#### **Westminster Crier**

# **News Around the Community**

### Reminder

The dumpsters and recycle bins located at the Condos on Somerset Ridge Drive are for SOMERSET RESIDENTS ONLY (as stated on the signs on each unit).

Please do not bring your trash and recyclables there as this results in no room left for the condo residents.

If you have an event in the Community Center (which we haven't had since Covid) you need to take your trash home with you, not place it in the Condo dumpster.

If you have a tenant residing in your home, please make sure they are aware of this policy as well.

Thanks so much for your cooperation with this

## **Speed limit**

The speed limit in the community is **19 mph**. There are many people, including young children, out walking, running, and riding their bicycles.

## Stop signs

All vehicles, including golf carts, must stop at the stop signs. People riding bicycles should also follow the rules of the road.

# **Annual Meeting Notices**

The First Notice of the Annual Meeting was mailed January 28, 2021.

It is important to know the mailing list is compiled from the address of record in the Caliber system.

If you haven't signed up to access your Caliber account please <u>CLICK HERE</u> for information on how to do so.

There is a limited supply of extra copies of the First Notice at the Westminster Office.

## **Board Positions**

The First Notice also contains a 'Notice of Intent to Be A Candidate' form for any member in good standing wishing to have their name in nomination for a Board position.

That form must be delivered to the Westminster Office on or before February 13, 2021. All members are encouraged to participate in the governance of our community.

#### **Contractor Hours**

Please remember contractor service hours are Monday-Saturday 8AM-6PM, only. This includes lawn service, painting, power washing, pool service, and other contracted maintenance or repair services.

Contracted work is prohibited after 6PM Monday-Saturday and all day Sunday (unless an emergency). Please schedule your contractor during the approved times.

# **DwellingLive Visitor Management**

The roll out for our new Visitor Management is proceeding very well and we have a large number of owners who have started to use the program.

If you have not yet opened your DwellingLive account, or have any questions, please contact our Westminster Office by calling (239) 491-2767 or email wcadwellinglive@gmail.com

## **Board Meeting**

February 16 7 pm Community Center

## **Christmas for the Guards**

Here is an update to the Christmas for the Guards thank you list. Please add Al and Jean Joseph.

<u>The Community Center</u> has eight (8) used poker chairs and three (3) pool side large planters to give away to anybody in the community who wants them; first come first serve. The chairs are inside the community center and the planters are located on the pool deck. Below are pictures of the items:





Irrigation Tips- 4 signs your lawn has too much irrigation

Look out for the following four signs you're overwatering your lawn:

- 1. Depressions: If you walk on your lawn and the grass leaves don't spring back, this is often a symptom of overwatering. Your footprints will leave matted depressions. This can also be a sign of dry lawns too, but you probably know if your lawn is too dry.
- 2. Curled Leaves: When the leaves show signs of curling, it's usually because they have had too much water. This is a lawn care mistake that many people make. Don't water again until the leaves have straightened out. However, do not make the mistake of thinking folding leaves mean overwatering. Leaves folding in the middle are a sign of needing irrigation, where as curling long ways signifies too much water.
- 3. Fungus / Disease: Overwatered St. Augustine grass is at risk of being attacked by a fungus called 'brown patch.' When the lawn starts showing signs, brown circles appear in multiple patches. There typically is yellowing on the outer ring of the circle, as well. The lawn is under the immediate need of lawn spraying of fungicide and reducing sprinkler settings to remedy the problem.
- 4. Change in Color: Overwatered St. Augustine often changes in color. The blades take on a grayish-blue hue, instead of a deep green.

What about St. Augustine grass and weeds? Several weeds can affect over-irrigated grass, including dollarweed, clover, chickweed, henbit, crabgrass, and goosegrass. These weeds not only rob the grass of nutrients, but they can completely take over areas of a lawn. If your St. Augustine grass is being invaded by weeds, consult with a professional lawn company and ask for an estimate to have the problem resolved.

# **Lee County Sheriff's Office Safety and Security Tip**

CREDIT REPORT FYI

Credit reports are a detailed account of your credit history.

They are a measure of your financial reliability and often determine your ability to secure loans and financing, are often used for employment inquiries, rental applications and much more.

Ensuring their accuracy in a world of identity theft is **YOUR** responsibility. You have rights and may wish to consider a proactive approach to ensure the integrity of your report. Here's how:

The Consumer Financial Protection Bureau (CFPB) notes that each credit bureau creates a slightly different credit report, but most are split into four or five main sections:

**Personal information** includes any name you've ever used in connection with an account, your birth date, social security number and former addresses.

Credit account information includes current and past credit accounts (such as credit cards, loans

and mortgages), account balances, payment history and how long each account has been open.

**Debt collections** may appear if a lender has ever transferred overdue account payments to an external collection agency.

Public records list applicable history of bankruptcies, foreclosures, liens or civil suits.

**Recent inquiries** list any entities that have recently inquired about your credit, like credit card companies or lenders.

#### HAS MY IDENTITY BEEN STOLEN?

Have you been notified that your personal and financial information was stolen from a company by way of a data breach?

Does your bank statement appear to be incorrect?

Are you receiving unfamiliar bills? Calls from debt collectors? Are you unable to file your taxes? Has your credit card been unexpectedly declined?

# **HOW DO I VERIFY THE ACCURACY OF MY REPORT?**

You can request a free copy of your credit report from each of the three reporting agencies (Equifax, Experian and TransUnion).

Request Your Free Credit Report:

Online: Visit AnnualCreditReport.com

By Phone: Call 1-877-322-8228. For TTY service, call 711 and ask the relay operator for 1-800-821-7232.

By Mail: Complete the Annual Credit Report Request

Form (<a href="https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf">https://www.consumer.ftc.gov/articles/pdf-0093-annual-report-request-form.pdf</a>) and mail it to:

Annual Credit Report Request Service PO Box 105281 Atlanta, GA 30348-5281