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SILK OAK

• CHATTER •

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March • 2026

Issue 1
50th Year

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Silk Oak Homeowners Association

2025 Silk Oak Board of Directors and current Acting Officers:

President	Monica Collier	(305) 801-8425	Unit 121	collier.silkoak@gmail.com
V.P.	Maria DeLeon	(727) 417-3709	Unit 173	getmovedin@gmail.com
Secretary	Lisa Dearing	(309) 251-1522	Unit 153	chrislisadearing@yahoo.com
Treasurer	Monica Collier	(305) 801-8425	Unit 121	collier.silkoak@gmail.com
Directors	Christopher Harper	(352) 215-3601	Unit 80	christophereharper@live.com
	Lorraine Neal	(802) 249-7353	Unit 60	lneal.silkoakhoa@gmail.com
	Stefon Chapman	(727) 899-1277	Unit 13	fipllc369@gmail.com

WHAT WE DO:

1. Ensure the HOA complies with all Federal, State, and Local laws.
2. Ensure the Board of Directors and Members abide by the Florida State Statute 723 and the HOA Bylaws.
3. Meet with Park Management to negotiate rent increases, changes in services, changes in park rules and regulations.
4. Assist residents in resolving disputes with Management.
5. Ensure that Management enforces rules and regulations equally among residents.
6. Manage the finances of the Homeowners Association.
7. Schedule, organize, and supervise events, special meetings, and functions.

Contact any HOA Board Member to join. Dues \$20 per year.

Women's Club

President.....	Shelley Mulholland....	(727) 218-7327	Unit 149
Vice Pres.	Elyse Poole	(317) 501-4243	Unit 179
Treasurer	Becky Zinser	(727) 458-3892	Unit
Secretary	Jeannie Jewell	(727) 669-7686	Unit 32



Committees

Shuffleboard.....	Jeannie Jewell	(727) 669-7686	Unit 32
Bingo.....	Jeannie Jewell	(727) 669-7686	Unit 32
Chatter Editor.....	Lisa Dearing.....	(309) 251-1522	Unit 153 ...chrislisadearing@yahoo.com
Calendar	Lisa Dearing.....	(309) 251-1522	Unit 153 ...chrislisadearing@yahoo.com

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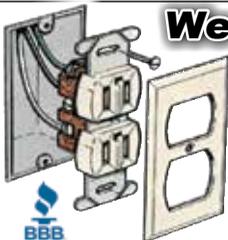


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Name _____ Lot # _____

Phone # _____

Email _____

Resident #2

Name _____ Lot # _____

Phone # _____

Email _____

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Monthly

Women’s History Month. Celebrate the achievements of women like Juliette Gordon Low, who founded the Girl Scouts in 1912, before women had the right to vote and despite her severe hearing impairment.

National Nutrition Month. The Academy of Nutrition and Dietetics wants you to develop good eating habits and make better food choices. The theme of this year’s campaign is, “Go further with food.”

National Craft Month. Paint a picture, learn to scrapbook, piece together a quilt, develop a new hobby, but most important, create something. **Optimism Month.** Find the silver linings amidst the clouds, shed the negativity, and improve your “uplook.”

Expanding Girls’ Horizons in Science and Engineering Month. This is a time to promote education, diversity, and future career opportunities for girls in the fields of science, technology, engineering, and math. Take your daughters, nieces, and little sisters to a science center for a day of exploration and fun.



HAPPY ST. PATRICK’S DAY-MARCH 17th

Weekly

Girl Scout Week, March 8-14. Founded to help create a network of girls and experiences that foster their individuality, intellect, and growth, the Girl Scouts celebrate the organization’s birthday every March 12. Visit GirlScouts.org to learn more.

International Brain Awareness Week, March 16-22. It’s the time of year to shine a spotlight on the advancements in the field of brain research. Check out the websites for The Dana Foundation and the Society for Neuroscience to find out about lectures, events, and exhibits in your area.

National Poison Prevention Week, March 15-21. The American Association for Poison Control Centers handles over 2 million calls annually dealing with exposure to dangerous substances. Contact the information hotline for the AAPCC at 1-800-222-1222, or follow it on Facebook and Twitter to learn about prevention measures.



Daily

National Day of Unplugging, sundown March 6-sundown March 7. Remember what life was like before everyone had a smartphone? Somehow we managed to have meaningful face-to-face conversations and get to places on time without getting lost. Unplug and live authentically for these 24 hours.

Learn About Butterflies Day, March 14. With spring just around the corner, take time out to learn about these fascinating and beautiful creatures and take steps to attract them to your gardens and yards this year. First day of spring, March 20. Herald the season of new life and possibilities.





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Sunny days ahead

Sam was the worst meteorologist in the history of the science. When he forecast sunshine it would rain, if he said it would rain it would snow. After a miserable run on a local TV station in the Pacific Northeast, Sam decided to apply for a job in a small town in Arizona.

“So, what prompted your decision to leave Washington?” the Arizona station manager asked.

“The weather didn’t agree with me,” Sam replied.



Just the music

When a famous violinist told a wealthy patron that his fee to perform at her upcoming party would be \$5,000, she balked at the price, but agreed to pay it.

“Please keep in mind,” she added, “I do not expect you to mingle with the guests.”

The violinist replied, “In that case, it will only be \$4,000.”



Dan’s lucky night

Dan had a bad case of stage fright and was nervous about a presentation he was to give at the community business forum. He’d rushed there after supper, and as he took his seat, he realized he’d left his dentures at home.

“I don’t know how I’ll get through this,” he lamented to the man seated next to him. “Without my teeth, people might have a hard time understanding me.”

“You’re in luck,” the man replied. “I happen to have a pair of dentures in my pocket. They won’t be an exact fit, but it’ll be better than nothing.”

Dan tried the dentures and they weren’t too bad a fit. He made it through his presentation and afterward found his new friend. “This was my lucky night, forgetting my dentures and meeting a dentist with an extra set.”

“Oh, I’m not a dentist,” the man replied. “I’m an undertaker.”



Quotes

If you can find humor in your own troubles, you will actually begin to see them in a different light.
Kristine Joy Escarilla

If you could choose one characteristic that could get you through life, choose a sense of humor.
—Jennifer Jones

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Be contrary to plumb new ideas

Following the crowd is usually a safe bet, but it doesn't usually lend itself to creative thinking. If you want to be creative, sometimes you have to go against the grain. The trick is figuring out when you have a situation that calls for you to stand out from the crowd and take a contrary point of view from the majority.

The first thing to do before launching your career as a rebel is ask yourself whether you have a good reason for your contrary opinion. Just going against the conventional wisdom for the sake of taking the other side isn't usually smart. For instance, if you think your organization should change the color of a product, but it has a long history of making the product in only one distinct color, you have to be able to back up your opinion with reasons why you think this will benefit the organization. You might believe, for example, that your product needs to be rebranded—that it has grown stale with time and overexposure. Even if you don't ultimately succeed, you'll stretch your creative muscles and show an ability to think independently, which can only boost your career.



Careers for creative types

You may consider yourself a creative person, an innovative thinker, an unconventional performer—but you're not cut out to be a starving artist or wait tables while waiting for your big break. What are your options? Look into these careers:

- **Teaching.** Teachers at any level have to be quick and creative when it comes to keeping their students' attention and presenting information in interesting ways.
- **Interior design.** Helping people create the space where they'll live and work calls for a wide range of talents and skills.
- **Catering.** Any kind of event-planning career requires skill in selecting and balancing the right ingredients, from the spices in the food to the arrangement of the venue.
- **Graphic design.** With the growth of the internet, the ability to create visually appealing graphics that are well organized as well as attractive is something employers are eagerly seeking.
- **Copy writing.** From advertising to in-depth web content, words are still important. Putting together readable, useful copy is an important skill, even in an age of multimedia.

Quotes

It's easy to come up with new ideas; the hard part is letting go of what worked for you two years ago, but will soon be out of date.

—Roger von Oech

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22	23	St. P
29	30	
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Silk Oak

Tuesday	Wednesday	Thursday	Friday	Saturday																																										
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The weight of our words

Remember this cautionary tale the next time you're sniping and griping:

A man visited his pastor to speak of something that was troubling him. Earlier in the week he'd repeated a rumor about a neighbor only to find out later that it was not true. He felt had to do something to undo the damage he'd caused to his neighbor's reputation.

The pastor told him to take a bag full of feathers and place a feather on the doorstep of each individual he'd spoken to, and also those that the news was shared with. The man did as instructed, then returned to the church to find out what he should do next.

"Now return to every place you left a feather and collect them," the pastor said.

As the man walked through his village, he was surprised that he could not find a single feather on any of the doorsteps where they'd been placed. He did find a couple blowing about the yard at a house he had not visited, but they were carried off by a sudden gust. He once again returned to the church.

"Were you able to retrieve any of your feathers?" the pastor asked.

"No," the man replied. "The wind blew them all away."

"We are not always able to retrieve the things we put into the world," the pastor explained. "They can take on an energy all their own and travel great distances. Please keep this in mind and choose your words mindfully the next time you speak of another's character."



Where the magic is hiding

Awoman visited a fortuneteller to find out if her future would be successful, but instead of answering any of the questions, the fortuneteller gave the woman a box. She explained that it was a magic box that had the power to make dreams come true. She handed the woman a notepad and told the woman to write down three things she wanted and then place the paper in the box. She told her to take the box home and shake it three times each morning upon waking and three times in the evening before going to bed, making sure to repeat her wishes aloud each time. The fortuneteller also told the woman she'd have to return the box in one year.

A year later, the woman once again visited the fortuneteller. "I followed your instructions, and everything I hoped for came true," the woman said. "This box really does hold powerful magic."

"My dear, the magic is not in that box," the fortune teller replied. "The magic is inside of you, reminding yourself of the things you wanted and helping awaken your determination to get them."

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Pets by the numbers

We love our pets, whether they're dogs, cats, fish, or reptiles. According to the American Pet Products Association National Pet Owners Survey, here's a breakdown of pet ownership in the United States:

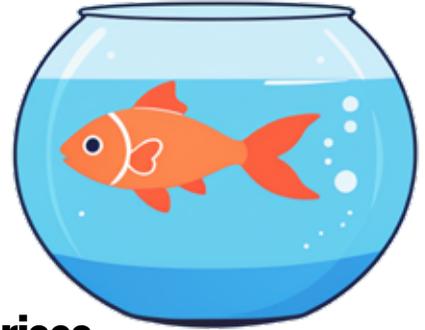
Number of U.S. households that own a pet (millions)

Dog	60.2
Cat	47.1
Freshwater fish	12.5
Bird	7.9
Small animal	6.7
Reptile	4.7
Horse	2.6
Saltwater fish	2.5



Total number of pets owned in the U.S. (millions)

Freshwater fish	139.3
Cat	94.2
Dog	89.7
Bird	20.3
Saltwater fish	18.8
Small animal	14.0
Reptile	9.4
Horse	7.6



Families growing in size as remarriage rises

Family relationships can be complicated these days. The Bloomberg website reports that almost a third of U.S. households headed by adults under 55 have at least one stepchild, and among couples over 55 with adult children, 33 percent have at least one stepchild. Counting stepchildren boosts the size of a family by 55 percent among Americans with grown children.

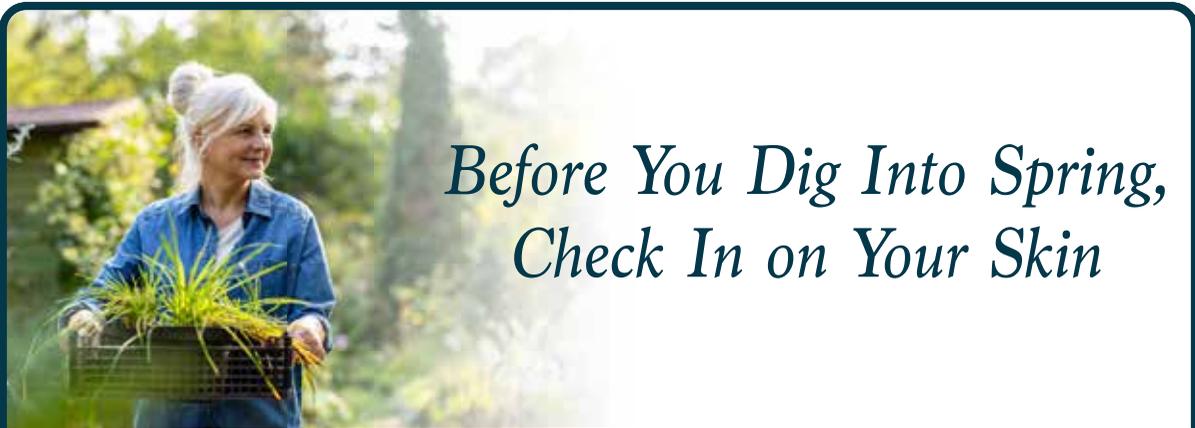
Divorce and remarriage are driving the growth. The divorce rate for older Americans has almost doubled in the last 20 years, with almost 30 percent of people over 50 having been married more than once.



Quotes

Life it is not just a series of calculations and a sum total of statistics, it's about experience, it's about participation, it is something more complex and more interesting than what is obvious.

- Daniel Libeskind



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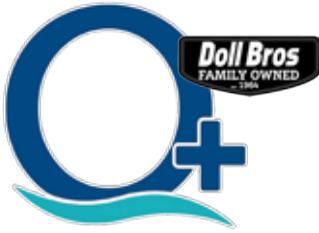
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An old can of paint may be an environmental hazard

If you've got unused paint lying around your workplace (or your home), don't ignore it. Paint can be considered hazardous waste, dangerous to the environment and to the people in it. Storing it safely and disposing of it properly are essential to your employees' or family members' health. Follow these guidelines:

- **Seal it tightly.** If you don't use all your paint, store it with care. Clean the rim so the lid fits securely, and tap the lid into place with a hammer. Turn the can upside down so the paint itself forms a seal around the lid. Write the date on the can with a marker.
- **Check your location.** Store paint cans in a dry area where you can keep track of them. Don't leave paint near a heating source or in bright sunlight—or anyplace where it might freeze.
- **Determine if it's usable.** If you're trying to decide whether to use old paint, stir it. If it mixes easily, it's probably fine. Oil-based paint is usually good for up to 15 years; latex paint will remain usable for about 10 years.
- **Dry the paint out.** If you have only a small amount of paint left over and you can't use it up, dry it out before throwing it away. But first check with your state and local laws on solidifying liquid paint; in some communities, you'll have to take all unused paint to a local hazardous waste center. If it's permissible, leave the can open in a dry, well-ventilated area, preferably outside and away from children or pets. You can use kitty litter to soak up and dry out the remaining liquid. Then discard it.

Protect your eyes when dealing with car batteries

Many people don't know that vehicle batteries contain acid and produce hydrogen and oxygen gases, making them lethal if improperly handled. It's particularly important to understand the dangers when jump-starting a dead battery. A spark or lighted cigarette can ignite the gases and turn the battery into a bomb of flying fragments and acid.

The first line of protection is to wear safety goggles when dealing with car batteries. If battery acid does splash into your eyes, though, don't panic. Flush your eyes with any “drinkable” liquid close at hand. It can be water, milk, juice, or even soda. Remember that every second counts. The longer acid sits in the eyes, the more damage it can do.

Quotes

What you have to do and the way you have to do it is incredibly simple. Whether you are willing to do it is another matter.

—Peter Drucker

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Beat sleeplessness through awareness of the risks

Insomnia is becoming a problem in our society, and it's attributable to complex interactions among dozens of factors. One in three American adults don't get enough sleep every night, and that number may rise if we don't work collectively to try and improve our sleep patterns. As health care writer Anna Johansson points out, the effects of sleep deprivation are dangerous, both in the short and long term:

- **Lack of focus and memory.** As both a short-term and long-term effect, losing sleep can interfere with your ability to create new memories, and may make it more difficult to focus during the day. This makes it difficult to perform in most professional roles.
- **Declining cognitive abilities.** Sleep loss also hinders your cognitive capacity, making it more difficult to think critically or solve problems. This gets more intense with more sleeplessness over time.
- **Obesity and diabetes.** There's evidence to show that chronic sleeplessness can lead to obesity, as well as diabetes, which in turn can lead to even more serious health complications.
- **Heart disease and mortality.** Chronic lack of sleep may even increase the likelihood and severity of heart disease, and decrease your lifespan.

Coffee may cut risk of death, studies say

Starting the day with a cup of coffee helps many of us wake up. New evidence suggests it may help us live a longer life, too.

In one study written up in the journal *Annals of Internal Medicine*, researchers at the University of Southern California's Keck School of Medicine surveyed more than 185,000 Americans for 16 years. Their results: People who drank one cup of java a day were 12 percent less likely to die than those who didn't, and people who drank two to three cups were less likely to die by 18 percent—regardless of whether the coffee was caffeinated or not.

In another study reported in the same journal, researchers analyzed data from more than half a million people across Europe, and found that higher levels of coffee drinking were associated with a decrease in the risk of death from many causes, including circulatory and digestive tract diseases.

So enjoy your cup of coffee. It may add years to your life.

Quotes

He who cures a disease may be the skillfullest, but he that prevents it is the safest physician.
—Thomas Fuller

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<p>EVENTS & PROGRAMS</p>	<p>Golden Acres ROA Bazaar. Saturday, March 7, 9am-12:30pm. Clubhouse, 1040 Main Street, Dunedin Florida</p>	<p>Spring Craft Fair, Sunset Palms MHP, 3401 Gandy Blvd., Pinellas Park. March 21st, 9:00am until 2:00pm. Handmade arts and crafts: quilted items, resin art, handmade cards, diamond art creations, jewelry, wreaths and so much more. Homemade baked goods.</p>
<p>2 Day Park Wide Sale. Friday and Saturday, March 6 & 7, 2026. 8am -1pm. Vendors in the clubhouse on Friday ONLY. Semiannual Bake Sale and Refreshments available Friday ONLY in the Clubhouse. La Plaza MHP 6700 150th Ave. N. Clearwater</p> <p>HUGE SALE! TRUCK LOAD OF: CRAFT SUPPLIES / WOMENS BOUTIQUE, CRAFT ITEMS, WOODCRAFT, RESIN, BEADS, CERAMIC. TOO MUCH TO LIST. WOMENS CLOTHING, GIFT ITEMS, JEWELRY, BAGS & SO MUCH MORE! ALL NEW w/TAGS. SINGLE ITEMS OR BY THE CASE. LA PLAZA MHP 6700 150th AVE N. FOLLOW THE SIGNS I WILL HAVE FLAGS OUT FRONT OF LOT. This is a neighborhood wide sale. SAT MARCH 6-7, 8AM-?</p>	<p>Lake Seminole Resort Spring Flea Market, Bake Sale and Lunch on Saturday, March 7th, 9:00am - 1:00pm. Located at 10245 110th Ave. N., Largo, Florida</p>	<p>ART/CRAFT FAIR Saturday, March 21. 9 AM to 1PM. Lake Highlander MHP, 1500 County Road 1, Dunedin. Food available.</p>
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	<p>Bay Ranch Community Yard Sale March 21st 8am-1pm 7349 Ulmerton Road Largo</p>	<p>Paradise Island Annual Flea Market, March 28th 9am-2pm. 1001 Starkey Rd. Largo. 8am early entrance \$1.00. Large selection of home goods, tools, furniture, linens, clothes, bake sale and more. Follow signs for Clubhouse.</p>
	<p>Bay Ranch MHP Community Yard Sale. March 21st 8am - 1pm 7349 Ulmerton Rd. Largo</p>	



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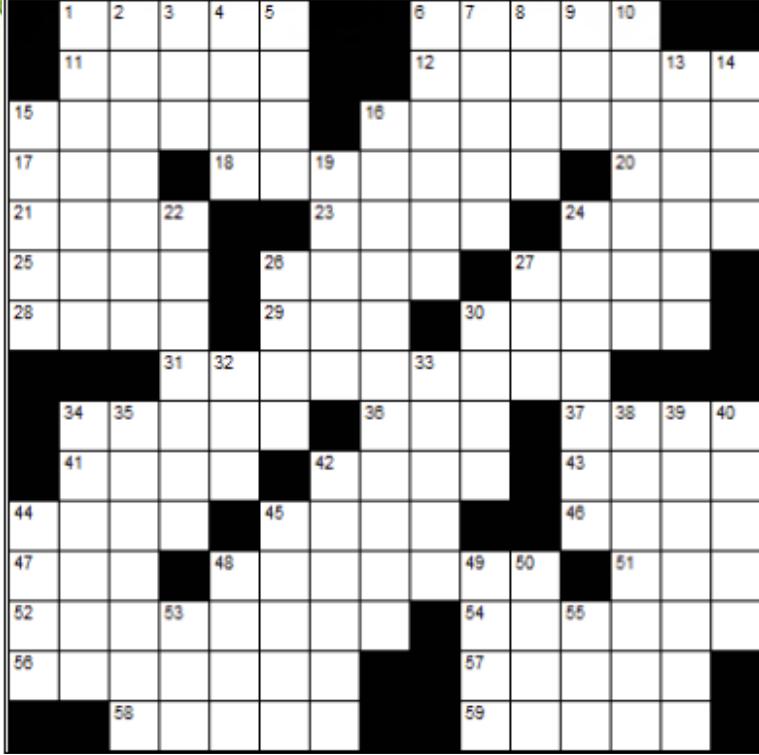


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- 6. Reveals
- 11. Battery terminal
- 12. Futile
- 15. Reply
- 16. Nasal spray, for example
- 17. Decay
- 18. Metal refinery
- 20. Sticky stuff
- 21. Distinctive flair
- 23. Secluded valley
- 24. Belch
- 25. One less than 10
- 26. Dry
- 27. Puncture
- 28. Against
- 29. Animal companion
- 30. Invoices to pay
- 31. Flashy
- 34. Earth tone
- 36. Small piece of cloth
- 37. A cooperative unit
- 41. Jury member
- 42. Chats
- 43. Decorative case
- 44. Darling
- 45. Carry
- 46. Tatters
- 47. N N N
- 48. Kneecap
- 51. Destroy the interior of
- 52. Snobs
- 54. Blood vessel
- 56. Nerve junction
- 57. Tally
- 58. Color of most grasses
- 59. Rip up

DOWN

- 1. Ointment ingredient
- 2. Blink of an eye
- 3. Cut grass
- 4. Mid-month days
- 5. Duration
- 6. Tapped without swinging
- 7. Pale
- 8. Towards the back
- 9. Addition
- 10. Mostly white aquatic bird
- 13. Breathes noisily while sleeping
- 14. Cease
- 15. Sporting venue
- 16. Nonreaders
- 19. Wading bird
- 22. Not one or the other
- 24. Fortify
- 26. Abbey area
- 27. Not hers
- 30. Pleads
- 32. Arrange (abbrev.)
- 33. Record company
- 34. Candidly
- 35. Discontinuing
- 38. Knickknack holder
- 39. Foretold
- 40. Foggy
- 42. Received
- 44. D D D
- 45. Thigh armor
- 48. Tube
- 49. Young woman
- 50. Curve
- 53. Driveway surface
- 55. Craggy peak



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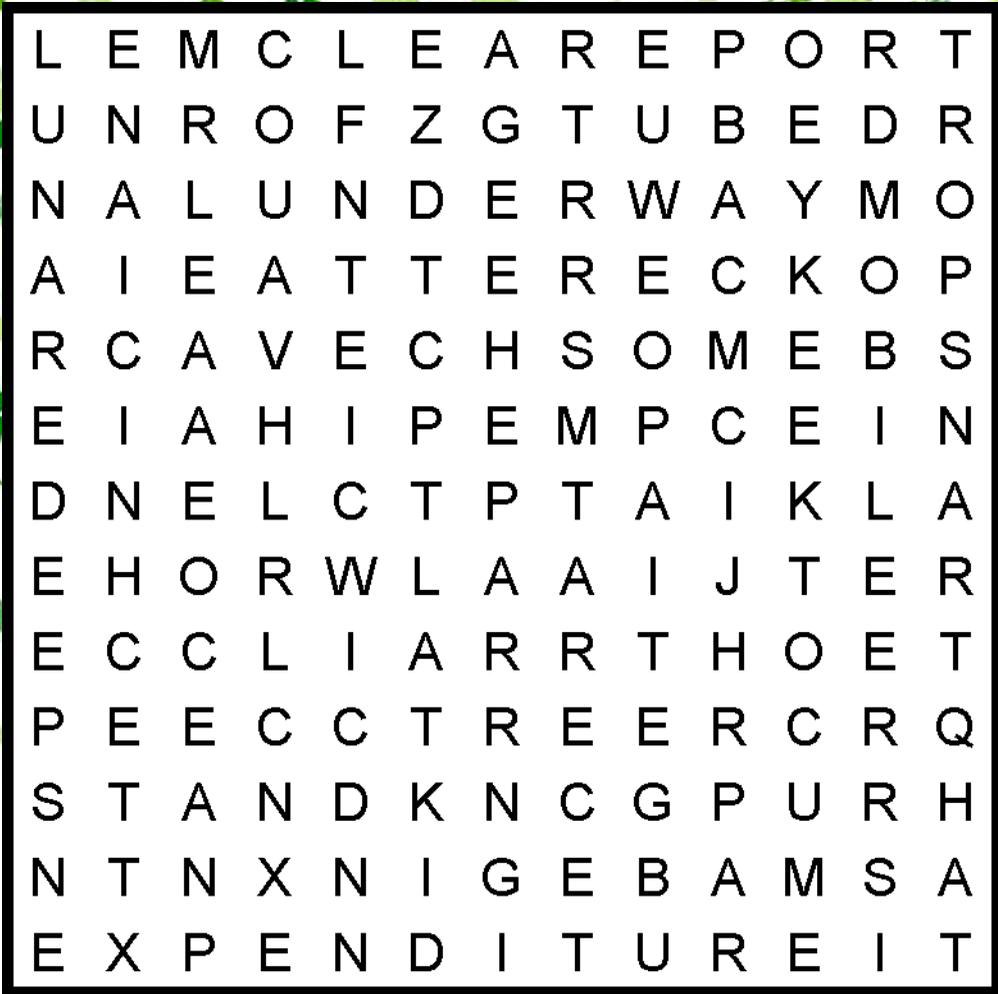
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