Poker @	14 1 pm - Mahjong @	15 8 am - TENNIS @ 9 am - Pickleball 9 am - Yoga @ 10 am - Forest Ridge 1 pm - Bridge @ 6 pm - BOD Meeting 6 pm - Cards Rummy	16 9 am - Golf Luncheon 2 pm - Beanbags @ 7 pm - Bingo @	17 8 am - TENNIS @ 9 am - Pickleball 9:45 am - BOCCE 3 pm - Chill & Chat @	18
19 (No title) 9 am - Pickleball	20 8 am - TENNIS @ 9 am - Pickleball 9 am - Sewing Club 1 pm - Canasta @ 6 pm - Poker @	21 1 pm - Mahjong @	22 8 am - TENNIS @ 9 am - Pickleball 9 am - Yoga @ 1 pm - Bridge @ 6 pm - Cards Rummy	23 9 am - Golf Luncheon 2 pm - Beanbags @ 7 pm - Bingo @	24 8 am - TENNIS @ 9 am - Pickleball 9:45 am - BOCCE 3 pm - Chill & Chat @	25
26 9 am - Pickleball	27 8 am - TENNIS @ 9 am - Pickleball 9 am - Sewing Club 1 pm - Canasta @ 6 pm - Poker @	28 1 pm - Mahjong @	29 8 am - TENNIS @ 9 am - Pickleball 9 am - Yoga @ 1 pm - Bridge @ 6 pm - Cards Rummy	30 9 am - Golf Luncheon 2 pm - Beanbags @ 7 pm - Bingo @	31 8 am - TENNIS @ 9 am - Pickleball 9:45 am - BOCCE 3 pm - Chill & Chat @	1

The Healthy Life Center is here to support and inspire your health and wellbeing.
23450 Via Coconut Point
Estero, FL 34135
239-468-0050

RSVPs ARE REQUIRED. Online reservations are easy and preferred, but you can also call 239 468 0050 to RSVP.

Featured Events in January

Women's Wellness Series

Join us for an informative lecture series that will focus on aspects of well-being that pertain specifically to women.

Parkinson's Lecture Series

Join us for an informative lecture series on Parkinson's Disease where area clinical experts will educate and share community resources designed to improve the quality of life for patients living with Parkinson's disease. Call for details

Balance Lecture Series

Dizziness, Vertigo, or Balance Problems? Join us for an informative Balance Lecture Series at the Healthy Life Center - Cape Coral. Call for details

Natural Approach to Pain Management

Lee Health's Pain Management specialists dedicate themselves every day to helping people who live with chronic or acute pain so they can enjoy all the great things in life. Join us for an informative lecture presented by Dr. Daren Subnaik on the natural approaches to managing pain.

Coconut Point · Tuesday, January 21 · 3:00 - 4:00 PM **RSVP**

The Healthy Life Center offers opportunities to participate in preventative health screenings to help you assess and reduce your risk for certain diseases or conditions. Join us for one of our many preventative screenings available this month.

Memory Screenings

Coconut Point · Thursday, January 16 · 2:00 - 4:00 PM

To schedule an appointment, call 239-468-0050

Autism Screening CareMobile

Coconut Point · Friday, January 24 · 9:00 AM - 3:00 PM

To schedule an appointment, call 239-343-6838

Skin Cancer Screenings

Cape Coral · Thursday, January 9 · 9:00 AM - 12:00 PM

To schedule an appointment, call 239-424-3210

Estero Health & Wellness Fair

Connect to community resources to keep you healthy. Enjoy music, demonstrations from local organizations and businesses, and learn about what your community has to offer. The event is FREE and open to everyone!

9200 Corkscrew Palms Blvd, Estero, FL 33928 | Saturday, January 25 · 9:00 AM - 12:00 PM

Substance Use Disorders in the Elderly

Unrecognized substance use disorders can cause harm to older adults in the form of an increased risk of falls, confusion, and cognitive impairment. Join us as Dr. Clifford Thacker describes the special circumstances of substance use in the elderly population.

Coconut Point · Tuesday, January 14 · 2:00 - 3:00 PM **RSVP**

Current Treatment for Knee Pain in the Aging Athlete

Dr. John Mehalik is known locally, nationally, and internationally as a leader in developing and implementing techniques used in the field of Orthopedics. Join us for an informative lecture on the diagnoses and treatment options for the active, aging patient.

Coconut Point · Tuesday, January 14 · 4:00 - 5:00 PM **RSVP**

Cape Coral · Thursday, January 16 · 4:00 - 5:00 PM **RSVP**

Memory Screenings

Cape Coral · Wednesday, January 22 · 10:00 AM - 12:00 PM

To schedule an appointment, call 239-424-3210

Balance Screenings

Cape Coral · Thursday, January 30 · 9:00 - 11:00 AM

To schedule an appointment, call 239-424-3210



The Healthy Life Center Coconut Point now offers Mind & Body Classes! Click here to see January's class line up. Please RSVP to 239 468 0050 to register for classes and take advantage of our summer discount! New this month, Pilates! These are just a few of our events which we've selected to feature this month.