

Special Issue 2022

FMO Magazine

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

2025
2024
2023
2022
FMO

*Working On Behalf Of Manufactured Home
Owners Yesterday, Today And In The Future*



Cover Art by FMO Member Dr. Dave Siefkes

INSIDE THIS ISSUE...

Message from the President.....	3
Meet FMO's New Management Team.....	4
Capitol Beat	5
Tie-Down Program	6
FMO Board of Directors.....	8
FMO Standing Committees	11
Best Travel Destinations	12
Social Security Benefit Increase	15
Upcoming Meetings.....	18
FMO Volunteers.....	20-21
Resolutions for Seniors.....	22

Volume 59, Number 6



FMO Magazine

Official publication of the Federation of Manufactured Home Owners of Florida, Inc.

EDITORIAL The Federation of Manufactured Home Owners of Florida, Inc.

The FMO Magazine (ISSN 0274-9882; USPS 356-320) is published bi-monthly by the Federation of Manufactured Home Owners of Florida, Inc., 222 S. Westmonte Dr, Suite 111 Altamonte Springs, FL 32714; FMO Website: www.fmo.org. POSTMASTER: Please send change of address notices to FMO Magazine, FMO 325 John Knox Road L103, Tallahassee, FL 32303. Opinions expressed in articles are not necessarily those of the FMO or its publisher. Membership in the Federation of Manufactured Home Owners of Florida, Inc., is \$25 (U.S.) annually or \$65 (U.S.) for a three-year membership and includes the FMO Magazine subscription. ©2014 Federation of Manufactured Home Owners of Florida, Inc.

The Federation of Manufactured Home Owners of Florida, Inc. (FMO) Magazine is the official publication of the Federation of Manufactured Home Owners of Florida, Inc. and is in no way affiliated with or subsidized by any mobile home manufacturer, dealer, park or industry association.

Acceptance of advertising by the FMO Magazine does not constitute an endorsement by the FMO. A Preferred Provider logo signifies a special FMO benefit the organization has with the company.

FEDERATION OF MANUFACTURED HOME OWNERS OF FLORIDA, INC.

222 S. WESTMONTE DR, SUITE 111
ALTAMONTE SPRINGS, FL 32714

P: 407-774-7880 | F: 407-774-6440

WEBSITE: WWW.FMO.ORG

FMO Administrative Staff

Kaylee Chester, CMP Executive Director
members@fmo.org

Editor: Cynthia Carter-Lee,
Chairperson, FMO Communications Committee
703-598-3437
cynthiacarterleefmo@gmail.com

Mobile/ Manufactured Home INSURANCE SPECIALIST

BROWARD/DADE COUNTY

Dillon Insurance Agency, Inc.

6884 Taft Street
Hollywood, FL 33024
(954) 961-0503

POLK/HILLSBOROUGH/PASCO

Jack's Insurance Agency, Inc.

4710 New Tampa Highway
Lakeland, FL 33815-3256
(863) 688-9271
or 800-732-0328

Fax: 863-683-8698

email: info@jacks-insurance.com

COVERAGE AVAILABLE STATEWIDE

Acentria Insurance

6645 S US Hwy 1
Port St. Lucie, FL 34952
(772) 461-6040
or apply online at:
www.Acentria.com

*Call one of these
experienced agencies!*



Message from the President...



Ronald Grove, FMO President

2022 was quite a year for FMO. January started with FMO hiring association management group, Partners in Association Management (Partners). Collaborating with Partners, we rolled out a new website, www.fmo.org, and a new database that is essential to our field volunteers in their recruitment and member record management. Many thanks to Partners for their professional guidance through these accomplishments.

2022 was also a year with a record number of hurricanes. Many of our members were affected and even displaced by the hurricanes. FMO provided members with up to the minute information, provided constant updates from the Florida State Government and park updates. We

also maintained an up-to-date list of available resources. If you are still in need of help from any of the disasters, please reach out to the FMO office – members@fmo.org. As we move into 2023, FMO will partner with Kautter Wenhold Management Group (KWMG) to manage our organization. Learn all about KWMG on page __.

With the assistance and support of KWMG, FMO will continue to identify and address the challenges faced by mobile and manufactured homeowners. We are committed to protecting this chosen lifestyle.

Happy New Year from the FMO family to you!

Ron



WE HAVE MOVED

NEW LOCATION

222 S. Westmonte Drive,
Suite 111
Altamonte Springs, FL
32714

 321-214-4300  WWW.FMO.ORG



About Kautter Wenhold Management Group

KWGM was originally formed in 1984 (as Kautter Management Group) to provide a source of first-class executive management services for the growing assortment of associations and volunteer member organizations seeking support. KWGM has a staff of 18 association management professionals who are dedicated to providing excellent customer service to our clients and their members. Our staffing structure provides expertise in core association functional areas (i.e., governance, meetings/conventions, accounting, membership, government relations, communications, marketing, etc.) and creates efficiencies that we can pass on to our clients.

Our approach and philosophy in providing excellent association management services begins with our ability to provide our clients with overwhelming successes in every area

of operations. We do this by consistently delivering excellent value to the members which, in turn, allows the Board to focus on developing new and innovative programs, products, and services to bolster organizational sustainability.

We are also active participants in our professional associations (the Florida Society of Association Executives (FSAE) and the American Society of Association Executives (ASAE) – the communities for association professionals) with KWGM firm principals holding the Certified Association Executive (CAE) designation. We value the importance of belonging to a professional organization!

We look forward to working with FMO and supporting the growth, vision, and critical initiatives important to FMO members..

Meet FMO's Management Team

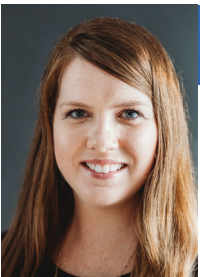


KAYLEE CHESTER, CMP,
Executive Director

Kaylee Chester, CMP has 15 years of experience in the hospitality, meetings, and event planning industry. In 2018, Kaylee began working for the Kautter Wenhold Management Group (KWGM) as an Executive Director and has successfully managed a diversified portfolio of clients.

She holds a Bachelor of Arts in Interpersonal/Organizational Communication from the University of Central Florida, and in 2018, she obtained her Certified Meeting Professional (CMP) accreditation from the Event Industry Council (EIC). Kaylee has also served on the Meeting Professionals International (MPI) of the Greater Orlando Chapter's Board of Directors for several years; two terms as the Director of Marketing, and two terms as the Director of Education.

She has a 13-year-old daughter and enjoys competing in recreational leagues for beach volleyball and softball.



RYAN CLAYTON,
Assistant Executive Director

Ryan Clayton has 10 years of experience in the marketing industry before making the move into the association management industry over two years ago. She holds a B.S. in Marketing and Communication from the University of North Florida

and currently completing her Philanthropy & Nonprofit Leadership certificate at the Edyth Bush Institute. When Ryan isn't working, she enjoys spending time with her dog Tucker, and family.



DAVE WENHOLD, CAE, PLC.,
Chief Executive Officer

Dave Wenhold has 25 years of executive leadership experience working with non-profits, trade associations, Congress, and government agencies. Besides his expertise and experience in association management, he is also one of the top lobbyists in Washington, D.C., and was recently recognized as such by Association Trends as well as being named the Government Relations Professional of the Year by the American League of Lobbyists.

He holds the Certified Association Executive (CAE) designation from the American Society of Association Executives, as well the Professional Lobbying Certificate (PLC) from the American League of Lobbyists and has been a frequent presenter at these and other industry group events. He is also a Past President of the American League of Lobbyists. He has appeared on television shows discussing lobbying and has been utilized as the "go-to" resource by media outlets like AP, CNN, Fox News, MSNBC, The National Journal, The Hill, Roll Call, USA Today, Washington Post, Washington Times, and numerous other papers and magazines.

Dave served on the American Society of Association Executives Future Leaders Board, as well as being a long-term veteran for the Government Relations Board. He also was selected as one of ASAE's Future Leaders of America.

In addition to his work for KWGM, Dave volunteers for Americans in need and created a charity in Washington called the Capitol PurSue Drive. For his philanthropic efforts, the President of the United States awarded Dave the "Call to Service" award, which is the country's highest award for citizen volunteerism, and he was the first lobbyist to ever receive this award.

In addition to his work for KWGM, Dave volunteers for Americans in need and created a charity in Washington called the Capitol PurSue Drive. For his philanthropic efforts, the President of the United States awarded Dave the "Call to Service" award, which is the country's highest award for citizen volunteerism, and he was the first lobbyist to ever receive this award.

CAPITOL BEAT

Your News from Tallahassee

By FMO Legislative Counsel, Nancy Black Stewart



REVIEW and LOOKING FORWARD!!

Another year has flown by and there is already substantial planning for 2023. I hope all of you and yours have a good and safe holiday season as we say prayers for all who have lost so much recently...it's impossible to get our heads around all that.

As we review, please read the "Mobile Home Tie-Down Program FAQ" article in this *FMO Magazine* for December, written by the Program Manager Jennifer Shaw. She provides updates with additional information and answers many of your questions by subject area.

Thank goodness we all survived the onslaught of campaign commercials and I am glad all of that is behind us. The mute button on the remote control came in so handy! Recently FMO Executive Director Lisette Mariner reminded us that it is the FMO "mission to promote the general welfare of our members, protect the rights and interests of, and be a consumer advocate for manufactured/mobile home owners of Florida."

FMO is a nonpartisan organization. FMO provided information to you about candidates who were supportive of FMO over the last two years WITH THEIR VOTES ON THE FMO bills. (The one exception is former Representative Kim Berfield who was added due to her unwavering support of

our issues during her previous terms). There was no consideration of race, gender, party affiliation, or religious preferences in developing the list. The FMO supports people who support FMO and other political preferences are not part of the consideration. FMO has always worked on both sides of the aisle to accomplish our agenda...and we will continue to do so.

The Legislature will attend the Organizational Session on November 22 at the Capitol to be sworn in and possibly receive Committee assignments. The new leadership in both the House and Senate has the prerogative to create their own committee structures and they determine the role that each legislator will play in their respective chambers. More to come on this as decisions are made.

The following dates have been announced for House and Senate Committee meetings in Tallahassee. Please use this schedule to assist with inviting your legislators into your communities and meetings for a coffee or meet and greet! And when legislators are in Tallahassee, please invite your City Council and County Commission members! They will appreciate a room full of interested residents! Create an opportunity for them to get to know you! Show them your PEOPLE POWER!! The session starts on March 7!

Dates for the interim committee meetings are as follows in Tallahassee:

- **Tuesday, Jan 3 – Friday, Jan 6, 2023**
- **Tuesday, Jan 17 – Friday, Jan 20, 2023**
- **Monday, Jan 23 – Friday, Jan 27, 2023**
- **Monday, Feb 6 – Friday, Feb 10, 2023**
- **Monday, Feb 13 – Friday Feb 17, 2023**
- **Monday, Feb 20 – Friday, Feb 24, 2023**

GCSC Mobile Home Tie-Down Program FAQ Sheet

The Mobile Home Tie-Down Program (MHTDP) is a state-funded program through the Division of Emergency Management. Gulf Coast State College (GCSC) contracts with licensed mobile home installers (vendors) to retrofit additional tie-downs. We ONLY install additional tie-downs. No other home improvements are funded under this grant.

Tie-down installation is at NO COST to the participant. All fees to the vendor are paid directly by GCSC. Skirting removal and re-installation services are provided by the vendor when applicable on removable skirting homes (see below).

Homes must be installed before 1999, the year HUD updated tie-down regulations to every 5'4". Any home installed after 1999 should have been installed per current MH installment guidelines.

The Program does not intend to bring existing mobile homes and manufactured homes up to code, but makes the home as wind resistant as funding, physical characteristics, and condition of premises will allow. Vendor will not remove existing tie-downs that are in good condition. Additional anchoring of the home does not affect the leveling of the home.

Determination whether appropriate access, beam height,

and tie-down installation can be completed on a home will be determined by the vendor. Other impediments may apply such as soil type, existing structures, plants which may exclude a home from receiving services.

Removable Skirting: Stacked block (non-mortared and removable), vinyl panels, metal slats, lattice or any other types determined by the vendor as easily removable are eligible for removal and re-installation by the vendor. Homes should have a minimum of 12" clearance.

Non-Removable Skirting: Mortared block, vinyl lap siding to the ground, stucco or any other types may be determined by the vendor as not removable. Homes with these non-removable skirting may still be accepted into the Program if access panel (roughly 2 feet) and ground-to-home height (18" from I-Beam) allows for installation.

Difficult to Remove Skirting: Stacked block wrapped with wire and/or multiple layers. Homeowner may be required to acknowledge in writing that he/she will take responsibility for the removal and re-installation of skirting that has several layers if considered non-removable by the vendor and the home has no appropriate crawl space access.

Post Application Process:

- GCSC sends a vendor to conduct a site visit to evaluate the eligibility of the Park
- Parks are assigned to a vendor
- Park approval / vendor selection letter and homeowner authorization forms sent to the Park representative
- Community Information meeting scheduled when allowable
- Interested homeowners submit Homeowner Authorization Form to be considered for installation services
- Participation forms are collected by the vendor, service list is created
- Park is scheduled for home pre-inspection, skirting removal (if applicable), and tie-down installations
- Post-inspections are completed
- Certificates of Completion are issued to the homeowners

The process from vendor assignment to completion of park can take several weeks or months, depending on park size, completion of homeowner authorization form collection, and scheduling.

Program Contact Information:

Jennifer Shaw, Program Manager
Gulf Coast State College
448-201-6882

tiedownprogram@gulfcoast.edu
www.gulfcoast.edu/tiedownprogram
<https://www.floridadisaster.org/dem/mitigation/hurricane-loss-mitigation-program/>





Proudly Roofing Since 1985



FL Lic. #CCC057091

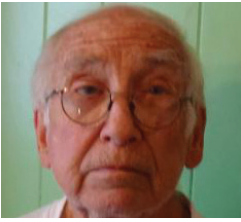
MOBILE/MANUFACTURED HOME ROOFING SYSTEM

- **Insulated Energy Star Rated Roof**
- **Manufacturer's Backed Lifetime Warranty**
- **Financing Available**
- **STOP Roof Leaks**

Single-ply roofing membrane toughened with Elvaloy resin modifiers from DuPont

FREE ESTIMATES
1-800-226-0955
www.ComfortCover.org

Best Wishes to Richard Twort



Richard Twort, a long-time FMO supporter and board member, recently resigned his position. Richard will be moving back to Michigan to be closer to his children and other family members. There are no words to truly express our appreciation and thanks. Richard has made great contributions to the mobile and manufactured housing arena.

In his words ...

Below is a little history of my positions in organizations in Florida dealing with helping to protect and preserve the chosen lifestyle of living for residents in manufactured mobile home parks and communities in Florida.

I first became a Director-at-Large on the FMO Board of Directors (BOD) in 2009 and held that position until I was termed out in Dec. 2019. When Ron Grove became FMO President in 2021, he called me

and asked if I would return to the FMO BOD as a Director-at-Large to help him out, and I was re-elected to that position at the FMO Assembly in 2021.

I have also served in the following positions:

- Director on the MID-FL-ROC (Florida Resident Owned Communities) BOD located in Leesburg. I have been on their BOD for the last seven years. I was also the FMO contact person for that organization for the past 10 years.

- Director, FLAROC BOD. I have been a Director with their BOD for five years.

- FMHRC (RELO) BOD for the last seven years.

- FMO Park Rep in Briarwood Estates M.H.P. in Port Orange, Florida since early 2009 when I first became a member of the FMO.

As you can see, Richard has been a valued member of our industry for quite some time. We wish Richard well as he heads to Michigan to “really” retire.

FMO welcomes Ross Hollander as Director at Large

Ross Hollander retired from 30 years of service with the IBM Corporation in 2012. He spent most of his career consulting with clients on how to increase their productivity in business office environments, including about half that time in management positions. After retiring, Ross became a Director with the Jamaica Bay HOA, a community of 1,400 homes, and became the President six years ago. His board of Directors has dramatically changed the professionalism of their HOA meetings, including multi-media presentations, optional zoom attendance, and having professional speakers on more than forty topics. Ross collaborates with community management

to build relationships that provide value to both residents and management. Ross has led three rent negotiation committees on multi-year contracts, and countless presentations. He led the reincorporation of the HOA and helped residents through the uncertainty surrounding a \$414m sale of the community. Ross has also been a member of the FMO Consolidated Legal Fund committee for the past year. The FMO Board is excited to welcome Ross’s expertise.



Coming in
next issue

- FMO The Gift That Keeps Giving
- Things to Consider When Buying a Manufactured Home in Florida

FMO BOARD OF DIRECTORS



Ron Grove
PRESIDENT
 352-801-7919
 229-869-3439 cell
 ron_grove@hotmail.com



VICE-PRESIDENT
 POSITION
 OPEN



TREASURER
 POSITION
 OPEN



David Carr
 Director At Large
 863-816-6925
 dwcarr@rogers.com



Ross Hollander
 Director At Large
 239-440-5473
 rosshollander@yahoo.com



Ron Thoreson
 Director At Large
 919-306-1700
 ron@ronthoreson.com

Volunteer Today

SEND YOUR VOLUNTEER REQUEST TO members@fmo.org

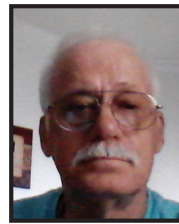
We Exist For You



Bonnie Darling
 Section A, Districts 2, 10, 11, 17
 727-290-9618
 bonbondarling@gmail.com



Fred Sullivan
 Section B, Districts 5, 7, 8
 941-925-1954
 fjsulli@aol.com



Don Stanton
 Section C, Districts 14, 16
 352-216-3226
 churchwithoutwalls@aol.com



Erik Morrisette
 Section D, Districts 12, 12A
 954-559-6738
 emmo011988@gmail.com



Norma Woodall
 Section E, Districts 1, 6
 732-259-3955
 ngwoodall@gmail.com



Darlene Whitkanack
 Section F, Districts 3, 13
 352-581-9726
 darlene155@aol.com



Cynthia Carter-Lee
 Section G, Districts 4, 9
 703-598-3437
 cynthiacarterleefmo@gmail.com



MaryAnn Czerniak
 Section H, District 15
 315-254-6665
 Mac849@aol.com

PROFESSIONAL ADVISORS



Nancy Stewart
 Legislative Counsel



Jeremy Anderson
 FMO Attorney

DISTRICT PRESIDENT'S INFORMATION

DISTRICT 1

Walter Opperman, President
863-514-4173
wko1993@aol.com
Polk County

DISTRICT 2

Position Open
Pinellas County
Please contact Section A
Director Bonnie Darling
727-290-9618

DISTRICT 3

John D. Petrella, President
352-669-6936
jdp44emporium@aol.com
Lake County

DISTRICT 4

Position Open
Indian River, St. Lucie,
Okeechobee and Martin Counties
Please contact Section G
Director Cynthia Carter-Lee
703-598-3437

DISTRICT 5

Joan Bartlett, President
941-739-3989
jembstar@yahoo.com
Manatee County

DISTRICT 6

Kathie Payne, President
812-305-4484
Kathiepayne@outlook.com
Highland County, Desoto,
Hardee and Glade Counties

DISTRICT 7

John A. Potito, President
239-437-8735
johnpotito@gmail.com
Charlotte, Lee, Collier and
Hendry Counties

DISTRICT 8

Keith Ryder, President
860-986-4467
keithryder1954@gmail.com
Sarasota County

DISTRICT 9

**Laurence Berthiaume,
President**
321-676-4941
doland319@yahoo.com
Brevard County

DISTRICT 10

Rachel Duncan, President
superrachel@att.net
Hillsborough County

DISTRICT 11

Susan Slater, President
954-601-7209
districtpres17@gmail.com
Pasco and Hernando Counties

DISTRICT 13

Jo Anne Fieschel, President
631-987-6842
jojoerv@aol.com
Marion County

DISTRICT 14

Jody Brown, President
407-433-2644
jodybrown1216@gmail.com
Volusia and Flagler Counties

DISTRICT 15

Position Open
Bradford, Clay, Nassau, Duval
and St. Johns Counties
Please contact Section H
Director MaryAnn Czerniak
315-254-6665

DISTRICT 16

Chris Ball, President
954-292-6165
cball103@aol.com
Seminole, Orange and Osceola
Counties

DISTRICT 17

John Williams, President
570-815-8027
jfwilliams528@gmail.com
Citrus and Sumter Counties

Vacant District President Positions

The role of District President is critical to managing, maintaining, and growing an FMO district. This role is often a springboard to other leadership roles within FMO.

The duties of the District President shall include, but not limited to:

- Preside at all district meetings.
- Fill vacancies of district offices and committees subject to the approval of members at a district meeting.
- Appoint delegates to the State Assembly subject to the approval of members at a district meeting.
- Promote district vitality and membership growth.
- Schedule annual educational workshops for members.
- Perform such duties as may be directed by the Board of Directors or Section Director.
- Establish a communication network to disseminate information to members on a timely basis. This network may either be by written, telephonic or electronic means or a combination thereof.
- Notify the FMO office of the date, as well as your

Section Director, of time, and meeting information at least twenty (20) days before the meeting or as soon as a meeting date, place and program is known.

- Arrange for guest speakers at meetings with topics of interest to District members.

The following Districts need a President

District 4 – Indian River, St. Lucie, Okeechobee and Martin Counties

District 11 – Pasco, Hernando Counties

District 12 – Miami, Dade Counties

District 12A – Palm Beach County

District 15 – Bradford, Clay, Nassau, Duval and St. Johns Counties

District 18 – Gadsden, Leon, Wakula, Jefferson, Madison and Taylor Counties

District 19 – Bay, Calhoun, Gulf, Liberty and Franklin Counties

District 20 – Escambia, Santa Rosa, Okaloosa, Walton, Holmes and Washington Counties

FMO is pleased to welcome Board Member Don Stanton as Membership Committee Chairperson

A note from Don –

So why is it important to be a member of FMO?

I believe every resident of a mobile home park in Florida NEEDS to be a member in both their HOA and FMO. Why? Because our immediate needs, protection and uniformity come from the HOA's who are trained by FMO. When a law or statute is violated, or an action taken that would cause harm to the homeowners, the HOA needs the backing of the homeowners as they face the landowners. FMO becomes involved when there are Issues that have a widespread impact on mobile and manufactured homeowners across the board. The FMO then needs to show we are representing most homeowners when dealing with lawmakers, there is strength in numbers! FMO needs your support as we work to defend Florida Statute Chapter 723 and fight to ensure our lifestyle is not harmed. FMO's goals are educating and training our park owners, managers, state, county and local governments, their elected and appointed representatives and most importantly our members, of what is important and needed to protect our way of life.



President John Kennedy once said “ASK NOT WHAT YOUR COUNTRY CAN DO FOR YOU, BUT WHAT CAN YOU DO FOR YOUR COUNTRY” I believe the same for FMO and HOA's. Ask not what the FMO and HOA can do for you, but what can YOU do for the FMO and your HOA. Without these two organizations safeguarding OUR rights, the owners and managers and other outside interests would be free to do whatever they wanted and acting in their best interest, not ours. Being a part of these organizations shows unity and strength. Together we stand! Divided we fall.

I encourage all members to encourage others in your park to join and get involved in your local HOA and FMO. There are many volunteer opportunities in FMO, your talent will make a difference.

Join us as we strive to hold on to the Florida lifestyle we have and love for the next generation.

Visit our website at www.fmo.org or complete the application form in this magazine.

Regards, Don Stanton

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 or directly to the Chairperson to sign up.

Committee	Description	Chairperson
Political Advocacy	a) Review submissions received from FMO members for legislation on behalf of manufactured/mobile homeowners b) Cooperate with our legislative consultant	Darlene Whitkanack
Finance	a) Propose a biennial budget to be approved by the Board of Directors and presented at State Assembly 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	Open
Membership	a) Provide suggestions to the Board of Directors 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	Don Stanton
Nominating	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 b) The duties of this committee shall include but not limited to: i. Review the applications received from individuals desiring to run for state office. ii. Determine eligibility of prospective candidates. 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. iv. Present their report to the State Assembly.	Open
Consolidated Legal Fund	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. b) Shall establish and maintain separate bank accounts 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 d) Review and maintain all physical contracts, payments, and payment histories for participating HOA's	Dave Carr
Education	In conjunction with the FMO attorney, the education committee creates, maintains and administers the education curriculum for members.	MaryAnn Czerniak
Communications	Responsible for all internal and external communication methods, to include the FMO magazine, social media and public relations.	Cynthia Carter-Lee
Park Closure and Development	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
ROC		Open
By-Laws		Open

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

Best Travel Destinations for Seniors and Retirees

Retirement is the ideal time to get out and see the world, visiting places you've always dreamed of seeing in person. The only question is, where to go? These destinations are sure to spark your motivation to get packing.



ALASKA

If you don't have a passport yet, but want a totally unique experience, consider a visit to Alaska. It can be as relaxing, or as active, as you'd like. If you want to get out on an adventure, join excursions where you can hike as bald eagles soar above or on water, where you can paddle among the whales and the sea otters. Of course, if you just want to kick back, you can do that too, enjoying a view of passing magnificent waterfalls and grand glaciers. Trips to charming Alaskan towns are a must, where you can be surrounded by wilderness and perhaps spot some of the abundant wildlife.



MIAMI BEACH, FLORIDA

If you're craving warmth, sunshine, beautiful stretches of sand and plenty of culture, consider heading to Miami Beach. It has lots to offer retirees and all types of travelers. Not only are there endless picturesque beaches and outstanding beachfront resorts, but in the city itself, there is a multitude of fantastic museums, such as the Wolfsonian-FIU Museum, and an abundance of shop-

ping opportunities. Just minutes away is a tropical oasis, Fairchild Tropical Botanic Garden, one of the country's very best. View the aesthetic beauty of taxonomically arranged and well-documented tropical plants, particularly palms, cycads, flowering trees and shrubs, vines and fruit trees, and check out the documented botanical specimens that have been cultivated or collected since the late 1930s.



CALIFORNIA'S PACIFIC COAST HIGHWAY

A road trip can make for a fantastic vacation, particularly when exploring a place that you've never experienced before. If you've never traveled Highway One along the California coast, it's something that you should really do, as one of the most spectacular drives in the world. The stretch of highway between San Simeon and Carmel, sometimes referred to as the "Big Sur Coast", is especially magical, and features a number of gorgeous inns and resorts where you can soak up ocean views from the comfort of your room. If the drive isn't long enough for you, consider heading further north to San Francisco, or even Mendocino and beyond.

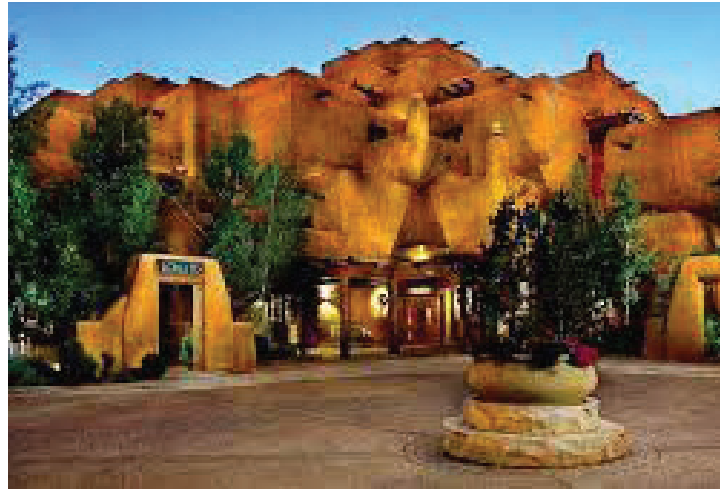


NEVIS, CARIBBEAN

The Caribbean is easily accessible and there is practically an endless number of islands to escape to and enjoy the ultimate tropical getaway. But, if you'd like

.....**TRAVEL Continued on page 13**

noisy casinos and loud parties, Nevis is one of the best choices as it's peaceful, beautiful and comes without those wild sleep-interrupting celebrations. One of the Caribbean's greenest islands, you'll also enjoy lush, breathtaking scenery and idyllic, uncrowded white-sand beaches. Plus, it's one of the best islands when it comes to cuisine, with fabulous dishes, typically a fusion of African, European and American, along with lots of local fruit like mangoes and tamarind. If you like to golf, stay at the Four Seasons Resort and tee off on one of the world's most scenic courses, which features several oceanside holes, as well as views of the historic sugar mills and Green Vervet monkeys from Nevis Peak.



SEDONA, ARIZONA

Sedona is easy to get to from many U.S. cities and is less than a two-hour drive from Phoenix. Located in the heart of a geological wonderland, with multi-hued red rock formations changing color minute-by-minute as the light changes and weather fluctuate. The scenery is hard to beat and the mild climate makes outdoor activities that much more enjoyable too. Just a few of the opportunities include jeep tours, hiking and bird watching. In town, you'll discover world-class spas, stunning resorts, a vibrant art scene and a New Age vibe – with all sorts of shops and services offering alternative cures for whatever might ail you.

SANTA FE, NEW MEXICO

Santa Fe, the oldest state capital in the U.S., has a very colorful history, and a historic main plaza that will make you feel as if you've stepped into an entirely different country. It's renowned for its abundance of unique attractions, a wide array of art galleries and extraordinary museums. In fact, there's a higher concentration of galleries and museums here than almost anywhere else in the world – and, all are within reasonable walking distance from the town square. The adobe city is also famous for its transformative qualities, drawing many to experience its healing energy. Plus, the food is outstand-

ing, the climate is wonderful, the surrounding scenery awe-inspiring, and there are a variety of trails nearby to explore if you like to hike.



WILLIAMSBURG, VIRGINIA

If you're a history buff, you'll love Williamsburg. Here, you'll have the chance to experience what it was like to be an original settler by staying at one of the 26 Colonial Houses, including everything from a tavern room to a two-bedroom, that are scattered throughout the historic area. Take a walking tour to visit the saddle maker, the blacksmith, a wigmaker and the apothecary, and along the way, meet up with historical characters, like one of the Founding Fathers, or First Lady Martha Washington. Costumed characters act out the details of life in the early years of America, providing a glimpse at this period in time that you could never get from a history book. The area also hosts lots of great shops, museums, and all sorts of other fun things to do – many of which offer senior discounts too.



KAUAI, HAWAII

Kauai offers something for everyone of just about every age. For those who want to take in its stunning beauty rather than surf powerful waves, there’s plenty to do, including visits to botanical gardens. After all, this is the “Garden Isle.” Limanohuli Gardens & Preserve is a favorite. Located along the north shore, it’s been named the No. 1 natural botanical garden in the country, with pristine forest and riparian habitat, including rare native ferns, palms, and culturally significant plants like taro and papaya. There are lighthouses to visit and countless beautiful beaches to relax on too. Don’t miss the Waimea Canyon Lookout, and if you’re here in the winter, consider a whale watching tour.



MORRO BAY, CALIFORNIA

Morro Bay is a beautiful beach town on the central California coast with fun shops to browse, restaurants serving fresh seafood, uncrowded stretches of sand, and vineyards to tour. It’s renowned for its abundant marine life, including whales that can be seen in every season and an active sea otter population that inhabits the water just offshore year-round. Kayaking, beachcombing, picnicking, birdwatching, and hiking can all be enjoyed here too.

In Memoriam

Sadly, 2022 saw us lose some of the best and greatest; included were:

Kirstie Alley
John Anniston
Irene Cara
Jerry Lee Lewis
Leslie Jordon
Loretta Lynn

Jean-Luc Godard
Kenneth Star
Bernard Shaw
Issey Miyake
Olivia Newton-John
Bill Russell

Nichelle Nichols
Paul Sorivino
Naomi Judd
Orrin Hatch
Gilbert Gottfried
Louie Anderson

Marvin Lee Aday
“Meat Loaf”
Charles McGee
Bob Saget
Lani Guinier
Sidney Portier



Queen Elizabeth II – 1926 – 1992

Undoubtedly the world’s greatest loss was that of The United Kingdom’s longest reigning Monarch who inspired millions of people around the

globe. Queen Elizabeth was a treasure and left us some of the most brilliant sentiments; here are a few

On being a leader:

• “When life seems hard, the courageous do not lie down and accept defeat; instead, they are all the more determined to struggle for a better future.”

On her time as Queen:

• “I have in sincerity pledged myself to your service,

as so many of you are pledged to mine. Throughout all my life and with all my heart I shall strive to be worthy of your trust.”

On her quest for equality:

• “Everyone is our neighbor; no matter what race, creed, or color.”

On aging throughout her reign:

• “As I look to the future, I have no doubt at all that the one certainty is change... But I do not think that we should be over-anxious. We can make sense of the future, if we understand the lessons of the past.”

On her faith:

• “I know just how much I rely on my own faith to guide me through the good times and the bad.”

FMO extends our sincere condolences to all who have lost a loved one during this year. Our thoughts and prayers are with you.

Social Security 2023 Benefit Increase

Social Security Announces 8.7 Percent Benefit Increase for 2023

The Social Security Administration announced Social Security and Supplemental Security Income (SSI) benefits for approximately 70 million Americans will increase 8.7 percent in 2023. On average, Social Security benefits will increase by more than \$140 per month starting in January.



of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$160,200 from \$147,000.

The 8.7 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 65 million Social Security beneficiaries in January 2023. Increased payments to more than 7 million SSI beneficiaries will begin on December 30, 2022. (Note: some people receive both Social Security and SSI benefits). The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

"Medicare premiums are going down and Social Security benefits are going up in 2023, which will give seniors more peace of mind and breathing room. This year's substantial Social Security cost-of-living adjustment is the first time in over a decade that Medicare premiums are not rising and shows that we can provide more support to older Americans who count on the benefits they have earned," Acting Commissioner Kilolo Kijakazi said.

Some other adjustments that take effect in January

Social Security and SSI beneficiaries are normally notified by mail starting in early December about their new benefit amount. The fastest way to find out their new benefit amount is to access their personal my Social Security account to view the COLA notice online. It's secure, easy, and people find out before the mail arrives. People can also opt to receive a text or email alert when there is a new message from Social Security--such as their COLA notice--waiting for them, rather than receiving a letter in the mail. People may create or access their my Social Security account online at www.ssa.gov/myaccount.

Information about Medicare changes for 2023 is available at www.medicare.gov. For Social Security beneficiaries enrolled in Medicare, their new higher 2023 benefit amount will be available in December through the mailed COLA notice and my Social Security's Message Center.

The Social Security Act provides for how the COLA is calculated. To read more, please visit www.ssa.gov/cola.

Did You Know...

In a nod to the strawberry industry around Plant City, Florida lawmakers approved a bill (SB 1006) that designates strawberry shortcake as Florida's official state dessert.

Here's our favorite recipe for strawberry shortcake

Ingredients

- 1 1/2 pounds strawberries, stemmed and quartered
- 5 tablespoons sugar
- 2 cups all-purpose flour
- 2 teaspoons baking powder
- 1/4 teaspoon baking soda
- 2 tablespoons sugar
- 3/4 teaspoon salt
- 1 1/2 cups heavy cream

Whipped Cream:

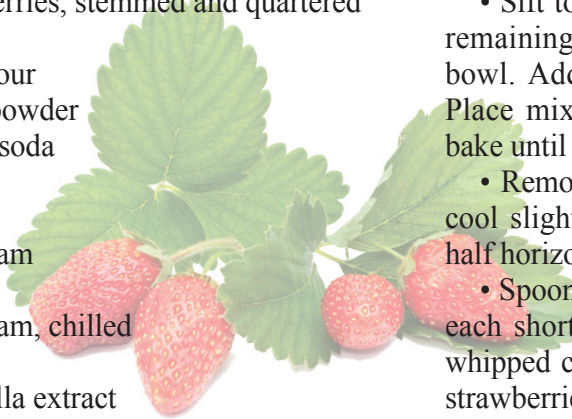
- 1 1/2 cups heavy cream, chilled
- 3 tablespoons sugar
- 1 1/2 teaspoons vanilla extract
- 1 teaspoon freshly grated lemon zest

Directions:

- Mix strawberries with 3 tablespoons sugar and

refrigerate while juices develop, at least 30 minutes.

- Preheat the oven to 400 degrees F.
- Sift together the flour, baking powder, baking soda, remaining 2 tablespoons sugar, and salt in a medium bowl. Add heavy cream and mix until just combined. Place mixture in an ungreased 8-inch square pan and bake until golden, 18 to 20 minutes.
- Remove shortcake from pan and place on a rack to cool slightly. Cut into 6 pieces and split each piece in half horizontally.
- Spoon some of the strawberries with their juice onto each shortcake bottom. Top with a generous dollop of whipped cream and then the shortcake top. Spoon more strawberries over the top and serve.
- Whipped Cream: Using a mixer, beat the heavy cream, sugar, vanilla, and lemon zest until soft peaks form, about 1 1/2 to 2 minutes.



HOA Board Training



January 10th
1:00 - 4:00 pm

February 9th
6:30 - 9:30 pm

Register www.fmo.org

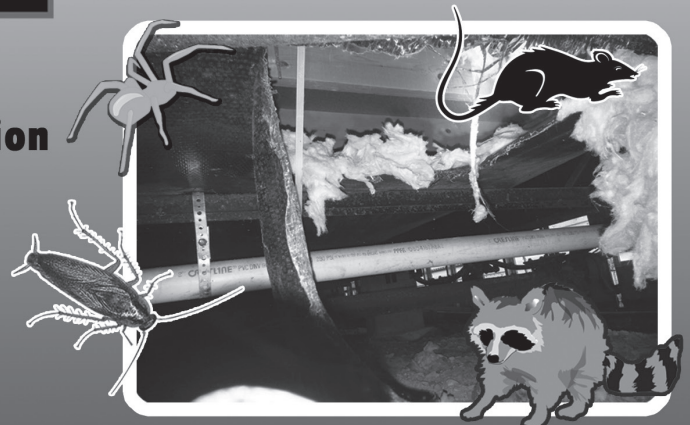


UNDERHOME ARMOR®

**Quality Workmanship.
Honest Pricing.**

- Vapor/Moisture Barrier
- Underhome Encapsulated Insulation
- Hurricane Tie-Down Anchors
- We Fix Soft Floors

**We Keep rodents, snakes, spiders,
bugs, mold, mildew and damaging
moisture out of your home!**



**ESTIMATES &
SMILES ALWAYS FREE**

**8 Yrs
Exp.**



**LICENSED AND
INSURED**

**727.282.2045
800.377.7885**



**FAMILY
OPERATED**

See why 160+ communities like yours choose us to publish their newsletter!

Welcome Our Newest Communities!



- Colony Hills - Zephyrhills
- Deerfield Lake - Coconut Creek
- Fountainview Estates - Tampa
- Oak Hammock - Bartow
- Park Place - Sebastian
- Plantation Oaks - Flagler Beach
- Serendipity - North Fort Myers
- Shady Lane Village - Clearwater
- Silver Lake - St. Petersburg
- The Meadows - Tarpon Springs
- Thunderbird Services - Fort Myers
- Towerwood - Lake Wales
- Walden Woods South - Homosassa
- Winter Haven Oaks - Winter Haven

We're a publishing company based in Southwest FL that produces high quality newsletters at NO COST* for communities like yours. We would like the opportunity to work with YOU!

Why Community Media?

RESIDENT GENERATED ARTICLES

At Community Media, we work directly with your community and/or association to create a personalized monthly newsletter. Our newsletters are produced at **NO COST** to your community! Your newsletter will feature community & resident news, a monthly calendar of events, sports & hobby reports, special feature articles written by residents, service directory listings, community officer & member listings, resident supported articles, and editorials by the community editor. Residents will be eager to read the newsletter because the content is directly related and relevant to your community.

SUPPORTED BY LOCAL BUSINESSES

Your community will receive a personalized, community specific newsletter every month that is **FREE TO YOU!** Local businesses, who most likely already work in and serve residents in your community, sponsor your newsletters by purchasing advertisements. These sponsors want to work for YOU! Your newsletter will be a great place to search for home services, health care providers, insurance, and almost anything else! Advertiser sponsorship covers the cost of newsletter design and printing. In most cases, this allows us to provide our communities with a complimentary printed and digital monthly newsletter.

COMMUNITY Media
The #1 Choice in Community Publishing

941.375.3699 • www.4communitymedia.com

*some communities may not qualify for a no cost newsletter



Community Media • 220 Bahama Street • Venice, FL 34285 • info@4communitymedia.com

**JANUARY
FEBRUARY**

UPCOMING MEETINGS

**JAN 11
10:00 AM**

DISTRICT 4

SPEAKER - FLORIDA STATE SENATOR ERIN GRALL

**JAN 12
9:30 AM**

DISTRICT 1

SPEAKER - JOE TEDDER, POLK COUNTY TAX COLLECTOR

**JAN 24
12:30 PM**

DISTRICT 3

GUEST SPEAKER - KIRK ARMSTRONG, VETERAN AFFAIRS LAKE COUNTY

**FEB 9
9:30 AM**

DISTRICT 1

END OF LIFE CONCERNS AND DECISIONS

**FEB 16
12:30 PM**

DISTRICT 3

GUEST SPEAKER - LUANN DUNCAN
STEPS TO CLOSING YOUR WINTER HOME

**CHECK WWW.FMO.ORG
FOR LOCATION INFORMATION**



FMO Membership Application



Complete the information below & return this portion along with your check to FMO
 222 S. Westmonte Dr, Ste 111, Altamonte Springs, FL 32714 OR
 Scan w/ Credit Card info & Email to: members@fmo.org
 Questions? Call 321-214-4300

- SAVE A STAMP!** You can join on the FMO Website - www.fmo.org
- One Year FMO Membership for \$25 (US Funds)
- Three Year FMO Membership for \$65 - **Best Value** (US Funds)



Note: Fields with * are required PLEASE PRINT LEGIBLY

Only the two individuals listed below are eligible for membership

Date: _____

*Name: _____

Birth Date (optional): _____

Co-Member: _____

*Florida Address: _____

*City, Zip: _____

*Phone: (s) () _____

*Park Name: _____

*I am a: Lot Renter Owner Other _____

*Email Address: _____

Membership Card: Email Mail None

Deliver FMO Magazine by: Email Mail Neither

Number of registered Florida voters in household: _____

I am an American Veteran: YES NO

Recruiter Name: _____
 Membership # _____

Non-Florida Address (if applicable)

Address: _____

City: _____

State & Zip: _____

Check off which months you **DO NOT** live in Florida

- Jan Feb Mar Apr
- May Jun Jul Aug
- Sep Oct Nov Dec

We are unable to mail the FMO Magazine out of the U.S.
It can be obtained via email or online at www.fmo.org

To pay with credit card:

MasterCard Visa Discover AMEX

Card # _____

C V V on back _____

Exp. Date: _____ Phone () _____

Signature: _____

*****Keep this bottom portion as your receipt. Return the application portion to FMO*****

Please enclose a check payable to FMO. US Funds only. Do NOT send cash.

Questions? Call Membership at 321.214.4300 or email members@fmo.org

Thank You for joining the only organization fighting for the rights of manufactured / mobile home owners!

Date: _____ Check Number: _____ Check Amount: _____ US Funds

Check Payee: _____

Rev. 5/22



FMO VOLUNTEERS

Thank you | You are valued | You are appreciated

Georgina Ashworth	Clark Giller	Laurence Berthiaume	Linda Nicholas
Randy Ellis	Lawrence Chayt	Donna Beyer	Fred Edwards
Neil Duffy	Erna Kelly	William McArthur	Joann Michl
Linda LaVine	William Hawkins	Phyllis Hildebrant	Rita Moritz
Leigh Deen	Ronald Holland	Loretta Gardner	Nancy Ferguson
Ruth Sands	Sandra Stone	Sheila Kenny	Sue Philbrick
June Tillson	Ronald Russell	Richard Hollenbach	Mary Hackett
Raymond Fregeau	Sheila Boyle	Susan Sedam	James Erceg
Mary Plescia	Steve George	John Hisiro	James Mitchell
Sarah Ruebesam	Joan Bartlett	Ken Garnsey	Donna Kittleman
Gwendolyn Ripp	Toby Chapel	Jenny Veillette	Steve Rollison
Carol Aldrow	Richard Kutter	Phyllis Grossi	Michael McCraney
Yvonne Erfourth	Todd Bower	Diana Rice	Deborah Tracey
Patricia Tracy	Frank Frontario	Theresa Bolton	Tom Ekleberry
Barbara Lavezzoli	Robert Collucci	Bonnie Darling	Linda Johnson
Corinne Oliver	Andre Bergeron	Irene Taves	Michael Alred
Rose Filicetti	Judy Scott	Philip Godin	Edward Pine
Marilyn Irey	William Burgard	Kent Secor	Janet Huston
Carol Feiler	Walter Oppermann	James Holmes	Judith Fairchild
Jack Bergert	Jack Reeder	Janice Benoit	Peter Kristall
Gwen Snook	Janet Dittmar	Teresa Bush	John Colston
Jeffery Doss	Peter Dillon	Charlotte Redding	Rod Weaver
Richard Hutchison	James Mull	Marlene Collins	Patricia Lucksinger
John Ryan	Harold Watkins	Donald Lawhead	John Sampica
Richard Gebo	James Baas	Maxine Record	Diana Benjamin
Claire Adams	Roger Johnson	Vicki Holton	Jerry Barr
Norman Andina	Carol Marz	Larry Moseley	Richard Hamden
M Neligan	Lyann Somers	Clifford Green	Charles Bowen
Eileen Kapavik	Perry Brokaw	Marj Cox	Charles Johnson
Janice Montague	Michael Weissman	Randy Holeyfield	Roberta Perisho
Sandra Hansen	Stuart Berman	Wayne Thornton	Kevin Doane
Ronnie Perry	Carol Ahern	Roger Fowler	Michael Stone
John Potito	Roy Zold	Alberta Dugo	Judy Ramsey
Dana Matlock	Kay Taylor	Mary Henninge	Patricia Spitzer
Phillip Gruenstern	William Helmreich	Frank Denis	Cheryl Menser
Linda Quinn	Paul Lederstein	Allyn Webert	John Schwartz
Paul Corbin	Donna Stalter	Jo Anne Fieschel	Randy Mettner
Jerry Holloway	Leroy Whinnery	Thomas Gries	Steve Moore
Margaret Troxell	Linda Lindquist	Ronald Thoreson	Keith Ryder
Lewis Wells	Constance Tully	Lorette Theberge	Clark Niepert
Robert Ives	Charles Tomarchio	Judy Robertson	Kathleen Barnard

Names appear in random order

FMO VOLUNTEERS

Thank you | You are valued | You are appreciated

Wayne Renwick	William Maher	David Darby	<p style="writing-mode: vertical-rl; transform: rotate(180deg);"> Volunteers needed – Add your name to this list Email: members@fmo.org </p>
Sharon Beardsley	Sara Reyes	Debra Henson	
David Burrows	Sarah Jackson	John Williams	
Ronald Grove	Ted Gibney	Janet Bazenas	
Susan Wilson	Michael Rice	Rebecca Hunter	
Richard McFarland	Kurt Nault	Marie Douglass	
Ivan Decker	James Holmes	Timothy Carman	
Larry Young	John Porter	Diane Caso	
Catherine Zipp	Anthony Conte	William Harder	
Michael Woodall	Nicole Lauren	Edward McGrath	
Ernest Erfourth	Cynthia Carter Lee	James Basford	
John Alsheimer	Bob Anderson	John Steckowich	
Ken Ingalls	Kathryn Madore	Marilyn Zaken	
Darlene Kornacker	Frank Bogdan	Penn Lardner	
Randy Shoff	Gary Stalvey	Lavonna Csutoras	
Jayne Naska	Anna Hartwick	William Davis	
Mario Almeida	Dawn Smith	Kathleen Ferranti	
Maurice Harp	Carla Barbone	Eileon Brosi-Hernandez	
Tom Pluta	David Daniels	Ann Norville	
Mary Strawsma	David Loy	Alice Murray	
Gayle Janusz	Kathleen Payne	Toni Smith	
Lynn Cline	Kyle Yarter	Leslie Makowski	
James Pursley	Monica Bullis	James Schmidt	
Nancy Payne	Scott Drury	Sharon Spann	
Michael Navarro	Bonnie Adriansen	Sharon Salerno	
Suzanne Arquette	Susan Slater	Ernie French	
Wendy Dabrowski	Ralph Claflin	Sally Altieri	
Carolyn Schulz	Carole Marz	Lavonne Hoffman	
Ed Fialkowski	Vic Figueroa	Dave Siefkes	
Sue Howard	Bonnie Williams	Norma Miller	
ROBERT FILBERT	Teri Rinehard	Ross Hollander	
Janet Hogan	George Huth	Erick Morrisette	
Rachel Duncan	Jane Walker	MaryAnn Czerniak	
Tommy Gaffney	Christine Barhitte	Darlene Whitkanack	
Constance Jones	Thomas Gallagher	Norma Woodall	
Kathleen Wright	Deborah Awis	David Carr	
Kathleen Cherney	Robert Cronin	Chris Ball	
Sandy Somsen	Stephen Finke		
Richard Slagle	Jody Brown		
Alan Robbins	Andrew Mathew		
Rev Donald Stanton	Janice Guyette		

Names appear in random order

ACTIONABLE AND HEALTHY RESOLUTIONS FOR SENIORS IN 2023

This year has taught us gratitude and how to give thanks for things we would generally take for granted. From friends and family to health, there is so much to be thankful for as we enter the year 2023. What's a better way to express thanks than by using our gratitude to guide our New Year's resolutions?

As you map out your 2023 New Year's resolutions, focus on attainable goals that boost your health and overall quality of life. While resolutions will vary from individual to individual, below are six positive ways to refocus your energy in 2023.

Keep a Positive Mindset

Research shows that maintaining a positive mindset comes with a host of health benefits. According to the findings, positivity has been linked to a lower risk of memory loss, quicker recovery from illness, injury or disability, a lower risk of chronic disease, decreased feelings of loneliness and isolation, and an increased likelihood for seeking preventative care.

Positive thinking doesn't mean wearing rose-colored glasses all the time or ignoring difficult feelings. Rather, it means stressing less about the things you cannot change, focusing on those you can, and, all the while, remembering what is good in life.

If you struggle to maintain a positive outlook with everything going on in the world, incorporate positive thinking exercises into your daily routine. Examples include making a gratitude list, practicing mindful breathing, and treating yourself as you would for a friend.

Commit to 10 Minutes of Exercise Daily

Staying active is not just the key to healthy aging, but also, it may be the key to a longer life. Though the research behind the positive effects of exercise on aging is extensive, the findings from a 30-year study effectively sum them up. Per the findings, incorporating an exercise regime of walking, jogging, or cycling in seniors can drastically improve physiological characteristics such as blood pressure, resting heart rate, maximum pumping capacity, and muscle mass. For some people, the improvements are so significant that baseline levels match those from their early 20s.

While you don't have to get up and run a marathon,

you should dedicate a portion of your day to fitness. Just 10 minutes of swimming, walking, or yoga can make a huge difference in your health, happiness, and lifespan.

Make Better Dietary Choices

As you age, you will need to consume fewer calories but more nutrients. Your health care provider can help you make better food choices, but, ultimately, you should strive to eat at least five servings of fruits and vegetables per day. Choose whole grains over refined ones and lean meats over fatty options. Use healthier fats, such as olive or avocado oil, and cook with natural spices to reduce salt and fat intake.

Play With Your Grandkids (or someone else's if you don't have any or they are in another area)

Though the reasons behind the phenomenon are multi-faceted, research shows that elderly individuals who spend more quality time with their grandchildren live longer and have better physical and mental health outcomes than those who do not. For instance, a 2016 study found that half of the grandparents who occasionally participated in their grandchildren's lives were alive five years post-study compared to individuals who had no involvement. Findings from a 2014 study showed that individuals who watched their grandchildren once a week scored higher on cognitive tests than those who never did.

Stimulate Your Mind

Regularly challenging your brain is one of the best ways to stay mentally sharp as you age. It's also one of the best ways to reduce your risk of memory loss or developing dementia. Simple things such as reading daily, doing crosswords, or joining a book club are great and fun ways to ensure your body's most important muscle receives an adequate workout.

Reach Out to Old Friends, and Make New Ones

Studies show that socially active older adults have better cognition, lower risks of disability and depression, and overall better health. Social media makes it easy to find and reach out to old friends, while elder living communities provide ample opportunity to make new ones.

Be intentional in your goal setting for 2023, if for no other reason than to make up for the time lost in 2022.



ADVERTISERS' INDEX

Name	Phone	Website	Page
MOBILE HOME INSURANCE SPECIALIST	772-461-6040	www.Acentria.com	2
COMFORT COVER SYSTEMS ROOFING	800-226-0955	www.comfortcover.org	6
UNDERHOME ARMOR	727-282-2045 / 800-377-7885	www.underhomearmor.com	16
COMMUNITY MEDIA	941-375-3699	www.4communitymedia.com	17
FLORIDA ANCHOR & BARRIER	800-681-3772	floridaanchorandbarrier.com	23
PROFESSIONAL INSURANCE SYSTEMS	800-329-5799	www.proinsurance.us	24

TO ADVERTISE IN THIS MAGAZINE CONTACT FMO @ 703-598-3437

LOOKED UNDER YOUR MOBILE HOME LATELY?

**Insulation Under Your Home Falling Down?
Holes and Tears in Your Vapor /Moisture Barrier?**



Insulation and Vapor Barrier Repairs

Underhome Photos Provided

- Lifetime Vapor Barrier
- Guaranteed for Life • Prevent Soft Floors
- Lower Your Electric Bills
- Keep Mold, Mildew, Rats, Snakes, Spiders, Ants, Roaches and Moisture OUT of Your House!



Are Your Tie Downs Tight?

We Fix Soft Floors

- Hurricane Anchors • Tie Downs • Leveling
- Blocking • Carport Tie Downs
- Stabilizing Devices • Roof-Over Strapping

If your home moves even a few inches during a storm your home will suffer severe damage. Loose tie downs do not protect your home, they must be tightened every 3 to 5 years. Have your tie-downs inspected NOW, before the storms!



- Replace Rusted Anchors • Add Anchors • Longitudinal Stabilizing • Retro-fit to Current State Standards

FLORIDA ANCHOR AND BARRIER COMPANY



1-800-681-3772

- FREE INSPECTIONS & ESTIMATES
- FAMILY OWNED & OPERATED
- MILITARY & SENIOR DISCOUNTS

- State License #IH/102549/1 Mobile Home Installer • Workman's Compensation Insurance
- Insured • Bonded • Member: National Association of Mold Professionals

Directors and Officers Liability Insurance Companies

Southern Owners Ins. Co
6101 Anacapri Blvd.
Lansing, Michigan, 48917

HUB International Florida
PO Box 1027
Clearwater, FL, 33757
tel: 727-797-0441

Auto-Owners Insurance
PO Box 30660
Lansing, Michigan, 48909
tel: 517-323-1200, 800-288-8740

Western World Insurance Group
400 Parson's Pond Road
Franklin Lakes, New Jersey 07417

Newman Crane
PO Box 568946
Orlando, Florida, 32856
tel: 407-8593691 (local contact)

Harry Levine Insurance Co
7208 W Sand Lake Rd, Ste 206
Orlando, FL 32819
tel: 407-855-1000 or fax 407-855-1001

Coverage For Homes of Any Age



**Make sure you
have ALL your
Discounts
for FMO members**



Complimentary Review of Coverage

- ◇ Inspections not necessarily required
- ◇ Coverage for homes of any age
- ◇ Multiple Carriers to choose

Free Quote

**Professional Insurance
Systems of Florida, Inc.**

5700 1st Ave N
St. Petersburg, FL 33710

Phone: 800-329-5799
Phone: 727-579-9956
Fax: 727-579-9767
Email:

info@proinsuranceofflorida.com

Older Mobile Home? Don't go without coverage—we offer coverage for under \$400

**Medicare
Supplements
starting at \$49 month**

**Affordable
Long Term Care
Options**

**Quick Shop
Auto Insurance
Save \$\$ Today**

Get Quick Quote

- Auto/RV Insurance
- Boat Insurance
- Mobile Home Insurance
- Umbrella Policies
- Health Insurance
- Cancer Plans
- Medicare Advantage Plans
- Medicare Supplements
- Life Insurance
- Annuities
- Long Term Care
- Home Health Care
- ...and more

**All your insurance in ONE
Place!**

- ◆ ANY Doctor
- ◆ ANY Hospital
- ◆ ANY Time

- ◆ New Options are available for Long Term Care
- ◆ Easier to Qualify
- ◆ Affordable Cost

- ◆ Multiple Carriers
- ◆ Personalized Spreadsheet
- ◆ Lowest Premiums

Call Today!

800-329-5799

Tired of Low - Low - CD Rates?

Contact Tucker Today!